

TERMS & CONDITIONS – Service Assurance

The following are the applicable Terms & Conditions and Rules for the 'Service Assurance' for all products offered by Standard Chartered in India.

1. This document specifies lays out the Terms & Conditions (T&Cs) and Rules for 'Service Assurance' which shall be applicable for all existing, new or future Account(s) (Collectively called "the said Account(s)"), as above, with any one or more branches of Standard Chartered Bank in India (hereinafter called the 'Bank') which are subject to change.
2. The word 'Account ' refers to all accounts existing in the present and in future (Including but not limited to any changed or altered form), (in any form whatsoever including but not limited to usual Banking Services and any kind of Banking or Financial relationship) and Credit Cards either held and/or operated and/or transacted single and/or jointly at the Bank.
3. The word 'Customer' refers to the person or person(s) in whose name the said Account(s) with the Bank are existing, may be opened any time in future. The word Customer shall include both singular and plural, (for purposes of reference to joint account holders, individually and collectively). The word "Customer" shall be hereinafter used for both, the genders and for the sake of convenience is being referred to in the masculine gender.
4. The word 'Service Assurance' is limited to the fact that the Bank will endeavour to contact the customer within the specified timeline (24 hours currently) as defined below. Availing of this service is at the discretion of the Customer.
5. All customers can send a SMS (short messaging service) only through their mobile phones to a dedicated number (currently +919980033333). This number is subject to change at the sole discretion of the Bank.
6. Any messages received from any other mode other than a mobile phone will not qualify for 'Service Assurance'.
7. The Bank will endeavour to contact the customer within the stipulated time (24 hours currently) on receipt of the message.
8. The contact will be subject to the following conditions:
 - a. Availability of the person at the number from which the SMS had been sent.
 - b. The stipulated time (24 hours currently) begins from the time SCB has received the SMS and not from the time the customer had sent it.
 - c. At least 2 attempts will be made to call back the customer within the 24 hr period.
 - d. The Bank will send an SMS within 24 hours if the customer is not reachable in the both the call back attempts.
9. Information as solicited will be provided to the customer only once the customer identification checks as required by the Bank are completed.
10. Incoming call facility is not available on this number and the number from which bank call backs.

11. The Bank will not be responsible should any message not reach them due to any technical fault, natural disaster, inclement weather, riots floods (force majeure events) etc or any other reasons beyond the Bank's control at any end, including Bank's service provider.
12. This service is offered on a best effort basis and the customer can not claim/demand any compensation for the Bank's failure to respond within the stipulated time frame.
13. If the Bank fails to establish contact with customer within the stipulated time (24 hours currently), the amount payable by the Bank under the service assurance will not exceed INR 100.00 per complaint regardless of number of SMS' received by the Bank.
14. The customer must not share any confidential information in the SMS (like account number, account details / balance, Debit / Credit card number, PIN, any password etc) nor should they share any personal details (like Date of Birth, Full Name, Address etc). The SMS should carry just the text "service".
15. The Bank reserves the right to resolve the complaint as per its internal practice and procedure.
16. The Bank will not process any instruction sent by the customer through SMS. The Bank will only execute an instruction based on the authenticity of the instruction that will be determined by the Bank.
17. No SMS can be claimed to be binding on the Bank. The Bank will not be responsible for any damages / perceived damages or losses caused to the customer while availing of the 'Service Assurance'.
18. By availing of the 'Service Assurance' facility (sending a SMS to our dedicated number) the customer accepts and agrees to the fact that the Bank will in the normal circumstance send an SMS or call on the mobile number or any other number available in its records, between 8 a.m & 8 p.m . The call or SMS may/will not be deemed as a "disturbance" to the customer or Bank held responsible, if received beyond the time stipulated above if:
 - a. The customer SMS is received beyond the above mentioned time
 - b. Late delivery of the SMS due to mobile service provider related issues
 - c. Any other reasons the Bank deems fit
19. The decision of SCB on delivery/receipt status of SMS shall be final and binding on the customer.
20. These Terms and Conditions (T&Cs) are to be read in conjunction with the various other T&C available on our website (www.standardchartered.co.in) or our branches. In matters of dispute, the T&C of the Product / Account that the customer holds will supersede this T&C and that will hold good.
21. Customer is deemed to have accepted the Terms and conditions once the facility is used i.e. SMS is sent to the number mentioned.
22. The Service Assurance facility can be withdrawn at the sole discretion of the Bank, with prior notice to customers.