



Revisions to our Client Terms Effective 1 January 2024

Dear Valued Clients, kindly be informed on the revisions (as shown in blue) to our Client Terms as per the table below:

Previous Clause/s	Revised/New Clause/s
<p>Overview</p> <p>8.1 Electronic banking services are a range of banking and other services or facilities that use electronic equipment and include the following:</p> <ul style="list-style-type: none"> ▪ <i>ATM and debit card services</i> ▪ banking services provided via cash deposit machines ▪ <i>eStatements</i> ▪ <i>eAdvices</i> ▪ <i>electronic alert</i> ▪ <i>fund transfer services</i> ▪ <i>mobile banking</i> ▪ <i>phone banking</i> ▪ <i>point of sale banking</i> ▪ <i>online banking</i> ▪ <i>SMS banking</i> ▪ <i>video banking</i> ▪ other e-commerce or value added services. <p>▪ such other services or facilities that use electronic equipment as we may offer from time to time</p>	<p>Overview</p> <p>8.1 Electronic banking services are a range of banking and other services or facilities that use electronic equipment and include the following:</p> <ul style="list-style-type: none"> ▪ <i>ATM and debit card services</i> ▪ banking services provided via cash deposit machines ▪ <i>eStatements</i> ▪ <i>eAdvices</i> ▪ <i>electronic alert</i> ▪ <i>fund transfer services</i> ▪ <i>mobile banking</i> ▪ <i>phone banking</i> ▪ <i>point of sale banking</i> ▪ <i>online banking</i> ▪ SMS banking ▪ <i>video banking</i> ▪ other e-commerce or value added services. <p>▪ such other services or facilities that use electronic equipment as we may offer from time to time</p>



<p>Please contact us for details of the electronic banking services available to you.</p>	<p>Please contact us for details of the electronic banking services available to you.</p>
<p style="text-align: center;">NIL</p>	<p>Precautionary Measures</p> <p>9.29 When using our <i>electronic banking services</i>, you must take precautionary measures in order to prevent security breaches including but not limited to not disclosing your <i>PIN/password</i> to anyone via any method, not allowing any other person to use your <i>PIN/password</i> or <i>electronic banking services</i>, not recording your <i>PIN/password</i> in any form which might be accessed by anyone else, not allowing any other person to register their fingerprint or face for biometric access to the device/s used for <i>electronic banking service</i>, taking reasonable steps to ensure that your <i>PIN/password</i> are secure at all times and to promptly inform us if you know or suspects that anyone else knows your <i>PIN/password</i> or had registered their fingerprint or face for biometric access to the device/s used for <i>electronic banking service</i>.</p> <p>9.30 You must promptly inform us as soon as reasonably practicable once you discover any unauthorised transaction on your account/s through our <i>electronic banking services</i> using your biometric access or your <i>PIN/password</i>. You must also promptly inform us as soon as reasonably practicable on unauthorised change of your contact details, account handling or on any unauthorised transaction.</p> <p>9.31. All instruction/transaction carried out using our <i>electronic banking services</i> are deemed to be duly authorised instruction/transaction if performed using your biometric access or <i>PIN/password</i> and at the time our <i>electronic banking services</i> system is operational and that we are not acting fraudulently or negligently in processing your instruction/transaction.</p>
<p>10 Mobile and <i>SMS banking</i></p> <p>10.1 Where the need arises we may restrict access to <i>mobile banking</i> and <i>SMS banking</i>. For example, for some products we may not offer it to accountholders or <i>cardholders</i> who are minors or joint accountholders.</p>	<p>10 Mobile and SMS banking</p> <p>10.1 Where the need arises we may restrict access to <i>mobile banking</i> and SMS banking. For example, for some products we may not offer it to accountholders or <i>cardholders</i> who are minors or joint accountholders.</p>



10.2 *Mobile banking* and *SMS banking* is only available for mobile phones and similar devices with data connections which meet the specifications and configurations we specify. You must obtain and maintain a mobile phone and data connection which meet these requirements at your own expense.

10.3 You may have to apply to us for use of *mobile banking* or *SMS banking* by online banking or by any other method as stipulated by us.

10.4 Any transaction made through your *mobile banking* user ID shall be deemed to have originated from you if the correct login password was submitted.

10.5 The mobile app and the information or materials obtained via the mobile app and *mobile banking* are granted to you by us for your sole use on a nonexclusive and non-transferable basis.

10.6 *Mobile banking* and *SMS banking* are available to you only if you are within the cellular or mobile network service range of the particular cellular or network service provider providing services to you. We are not responsible for your inability to use *mobile banking* and/or *SMS banking* if you are not within such network service range.

10.7 You agree to pay us and any third party telecommunication providers all applicable rates and charges related to your use of *mobile banking* or *SMS banking*, and we shall debit from your account any unpaid rates and charges.

10.8 We may change the layout, form and wording of any of our mobile apps or screens and in particular, those on which our *mobile banking* is provided. Setting preferences and receiving alerts

10.9 We retain the right not to give effect to any preferences if we have reason to suspect that the preferences are not genuine, are improper or unclear.

10.10 Your mobile phone number and email account must be active and accessible to receive electronic alerts. You acknowledge that if your mobile phone number or email account remains inaccessible for a continuous period, you may not receive electronic alerts sent during such period. *Mobile and SMS banking* are dependent on the infrastructure, connectivity and services provided by service providers engaged by us or you. You therefore accept that timeliness, accuracy, and/or readability of electronic alerts will depend in part on these third party service providers. We are not responsible for non-

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<p>delivery or delayed delivery, error, loss or distortion in transmission of electronic alerts if this is due to the fault of such service providers.</p> <p>Setting preferences and receiving alerts</p> <p>10.9 We retain the right not to give effect to any preferences if we have reason to suspect that the preferences are not genuine, are improper or unclear.</p> <p>10.10 Your mobile phone number and email account must be active and accessible to receive electronic alerts. You acknowledge that if your mobile phone number or email account remains inaccessible for a continuous period, you may not receive electronic alerts sent during such period. <i>Mobile and SMS banking</i> are dependent on the infrastructure, connectivity and services provided by service providers engaged by us or you. You therefore accept that timeliness, accuracy, and/or readability of electronic alerts will depend in part on these third party service providers. We are not responsible for non-delivery or delayed delivery, error, loss or distortion in transmission of electronic alerts if this is due to the fault of such service providers.</p>	<p>delivery or delayed delivery, error, loss or distortion in transmission of electronic alerts if this is due to the fault of such service providers.</p> <p>Setting preferences and receiving alerts</p> <p>10.9 We retain the right not to give effect to any preferences if we have reason to suspect that the preferences are not genuine, are improper or unclear.</p> <p>10.10 Your mobile phone number and email account must be active and accessible to receive electronic alerts. You acknowledge that if your mobile phone number or email account remains inaccessible for a continuous period, you may not receive electronic alerts sent during such period. <i>Mobile and SMS banking</i> are dependent on the infrastructure, connectivity and services provided by service providers engaged by us or you. You therefore accept that timeliness, accuracy, and/or readability of electronic alerts will depend in part on these third party service providers. We are not responsible for non-delivery or delayed delivery, error, loss or distortion in transmission of electronic alerts if this is due to the fault of such service providers.</p>
<p>14.12.3 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 Standard Chartered biometric login service, or your instructions, or any unauthorised transactions through or in connection with the Standard Chartered biometric login service.</p> <p>14.12.4 You shall indemnify us from all loss and damage which we may incur in connection with any improper use of the Standard Chartered biometric login service.</p>	<p style="text-align: center; color: blue;">Deleted</p>
<p>18.11 For example, you and each authorised person must:</p> <ul style="list-style-type: none"> ■ memorise a <i>security code</i> and destroy <i>security code</i> notifications as soon as possible after receiving or selecting the <i>security code</i>; ■ not record any <i>security code</i> (except where it is disguised in a way that others are not able to decipher it); ■ when selecting a <i>security code</i>, not select an obvious word or number or one that can be 	<p>18.11 For example, you and each authorised person must:</p> <ul style="list-style-type: none"> ■ memorise a <i>security code</i> and destroy <i>security code</i> notifications as soon as possible after receiving or selecting the <i>security code</i>; ■ not record any <i>security code</i> (except where it is disguised in a way that others are not able to decipher it); ■ when selecting a <i>security code</i>, not select an obvious word or number or one that can be



