

MOBILE BANKING REGISTRATION FORM

Please tick where appropriate: New Modify Delete

(For Existing Customers)

1 PERSONAL ACCOUNT INFORMATION

Name (Mr/Mrs/Miss/Dr/Prof)

Physical Address

NB: Should your physical address have changed from the one we currently have, kindly attach proof of residence.

City

ID Number Contact Number

E-mail Address

2 DESIGNATED MOBILE BANKING PHONE NUMBER

Mobile Number

NB: Strictly one number to be assigned to one default account
Your mobile banking PIN will be sent to the number above via SMS upon registration

3 DEFAULT ACCOUNT DETAILS

Account Number (USD Only) Account Name Account Type

4 SMS ALERTS

Once registered for Mobile Banking, you will have the option of signing up to receive SMS alerts on debits and credits that are made into your account.

Please tick where appropriate: Yes, sign me up for SMS Alerts No, do not sign me up for SMS Alerts

5 THIRD PARTY ACCOUNT NOMINATION – FOR FUNDS TRANSFERS ONLY

Account Number (USD Only)	Account Name	Account Alias
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

NB: i. Default & Nominated Accounts must be the same currency accounts (Only applicable to mobile)
ii. "Account Alias" refers to the name you would like to call account e.g. "JOINTSAVE", "MY CURRENT1", "JACKSMITH" etc. A maximum of 10 characters including spaces

6 BILL PAYMENT REGISTRATION

	Utility Account Number In Full	Subscriber Name	Account Alias
Multichoice	<input type="text"/>	<input type="text"/>	<input type="text"/>
.....	<input type="text"/>	<input type="text"/>	<input type="text"/>
.....	<input type="text"/>	<input type="text"/>	<input type="text"/>
.....	<input type="text"/>	<input type="text"/>	<input type="text"/>

TERMS AND CONDITIONS

Please read these terms and conditions carefully.

1. DEFINITION

In these terms and conditions, the following terms shall have the following meanings:

Facility means the SMS banking (styled Mobile Banking) granted by the Bank to the holder(s) of Standard Chartered Bank VISA Card and of any accounts or services as determined by the Bank from time to time. Account(s) for access to information on Accounts as may be prescribed by the Bank from time to time and usage of products and/or services as may be made available and included on mobile phone by the Bank from time to time.

Bank means any branch in Zimbabwe of Standard Chartered Bank Limited with which the Customer's Account(s) is/are maintained.

Customer means the person who holds an Account with the Bank

MSP means any mobile service provider through which the Customer or the Bank receives the mobile services as notified by the Bank.

Service Provider(s) definition includes but not limited to MSP's, organisations or individuals whose services the bank uses in relation to SMS Banking Service in any capacity.

PIN means the 6 digits PIN (Personal Identification Number) as provided to the Customer by the Bank for authentication / verification by Bank of his / her identity. The customer will be able to obtain a range of financial information as determined by the Bank related to his/her relevant Account(s) through the use of PIN and such other means of identification assigned to the Customer in connection with the Account(s) and facility.

Alerts means the customized messages sent either by short messaging service / text ('SMS') over the Customer's mobile phone, email, or fax or any other modes of communication.

Affiliates means all parties involved in delivering the customer initiated messages to and from the Bank.

2. AVAILABILITY

- 2.1 The customer request for the Facility which the Bank at its sole discretion may discontinue at any time without any prior notice. The Facility is currently available in Zimbabwe Customers with Account(s) with the Bank.
- 2.2 The Bank may wherever feasible extend the Facility to other MSP's from time to time.
- 2.3 The Customer assumes full responsibility for the security and confidentiality of his or her mobile phone number and PIN to be used in initially gaining access to his or her enrolled Account(s) through the use of his or her mobile phone.
- 2.4 The facility may be extended by the Bank to any other accounts, products and/or services being offered by the Bank or otherwise at sole discretion of the Bank from time to time.
- 2.5 The Bank also reserves the right to make any additions or deletions in the services offered through the Facility at any time.
- 2.6 The Customer shall inform the Bank immediately on surrendering or discontinuing use of the MSP's mobile connection.

3. PROCESS

- 3.1 The customer is duly bound to acquaint himself / herself with the detailed process for using the Facility and the Bank is not responsible for any error/ omissions by the Customer.
- 3.2 The Bank may, at its discretion, from time to time change the features of any Alerts/ Facility. The Customer will solely be responsible for keeping himself/ herself updated of the available Alerts, which shall, on best-effort basis, be notified by the Bank through its website or through any other legally recognized medium of communication.
- 3.3 The processing of the registration form and activating the service shall require a minimum of 5 days from the date of submission of duly filled registration form.
- 3.4 The Customer is solely responsible for intimating in writing to the Bank any change in his mobile phone number and the Bank will not be liable for sending Alerts or other information over the customer's mobile phone number in any way whatsoever provided that the Bank has not been notified of a change in a Customer's mobile number.
- 3.5 The Customer acknowledges that the Facility is dependent on the telecommunications infrastructure, connectivity and services within Zimbabwe. The Customer accepts the timeliness of Alerts sent by the Bank will depend on factors affecting the telecommunications industry. Neither the Bank nor its Service Providers shall be liable for non-delivery of Alerts, error, loss, distortion in transmission of and wrongful transmission of alerts to the Customer.
- 3.6 The Bank shall endeavour to provide the Facility on a best effort basis and the Customer shall not hold the Bank or its partner(s) responsible / liable for non availability of the Facility or an loss or damage caused as a result of use of the Facility (including relying on alerts for the Customer's investment business purposes).
- 3.7 The Customer accepts that each Alert may contain certain Account(s) information relating to the Customer. The Customer authorizes the Bank to send Account related information, though not specifically requested, if the bank deems that the same is relevant.
- 3.8 The Customer must keep their Mobile Banking Personal Identification Number (PIN) secret all times. The Customer shall be solely responsible for the consequences in case the customer fails to adhere to the above and/or in case of any unauthorized use of his/her mobile phone of SIM card.
- 3.9 The Customer must keep the SIM card and his/her mobile phone in secure/safe custody at all times. The Customer shall be solely responsible for the consequences in case the customer fails to adhere to the above and/or in case of any unauthorized use of his/her mobile phone or SIM card.
- 3.10 By agreeing to the Terms and Conditions of Mobile Banking, the Customer accepts the option to use the enhanced options, as and when they are made available by the Bank, which may include but not limited to: transferring of funds, making bill payments, transferring from one currency to another. Upon the Bank offering the enhanced options, the Customer shall be advised the fees charged, if any, for the various enhanced options made available. Such Alerts shall be charged on per transaction basis or otherwise as determined by the Bank.

