

# Terms and Conditions for Electronic Banking

## Agreement and Acceptance

These Terms and Conditions shall constitute a binding agreement between you as the Customer ("Client", "account holder" or "you") and Stanbic Bank Uganda Limited ("the Bank", "we" or "us") at the time of registering and/or using/accessing electronic banking. For purpose of this agreement "electronic banking" includes Online Banking, Mobile Banking and pre-paid products through Internet or Mobile banking.

In addition to this agreement, the terms and conditions of your debit card and pre-paid accounts(s) or facility terms and conditions shall apply to all transactions you shall carry out or instruct the bank to carry out through the bank accounts linked to the card or account number you select when using electronic banking. In the event of conflict between the provisions of this agreement and the bank card/account/product terms or any other term, the provisions of this agreement shall prevail.

## Definitions

In this terms and conditions document, the below words and phrases have the meaning set below unless the context indicates otherwise:

Word	Meaning
Electronic Banking:	All electronic banking services i.e. Online Banking, Mobile Banking (Stanbic App and USSD) and Alerts (SMS and E-mail)
Account holder, you, Client:	The person in whose name the banking transactional account or electronic banking registration is done.
Account:	Electronic banking account, transactional account.
ATM:	Automated Teller Machine.
Customer Care Centre (CCC):	The Call Centre dedicated to attending to electronic banking customers.
Access code, Pin:	A personal identification number; the secret code you receive from the bank to access your electronic banking service.
Stanbic Bank, we, us, our	Stanbic Bank Uganda Limited (Registration number P.525), its successors and assigns.
Service(s):	The services provided by us relating to your account, which allow you to transact using electronic banking channels.
Transaction, Transact:	Any debit or credit on your account. It includes any payment for goods or services; cash in or cash out or transfer of money or value.

## Applicability of Terms and Conditions

These terms and conditions together with the application made by the client and as accepted by the Bank shall form the contract between the Client and Stanbic Bank Uganda and shall further be subject to such terms, as Stanbic Bank Uganda may agree with the other service providers, aiding the Bank in providing the Service(s). By applying for and allowing authorised users access to the Service, for the first time (and every time thereafter), the Client acknowledges and accepts (and reaffirms his acknowledgement and acceptance of) these terms and conditions, to the fullest extent possible.

### 1. Fees and other charges

- 1.1. For the use of electronic banking you will be charged/pay fees as per the Bank's pricing structure through: A subscription fee and/or transaction fee based on the type of transaction(s) you perform. Details of our subscription and transaction fees are available on our website and branches.
- 1.2. If you fail to pay our fees or if you have insufficient funds in the account which you have selected for this purpose, we reserve the right to refuse you access to the relevant electronic banking service and to debit all outstanding fees to any other account you have with the bank.

### 2. Registration and Account Management

- 2.1 Before you can use the electronic banking you must register and get issued with an access code/pin. Registrations can be done at our branches, online or via call centre. For more information on how to register visit our branches or call Customer Contact Centre (CCC) on 0800150150 or 0800250250.
- 2.2 Your bank account is linked to your mobile number. If you change your mobile number you have the responsibility to ensure you inform us either by calling CCC or by visiting our branches as the new number will have to be updated.
- 2.3 To help you to manage your money safely there are daily limits on your account as you transact via electronic banking channel. You can increase or reduce these limits by contacting your Customer Consultant or phoning the CCC (refer to product brochures, websites, call centre or branch for detailed limits for your accounts).
- 2.4 You may access the money in your account at any time using any of our electronic banking channels.
- 2.5 You must authorise your Transaction(s) with your PIN, or by any method we may decide from time to time.
- 2.6 We may correct any mistakes that we may make on your Account at our discretion.
- 2.7 If you want to perform Transactions for amounts more than the limits for your account you will need to visit your branch with your valid identity document and proof of your residential address for your limits to be changed.
- 2.8 We may check and confirm any record of a Deposit into your Account. Our records will be taken as correct unless the contrary is proved.
- 2.9 Your Account will reflect any Deposits made into it, but the money will only be made available to you after the Deposit is cleared.

- 2.10 We may close your Account by 14 days written notice to you. But, we need not give you notice in the following circumstances, and may close your Account immediately:
    - 2.10.1 For criminal activity; or
    - 2.10.2 In compliance with a court order or order from a regulatory authority requiring immediate compliance; or
    - 2.10.3 Where you have been threatening, intimidating or violent towards Bank staff.
  - 2.11 If we close your Account in terms of clause 2.10 you must make sure that all debit orders linked to your Account are removed within days of notice to close your Account, as these debit orders will be declined after this period and we will not accept any liability resulting from the declined debit orders. This does not affect our right to decline a debit order if there are insufficient funds available in your Account at any time.
  - 2.12 We will not be responsible to you for any direct, indirect, consequential or special damages arising from any act or omission by us or any third party for whom we are responsible, whether arising in contract, or statute, if we close or suspend your Account in terms of this clause 2.10.
  - 2.13 We will notify you if we believe that you are no longer using your Account within the regulatory stipulated period. We will allow you an opportunity to begin using your Account again, after which, if you have not begun using it again, it will be closed.
- 3. Security and unauthorised use**
- 3.1 You are responsible for the safekeeping and proper use of your mobile phone, access code/PIN and for all Transactions that take place on your Account using your PIN. We are not responsible if your account is accessed or compromised because you fail to keep your access code/pin safe. You hereby undertake to indemnify us against any claims made for such Transactions. If you dispute that any purchase or withdrawal debited to your Account was authorised by you, you will have to prove that it was not authorized by you.
  - 3.2 We can accept your voice telephonic instructions without your written confirmation. This will be recorded and used as your confirmation to authorise us to follow your instructions. We will ask security related questions to confirm your identity when you phone our CCC to ensure your identity.
  - 3.3 You are responsible for protecting your mobile phone against viruses when you use the Internet to access our website and Internet banking facilities.
  - 3.4 You must report any compromise of your access code/pin to us without delay through our CCC or your branch. Identity verification will be followed to prevent someone else from impersonating you.
  - 3.5 When you notify us to disable your access code, we are entitled to:
    - 3.5.1 Reject all instructions received after such notifications.
    - 3.5.2 Suspend the processing of all instructions not yet executed.
    - 3.5.3 Reverse (if possible) all executed transactions with effect from such date and time as we may reasonable determine the unauthorized use to have.
  - 3.5.4 Deactivate the access code/PIN without further notice.
  - 3.6 Do not disclose an access code to any person including a member of our staff or CCC.
- 4. Service Availability**
- 4.1 We will make every effort to ensure that the Service is continuously available to you. The availability of the Service is however dependant on factors beyond our control, such as your mobile and internet network's availability and performance, your handset's performance and compatibility with the service and sufficient air time, data or any other mode of connectivity being available to you. If services are not available due to a factor beyond our control, we will not be held liable for the unavailability of the services.
  - 4.2 We are not responsible for any loss or damage arising from any failure, malfunction, or delay of third party systems including; mobile networks, mobile phone, the Internet or terminals or any of their supporting or shared networks, resulting circumstances beyond our reasonable control.
- 5. Notices/ Accuracy of Information**
- 5.1 The physical /residential address you give us when you apply or register for electronic banking is considered to be your chosen address where notices may be given and documents in legal proceedings may be served. You must notify us immediately if your physical/residential, postal, email address or mobile number, change.
  - 5.2 We may choose to send any non-legal notice through addresses which you give when you apply for electronic banking. These notice(s) will be treated as having been received by you, unless the contrary is proved:
    - 5.2.1 Within seven days by posts.
    - 5.2.2 Within one day by fax or email.
  - 5.3 You permit us to issue notices required in terms of this agreement, legislation or regulation by making or sending such notifications, by post, email, Fax or similar future technologies as well as print media. Any notices so issued by us, will as far as they contain contractual terms relating to electronic banking, also form part of this agreement.
  - 5.4 Unless clearly stated, Information on our communication media is intended to provide you with only general information about the bank, its products, services and objectives. It does not constitute an offer or solicitation to buy or sell, or dispose in any way, of any investment or to enter into any transaction.
  - 5.5 You must check each statement as soon as you get it (frequency of statement delivery will be agreed by both parties) and notify the bank within 30 (thirty) days of the date of the statement if you think that the statement is not correct. If you do not do this within this time we will treat this information as correct.
  - 5.6 Unless you notify us before we give effect to an instruction, you authorise and permit us to regard

- and rely on and perform all instructions and activities you conduct or that appear to originate from you (even if someone else is impersonating you) after you enter your access code /PIN as being authorised by you and intended to have legal force and effect.
- 5.7 Your instructions to us will be subject to the same turnaround times and process that apply to your customer profile, the type of account you have and type of transaction involved. An instruction, including purchases of electronic banking services cannot be terminated or revoked once sent to us. You will not hold us liable if you execute the same instruction more than once and neither instruction will be reversible.
- 5.8 An instruction is deemed to be received by us only once we have confirmed we have received it. If we fail to confirm receipt of your instruction, do not re-send the instruction before checking your statements or contacting our CCC.
- 6. Consents and conduct of your account**
- 6.1 We may enquire about your financial position, and transaction history at any time and you must provide us with any financial or other important information which we may ask for from time to time.
- 6.2 We may make enquiries about your credit record with any credit reference agency or any other party.
- 6.3 We may provide credit reference agencies with regular updates regarding the conduct of your Account including any failure on your part to meet these Terms.
- 6.4 We may provide other banks, upon their request, with bank reports relating to the conduct of your Account.
- 7. Fraud Prevention Institutions**
- 7.1 You consent to us:
- 7.1.1 Carrying out identity and fraud prevention checks and sharing information about your application with the relevant fraud prevention institutions in accordance with the law.
- 7.1.2 Giving the institutions detail of any conduct on your accounts that gives us reason to suspect that the accounts are being used for improper purposes; and
- 7.1.3 Making the record of this suspicion available to other allied institutions if they carry out credit or other checks on your name.
- 8. Governing laws**
- 8.1. You acknowledge and agree that the Terms will be treated for all purposes as having been entered into - in Uganda and any breach of these Terms will be treated as having taken place in Uganda.
- 8.2. These Terms and conditions are governed by Ugandan law. Any disputes arising as a result of your use of electronic banking will be decided by a court of competent jurisdiction.
- 8.3. You must notify us immediately if you are under an administration order, or any other form of insolvency, trust or agency.
- 8.4. You must pay all our expenses for recovering any amounts you owe us, including legal fees of an attorney, collection fees and tracing fees.

- 8.5. An invoice or claim signed by any of our managers (whose appointment need not be proved) showing the amount you owe us is sufficient proof of the facts stated on the invoice or claim unless the contrary is proved.
- 8.6. Your information, including your personal information, your telephone conversations with our CCC and your Transactions will be recorded and stored for record keeping purposes for 10 years.
- 8.7. We are obliged by law to regularly update your personal details, such as your current physical /residential address and contact information. We may contact you from time to time to do this.
- 8.8. All copyright, trademarks and other intellectual property rights used as part of our services or contained in our documents are owned by us or our licensors. You agree that you will acquire no rights to them.
- 8.9. The invalidity, illegality or unenforceability of any of the provisions of these Terms will not affect the validity, legality and enforceability of the remaining provisions of these Terms.
- 9. Disclaimer and limitation of liability**
- 9.1 We may use services of other organizations to provide information or services. We have no control over this and make no representations or warranties of any nature as to its accuracy, appropriateness or correctness and reliability.
- 9.2 Information transmitted via unsecured communication media is susceptible to potential unlawful access, distortion, or monitoring. You must comply with the security tips which are published on the media you use. You accept that we cannot be held liable for any loss, harm or damage suffered by you as a result thereof.
- 10. General**
- 10.1 We may at any time change these Terms by sending you notice in writing.
- 10.2 You may not change any of these Terms.
- 10.3 You agree that in case of any breach of these Terms we may sue in any court with competent jurisdiction within Uganda.
- 10.4 A favour or concession we may give you will not affect any of our rights against you.
- 11. Breach of agreement and Termination**
- 11.1 We may terminate your access to electronic banking if you breach a material term of this agreement and fail to remedy it within five days of you being notified of the breach. We may do this without detracting from our right to take any other steps available to us at law or under this agreement.

Signature \_\_\_\_\_

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---