<p>easily guessed by someone else (such as a date of birth, middle name, family member's name or telephone number);</p> <ul style="list-style-type: none"> ■ not voluntarily tell anyone their <i>security code</i> or let anyone find out their <i>security code</i> – not even family or friends, a joint accountholder with you, a member of our staff, or someone giving assistance on a technical helpdesk in connection with any services; ■ not record a <i>security code</i> (disguised or not) on electronic equipment or on a physical device that is a <i>security code</i> or computer; ■ change <i>security code</i> regularly or, at minimum, whenever we or our systems require you or the authorised person to do so; ■ not select a <i>security code</i> they have used before; ■ not voluntarily give their <i>security code</i> to any other person; ■ if they use <i>SMS banking</i>, do not leave the mobile phone unattended or give any person access to their mobile phone in a way that allows them to access <i>SMS banking</i> through their mobile phone; ■ keep their passbook or cheque book secure (including keeping it in a safe place). 	<p>easily guessed by someone else (such as a date of birth, middle name, family member's name or telephone number);</p> <ul style="list-style-type: none"> ■ not voluntarily tell anyone their <i>security code</i> or let anyone find out their <i>security code</i> – not even family or friends, a joint accountholder with you, a member of our staff, or someone giving assistance on a technical helpdesk in connection with any services; ■ not record a <i>security code</i> (disguised or not) on electronic equipment or on a physical device that is a <i>security code</i> or computer; ■ change <i>security code</i> regularly or, at minimum, whenever we or our systems require you or the authorised person to do so; ■ not select a <i>security code</i> they have used before; ■ not voluntarily give their <i>security code</i> to any other person; ■ if they use <i>SMS banking</i>, do not leave the mobile phone unattended or give any person access to their mobile phone in a way that allows them to access <i>SMS banking</i> through their mobile phone; ■ keep their passbook or cheque book secure (including keeping it in a safe place).
<p>21 You indemnify us</p> <p>21.1 You acknowledge and agree to indemnify us on demand for, any loss we reasonably incur in connection with:</p> <ul style="list-style-type: none"> ■ any account, the establishment and provision of any product or any other transaction contemplated by our banking agreement; ■ searches and enquiries we make in connection with you or a security provider (including checking for insolvency); ■ instructions you or an authorised person gives us (including those sent by electronic equipment); ■ any service provided by a third party including services arranged by a card association; ■ any tax payable by us on, or calculated by reference to, any amount paid or payable by you under our banking agreement (excluding any tax payable by us by reference to our net income); 	<p>21 You indemnify us</p> <p>21.1 You acknowledge and agree to indemnify us on demand for, any loss we reasonably incur in connection with:</p> <ul style="list-style-type: none"> ■ any account, the establishment and provision of any product or any other transaction contemplated by our banking agreement; ■ searches and enquiries we make in connection with you or a security provider (including checking for insolvency); ■ instructions you or an authorised person gives us (including those sent by electronic equipment); ■ any service provided by a third party including services arranged by a card association; ■ any tax payable by us on, or calculated by reference to, any amount paid or payable by you under our banking agreement (excluding any tax payable by us by reference to our net income);