4. ADDITION AND WITHDRAWAL OR TERMINATION OF FACILITY

- 4.1 The Bank reserves the right to introduce additional services with or without giving any notice to the Customer. The Bank reserves the right to send messages to the registered Mobile phones regarding its products, services or any related matter, without the express consent of the Customer.
- 4.2 The Bank may, at its discretion, withdraw temporarily or terminate the Facility, either wholly or in part, at any time. The Bank may, without prior notice, suspend temporarily the Facility at any time during which any maintenance work or repair is required to be carried out or in case of any emergency or for security reasons, which require the temporary suspension of the Facility.
- 4.3 Notwithstanding the terms laid down in clause 4.2 above, either the Customer or the Bank may, for any reason whatsoever, terminate this agreement at any time upon prior written notice. Liabilities incurred by the Customer shall, however, survive the termination of this agreement.

5. FEE

- 5.1 The Bank may at any time, at its sole discretion, charge a fee for use of any or all of the Facility, under a notice to the Customer through any medium available. The customer will be charged this fee only after his/her consent. In case no consent is provided by the customer the Services defined above shall be discontinued without any further notice.
- 5.2 Unless otherwise waived by the Bank, after Customer consent is taken, the Customer shall pay the Bank, fees and charges of the use of the service In this connection, the Bank is hereby authorized by the Customer to debit any of the customer's Account(s) with the Bank.
- 5.3 The Customer, shall be liable for payment of airtime or other charges which may be levied by the MSP in connection with the receiving of the Alerts, which may be levied by the MSP as per the terms and conditions of the MSP and the Bank is in no way concerned with the same.

6. DISCLAIMER

- 6.1 The bank or its employee/contractual staff will not be liable for: (a) any unauthorized use of the Customer's PIN or (b) mobile phone number/ instrument or unauthorized access to e-mails received at his notified email address for any fraudulent, duplicate or erroneous instructions given by use of the same; (c) acting in good faith on any instructions received by the Bank; (d) error, default, delay or inability of the Bank to act on all or any of the instructions; (e) loss of any information/ instructions/Alerts in Transmission; (f) unauthorized access by any other person to any information/instructions given by the Customer.
- 6.2 The Bank shall not be concerned with and will not be held liable for any dispute that may arise between the Customer and the MSP and makes no representation or gives no warranty with respect to the quality of the service provided by the MSP or guarantee for timely delivery of the contents of each Alert.
- 6.3 The Bank shall not be held liable for any disruption or failure of providing mobile telecommunication services by MSP. The customer agrees that any complaint in connection with the failure of mobile telecommunication services shall be transferred to and addressed by the MSP.

7. LIABILITY

The Customer shall indemnify and keep the Bank and its Service Provider(s) free and harmless from and against all liabilities, losses, claims and damages arising from negligence, fraud, collusion or violation of the terms of this agreement on part of the customer and/or a third party with whom the Customer shares his/her PIN and mobile phone. In addition, the Bank shall not be liable for any expense, claim, loss or damage arising out in connection with this agreement including but not limited to war, rebellion, typhoon.

8. LAW GOVERNING THIS AGREEMENT

This agreement is governed by the laws of Zimbabwe. Both parties agree to submit the exclusive jurisdiction of the courts of Zimbabwe, unless both parties agree in writing within 14 days of declaring a dispute to submit to a building arbitration proceeding conducted in accordance with the Arbitration Act of Zimbabwe (CAP 7:15) This agreement is legally binding and:

- replaces all earlier terms and conditions relating to the service (if any) expect where We advise You otherwise;
- is in addition to the terms and conditions that apply to the sole accounts You may be accessing through the Service. If there is a conflict between the terms and conditions and any relevant terms and conditions, the terms and conditions of this agreement will prevail; and
- relates to individual accounts in Your sole name.

Signature And Declaration

I hereby confirm that the above information given is true, accurate and complete and the bank is hereby authorised to update my account details with the provided information. I also agree to be bound by the prevailing terms and conditions of these Banking services.

Signature of Applicant:..... Date:.....

Name:.....

For Bank Use Only

Branch: _____ Master No: _____ Relationship No: _____ Compliance Number: _____

Authorised Signature:

Authorised Signature: