Enjoy the convenience of Mobile Banking service from Standard Chartered Bank.

Mobile Banking:

Standard Chartered Bank now enables banking at your fingertips. Mobile Banking provides you with a more convenient way to bank, giving you the time and comfort to transact, while also allowing you to stay on top of your finances.

Standard Chartered Bank's Mobile Banking allows you to easily access and manage your accounts, anywhere anytime, through your mobile phone. Additionally, it also provides you with greater security every time there is a transaction on both, your Personal Accounts & Credit Cards via SMS alerts.

Benefits of Mobile Banking & how it works

You can now receive an array of benefits while managing your accounts and credit cards through Mobile Banking anytime, anywhere. All you need to do is register for Mobile Banking and send an SMS to your Telecom Service Provider (77729 for Zain Subscribers or 90029 for Batelco Subscribers) for the desired service. The keywords are as follows:

- **Balance Enquiry:**
  BE<PIN><CURRENCYCODE><A/C No.>
- **Transactions Enquiry:**
  TE<PIN><A/C No.>
- **Statement Request :**
  SR<PIN><CURRENCYCODE><A/CNUMBER><
  DATE><TODATE>
- **Cheque book Request:**
  CB<PIN><CURRENCYCODE><A/C No.>
- **Funds Transfer:**
  FT<PIN><CURRENCYCODE><FROM A/C
  No.><CURRENCYCODE><TO A/C No.> <AMOUNT>
- **Operating A/c Change:**
  OP <PIN> <OLD A/C No> <NEW A/C No>
- **PIN Change:**
  PC <OLD PIN> <NEW PIN>
- **Default A/c Change:**
  DA <PIN> <CURRENCYCODE> <CURRENT A/C No.>
  <CURRENCYCODE> <NEW A/C No.>

How to apply

Fill the application form and submit to your nearest Standard Chartered Bank branch.

For more details call us on **17 531 532**

Mobile Banking Application Form

Personal Account Registration Form

Official Use Only

Relationship Number

Branch .....

ARM Code .....

Segment .....

1. Applicant details

☐ Mr. ☐ Mrs. ☐ Ms. ☐ Doc.

Name

CPR Number

Passport Number

Mobile Number

E- mail .....

3. Account Setup

Default account settings (Please note when you access information the default account will be automatically selected, you may however change your default account when required through the Mobile Banking service itself)

Account Number

Currency

(e.g. BHD, USD,GBP, AUD etc)

If you wish to transfer between your other accounts

Please tick here ☐

(Please note if you subsequently open another sub-account please inform us to add the account on the Mobile Banking service by calling our call centre on 17531532)

3. Credit Card Setup

Please enter your Credit Card Nos.

Credit Card 1

Credit Card 2

4. BENEFICIARY TRANSFERS

Please cross out this section if you do not require transfers between your account and 3rd party account within Standard Chartered Bank, Kingdom of Bahrain.

Currency

Account Number

Name of accountholder

5. Bill Payment Registration

Batelco

Utility A/c No. in full

Account Holder

Names .....

.....

Zain

Utility A/c No. in full

Account Holder

Names .....

.....

Ministry of Electricity & Water

Account Number

Utility A/c No. in full

Account Holder

Names .....

.....

Your Mobile Banking PIN will be mailed to the primary account holder's postal address provided above once your application is approved.

Applicant's Signature _____

Terms & Conditions Governing Mobile Banking Facility

Definitions:
In this document the following words and phrases have the meaning set below unless the context indicates otherwise:

"Accounts" shall mean bank account and/or credit card account and /or any other type of account maintained by the Customer with Standard Chartered Bank, Bahrain for which the Facility is being offered or may be offered in future (each an "Account" and collectively "Accounts");

"Alert(s)" means the notifications about transactional activities carried out on the customer's bank accounts and other information sent as short messaging service ("SMS") .

"Customer" shall mean a customer of Standard Chartered Bank, Bahrain or any person who has applied for any product/service of Standard Chartered Bank Bahrain

"Facility" shall mean the Mobile Banking Facility which provides the Customer with the Services on the customer's Mobile Phone Number.

"Mobile Phone Number" shall mean the number specified by the Customer in writing either through any form provided by the Bank or otherwise for the purpose of opening an account or for availing the Facility.

"Request Facility" shall mean facility through which Customers will be able to make requests about their Accounts by sending "key words" through SMS to Mobile Phone Number provided by the Bank for the purpose.