<ul style="list-style-type: none"> ▪ us acting on, delaying or refusing to act on instructions from you or an authorised person or taking action against you or an authorised person; ▪ a default; ▪ any amount payable by you under our banking agreement being repaid, discharged or made payable before its due date (the loss we incur includes our loss in connection with unwinding, terminating or changing arrangements we have made to fund or maintain our funding of any product); ▪ an increased cost in our funding in connection with a change in law; ▪ any person exercising, or not exercising, rights under our banking agreement or any security (including enforcement action and debt collection costs, such as valuation fees and auctioneer's charges); ▪ any breach or non-observance of any of our banking agreement by you or any other person with access to our services, including our <i>electronic banking services</i>. You shall indemnify us for all losses, costs or expenses (including legal and other professional advisors' fees) incurred by us in our enforcement against you of our banking agreement; or ▪ any unauthorised, improper, erroneous, faulty, illegal or fraudulent use by you or any other persons with access to the banking services including <i>electronic banking services</i>; <p>except to the extent the loss arises from our own negligence, fraud or wilful default.</p>	<ul style="list-style-type: none"> ▪ us acting on, delaying or refusing to act on instructions from you or an authorised person or taking action against you or an authorised person; ▪ a default; ▪ any amount payable by you under our banking agreement being repaid, discharged or made payable before its due date (the loss we incur includes our loss in connection with unwinding, terminating or changing arrangements we have made to fund or maintain our funding of any product); ▪ an increased cost in our funding in connection with a change in law; ▪ any person exercising, or not exercising, rights under our banking agreement or any security (including enforcement action and debt collection costs, such as valuation fees and auctioneer's charges); ▪ any breach or non-observance of any of our banking agreement by you or any other person with access to our services, including our electronic banking services. You shall indemnify us for all losses, costs or expenses (including legal and other professional advisors' fees) incurred by us in our enforcement against you of our banking agreement; or ▪ any unauthorised, improper, erroneous, faulty, illegal or fraudulent use by you or any other persons with access to the banking services including electronic banking services; <p>except to the extent the loss arises from our own negligence, fraud or wilful default.</p>
<p>Purposes for which we use your information</p> <p>26.2 We or any member of the <i>Standard Chartered Group</i> may use your information to (a) provide you with a <i>product</i> or service, (b) comply with obligations and requirements under any local or foreign laws or regulations applicable to any member of the <i>Standard Chartered Group</i> and any internal policies and procedures of any member of the <i>Standard Chartered Group</i> and (c) meet any administrative, business, legal or regulatory purpose; including the following:</p>	<p>Purposes for which we use your information</p> <p>26.2 We or any member of the <i>Standard Chartered Group</i> may use your information to (a) provide you with a <i>product</i> or service, (b) comply with obligations and requirements under any local or foreign laws or regulations applicable to any member of the <i>Standard Chartered Group</i> and any internal policies and procedures of any member of the <i>Standard Chartered Group</i> and (c) meet any administrative, business, legal or regulatory purpose; including the following:</p>



