

TERMS AND CONDITIONS FOR THE USE OF THE TRANSACTIONS SERVICE

1. These terms and conditions ("Terms") apply to and regulate your use of the Transactions service provided by Standard Chartered Bank Tanzania Limited ("the Bank" or "we" or "Standard Chartered"). By undergoing the registration process to use the Transactions service, or using the Transactions service, you accept and agree to these Terms. If you do not accept these Terms, please stop accessing or using the Transactions service.
2. The Transactions service is provided as part of the Bank's *electronic banking services*, and accordingly:
 - a. These Terms are in addition to and shall be read with the Customer Terms, our privacy notice published in our website and any other documents forming part of our banking agreement (and any reference to the terms and conditions of the Customer Terms shall include reference to these Terms).
 - b. The meaning of key words printed *like this* is explained in the Customer Terms unless defined in these Terms. The Customer Terms may be accessed at <https://www.sc.com/tz/terms-and-conditions/>.
 - c. In the event of any conflict or inconsistency, these Terms shall prevail over the Customer Terms to the extent of such conflict or inconsistency.
3. By using the Transactions service, you acknowledge and agree that:
 - a. You are a registered and valid user of our *mobile banking services*; and
 - b. You will be required to secure your device and set up a *security code* in order to use the Transactions service;
4. If you inform us that the security of your *mobile app* or *security code* has been compromised (or we have cause to suspect that the security of your *mobile app* or *security code* has been compromised) or that the *electronic equipment* which you use to access any *electronic banking services* is lost or stolen, we may require you to change the *security code*, re-register for the Transactions service or cease the use of the Transactions service.
5. You understand the need to protect your mobile device and shall be responsible for all use of your mobile device (whether authorised by you or otherwise) to access the Transactions service.
6. In addition to the disclaimers and your liability stated in the Customer Terms (as found in the link above):
 - a. We do not represent or warrant that the Transactions service will be accessible at all times, or function with any electronic equipment, software, infrastructure or other *electronic banking services* that we may offer from time to time;
 - b. Unless a law prohibits us from excluding or limiting our liability, we are not liable for any loss you incur in connection with the use or attempted use of the Transactions service, or your instructions, or any unauthorised transactions through or in connection with the Transactions service;
 - c. You shall indemnify us from all loss and damage which we may incur in connection with any improper use of the Transactions service; and
 - d. You are personally responsible for the security of your mobile or communications device.