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| <ul style="list-style-type: none"> ▪ processing your <i>application</i> for <i>products</i> and services, payments, transactions and your instructions or requests; ▪ providing you with <i>products</i> and services (including any <i>electronic banking service</i>); ▪ maintaining our relationship with you; ▪ communicating with you on your <i>account</i> and <i>product</i>, providing you with statements and notices such as important changes to the features, terms and conditions of any <i>product</i> or your <i>account</i> or services; ▪ assessing your suitability for <i>products</i> and services; ▪ operational purposes; ▪ statistical analysis (including behavioural analysis and profiling); ▪ establishment, continuation and management of your banking relationship with us and your <i>account</i> with us or, where applicable, any member of the <i>Standard Chartered Group</i>; ▪ security, identity verification, sanctions screening and due diligence checks; ▪ performing credit risk assessments including credit checks and setting credit limits, anti-money laundering, financial, and fraud risk assessments and checks; ▪ enforcing your obligations (including collection of outstanding amounts owed to us by you and/or security provider), debt recovery, adjustment of your credit limit of relevant <i>accounts</i>, and establishing or implementing a scheme of financial arrangement with you; ▪ conducting market research and surveys with the aim of improving our products and services; ▪ if you register or participate in any contest, lucky draw, campaign, promotion, event, survey or questionnaire (collectively, promotions), we may use your information to administer these promotions. These promotions may contain additional terms and conditions that govern the collection, use and disclosure of your information; ▪ to comply with any local or foreign laws, regulations, voluntary codes, directives, judgments or court orders, agreements between any member of the <i>Standard Chartered Group</i> and any authority, regulator, or enforcement agency, policies (including the <i>Standard Chartered Group's</i> policies), good | <ul style="list-style-type: none"> ▪ processing your <i>application</i> for <i>products</i> and services, payments, transactions and your instructions or requests; ▪ providing you with <i>products</i> and services (including any <i>electronic banking service</i>); ▪ maintaining our relationship with you; ▪ communicating with you on your <i>account</i> and <i>product</i>, providing you with statements and notices such as important changes to the features, terms and conditions of any <i>product</i> or your <i>account</i> or services; ▪ assessing your suitability for <i>products</i> and services; ▪ operational purposes; ▪ statistical analysis (including behavioural analysis and profiling); ▪ establishment, continuation and management of your banking relationship with us and your <i>account</i> with us or, where applicable, any member of the <i>Standard Chartered Group</i>; ▪ security, identity verification, sanctions screening and due diligence checks; ▪ performing credit risk assessments including credit checks and setting credit limits, anti-money laundering, financial, and fraud risk assessments and checks; ▪ enforcing your obligations (including collection of outstanding amounts owed to us by you and/or security provider), debt recovery, adjustment of your credit limit of relevant <i>accounts</i>, and establishing or implementing a scheme of financial arrangement with you; ▪ conducting market research and surveys with the aim of improving our products and services; ▪ if you register or participate in any contest, lucky draw, campaign, promotion, event, survey or questionnaire (collectively, promotions), we may use your information to administer these promotions. These promotions may contain additional terms and conditions that govern the collection, use and disclosure of your information; ▪ to comply with any local or foreign laws, regulations, voluntary codes, directives, judgments or court orders, agreements between any member of the <i>Standard Chartered Group</i> and any authority, regulator, or enforcement agency, policies (including |
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practice, government sanctions or embargoes, reporting requirements under financial transactions legislation, and demands or requests of any authority, regulator, tribunal, enforcement agency, and exchange body;

- for the prevention, detection, investigation and prosecution of crime in any jurisdiction (including, without limitation, money laundering, terrorism, fraud, government sanctions or embargoes, and other financial crime);
- to seek professional advice, including, in connection with any legal proceedings (including any prospective legal proceedings), for obtaining legal advice or for establishing, exercising or defending legal rights;
- compliance with *Standard Chartered Group's* policies and procedures, and any legal, regulatory or business purposes; and
- for surveillance of premises and ATMs;
- internal purposes such as auditing, periodic credit and financial reviews of your account(s), data analysis, developing and improving our products and services through assessment and analysis of your information, testing new systems and checking upgrades to existing systems, updating, consolidating, management and improving the accuracy of your information in our records, undertaking transactional analysis, and evaluating the effectiveness of marketing for market research and training, monitoring our compliance with law, regulation, orders, directives or requests of any tribunal, authority, enforcement agency, exchange body, or regulator and as required by agreements with any regulator or any authority, and our, and the Standard Chartered Group's policies;
- evaluating lending and other risks within Standard Chartered Group and to support our and the Standard Chartered Group's business, financial and risk monitoring, planning and decision making;
- comply with court orders, exercise and protect ourselves against harm to our rights and property interests and defend our legal rights; and
- such other purpose as we may notify and seek your consent from time to time.

the *Standard Chartered Group's* policies), good practice, government sanctions or embargoes, reporting requirements under financial transactions legislation, and demands or requests of any authority, regulator, tribunal, enforcement agency, and exchange body;

- for the prevention, detection, investigation and prosecution of crime in any jurisdiction (including, without limitation, money laundering, terrorism, fraud, government sanctions or embargoes, and other financial crime);
- to seek professional advice, including, in connection with any legal proceedings (including any prospective legal proceedings), for obtaining legal advice or for establishing, exercising or defending legal rights;
- compliance with *Standard Chartered Group's* policies and procedures, and any legal, regulatory or business purposes; and
- for surveillance of premises and ATMs;
- internal purposes such as auditing, periodic credit and financial reviews of your account(s), data analysis, developing and improving our products and services through assessment and analysis of your information, testing new systems and checking upgrades to existing systems, updating, consolidating, management and improving the accuracy of your information in our records, undertaking transactional analysis, and evaluating the effectiveness of marketing for market research and training, monitoring our compliance with law, regulation, orders, directives or requests of any tribunal, authority, enforcement agency, exchange body, or regulator and as required by agreements with any regulator or any authority, and our, and the Standard Chartered Group's policies;
- evaluating lending and other risks within Standard Chartered Group and to support our and the Standard Chartered Group's business, financial and risk monitoring, planning and decision making;
- comply with court orders, exercise and protect ourselves against harm to our rights and property interests and defend our legal rights; and



	<ul style="list-style-type: none"> such other purpose as we may notify and seek your consent from time to time.
<p>Exclusion of liability</p> <p>37.3 Unless a law prohibits us from excluding or limiting our liability, we are not liable for any loss you incur in connection with our banking agreement or services including <i>electronic banking services</i> (including in connection with the provision, access or use of any product, unavailability or improper functioning of an electronic banking service, delay or error in the transmission of any electronic payment transfer, delay in providing you funds under our banking agreement, misrepresentation, your or an authorised person's instructions or any unauthorised instructions, your default, termination of any of our banking agreements, our refusal to act on any instruction, or any other thing we do or do not do). We are not responsible for the negligence, act or failure to act of any third party and will not be involved in any dispute between you and any third party service provider (whether or not appointed by us).</p> <p>37.4 You shall indemnify us from all loss and damage which we may incur in connection with your improper use of our services including the <i>electronic banking services</i>.</p>	<p>Exclusion of liability</p> <p>37.3 Unless a law prohibits us from excluding or limiting our liability, we are not liable for any loss you incur in connection with our banking agreement or services including electronic banking services (including in connection with but not limited to;</p> <ul style="list-style-type: none"> the provision, access or use of any product; unavailability of any of our services including or improper functioning of an electronic banking service; delay or error caused by you, your device, your network or your network provider in the transmission of any electronic payment transfer; delay in providing you funds under our banking agreement where the delay is not directly caused by us; misrepresentation, your or an authorised person's instructions or any unauthorised instructions; your default, termination of any of our banking agreements; our legitimate refusal to act on any instruction; or any other thing we do or do not do; We are not responsible for the negligence, act or failure to act of any third party and will not be involved in any dispute between you and any third party service provider (whether or not appointed by us). <p>37.4 You shall indemnify us from all loss and damage which we may incur in connection with your improper use of our services including the electronic banking services.—We will also not be liable for any unauthorised instruction/transactions that resulted from you failing to comply with clause 9.30 above.</p>
<p>SMS banking means the <i>electronic banking services</i> provided to you by SMS, by which you have access to accounts.</p>	<p>SMS banking means the electronic banking services provided to you by SMS, by which you have access to accounts.</p>

Other terms remain unchanged.

Please refer to the full revised Client Terms at: <https://www.sc.com/my/terms-and-conditions/>

If you have any questions, please email to our Client Care Centre at Malaysia.Feedback@sc.com or connect with us via Live Chat at sc.com/my (operation hours from 9am-12 am, Monday to Friday).