"Services" shall mean:

- Check account balance
- View a mini bank statement for last 3 transactions
- Request Bank Statements
- Transfer funds between personal accounts and nominated accounts held with the Bank
- Request a cheque book
- Alerts and any other such service to be provided by the Bank from time to time

"Standard Chartered Bank (hereinafter SCB or the Bank)" shall mean the Bahrain Branch of Standard Chartered Bank, a company incorporated in England and Wales with limited liability by Royal Charter 1853 reference number ZC 18 and whose principal office in England is at 1 Aldermanbury Square London EC2V 7SB

Standard Chartered Group means each of Standard Chartered PLC and its subsidiaries and affiliates (including each branch or representative office).

"Website" refers to www.standardchartered.com/bh or any other website as may be notified by the Bank from time to time.

In this document all reference to Customer in masculine gender shall be deemed to include the feminine gender.

Applicability of Terms and Conditions

1. These terms are in addition to the terms and conditions that apply to the individual accounts the customer may be accessing through the Facility. If there is a conflict or inconsistency between the present Terms and any other relevant terms and conditions, the present Terms will prevail to the extent of the conflict or inconsistency in relation only to the Mobile Banking Facility;

2. These terms relate only to individual accounts in the Customer's sole name and to joint accounts which the Customer holds with another person but only if these may be operated by a single signing authority. Only one of the joint account holders may apply and use the Facility.

Application

1. The Customer shall apply to the Bank for use of the Facility by submitting an application form or in any other way as prescribed by the Bank from time to time for the use of the Facility.

2. Application for the Facility shall be accepted only after authentication of the Customer through any mode of verification as may be stipulated by the Bank from time to time.

3. Activation of the facility may take up to a minimum of 7 working days from the date of receipt of the application.

4. Only those Accounts opened with the Bank and attached to the respective Customer's ATM/Debit Card/Credit Card will be accessible through the Facility.

Records

All records of the instructions and transactions made through the Facility whether in paper or electronic form shall be conclusive evidence of their content and the receipt or non-receipt of them by the Bank

Accuracy of Information

1. The Customer undertakes to provide accurate information wherever required and shall be responsible for the correctness of information provided by him to the Bank at all times including for the purposes of availing of the Facility. The Bank shall not be liable for consequences arising out of erroneous information supplied by the Customer

2. Any information the Bank gives to the customer is for reference purposes only. The Bank is not liable for the accuracy or completeness of the information given. If the Customer considers that there is an error in the information supplied by the Bank to him, he shall advise the Bank as soon as possible.

Security and Access Procedures

1. The Bank may issue separate requirements, restrictions, instructions, activation and access procedures, or any additional conditions pertaining to the access and use of the SMS-Service, ("Procedures"). All Procedures may be varied by the Bank from time to time. The customer agrees and undertakes to be bound by and to comply with all of the Procedures as may be issued by the Bank from time to time

2. The customer must not leave his Mobile Phone unattended or permit any person access to the Mobile Phone in such a manner that he may access the SMS-Service, whether with or without the customer's consent.

3. In the event that the customer loses or replaces or parts with possession or control of his Mobile Phone, the customer must immediately notify and instruct the Bank of the same, and make a fresh application to register for the Mobile Banking Facility

4. The customer acknowledges that messages received or sent by him via the Mobile Banking Facility may contain confidential information relating to the customer's Accounts and in the event that the customer loses, replaces, parts with possession or control of his Mobile Phone, such confidential information may be seen, retrieved or accessed by others. The customer agrees to take reasonable precautions and exercise care in ensuring that each message received or sent by him via the Mobile Banking Facility is deleted from the customer's Mobile Phone immediately after the customer has read or sent it. The Customer further agrees not to hold the Bank responsible for any loss or damage suffered by him in the event of the customer's failure to follow the procedures outlined in this Clause

Customer Instructions

1. The instructions of the Customer shall be effected only after authentication of the Customer by means of verification of the Mobile Phone Number and/or through verification of Mobile Banking PIN allotted by the Bank to the Customer or through any other mode of verification as may be stipulated at the discretion of the Bank.

2. Where the Bank considers it appropriate, it may seek clarification from the Customer before acting on any instruction of the Customer or act upon any such instruction as it may deem fit. The Bank shall have the right to suspend the services under the Facility if the Bank has reason to believe that the Customer's Mobile phone or Mobile Banking Facility is being misused.

Liability and Indemnity

1. The Bank will take reasonably practicable steps to ensure that our systems in connection with the Mobile Banking Facility are installed with adequate security designs and to control and manage the risks in operating the systems, taking into account any law, rules, regulations, guidelines, circulars, codes of conduct and prevailing market practices which may be applicable to us from time to time

2. The Bank will not be liable for any loss or damage to the customer as a result of making the Mobile Banking Facility available to you, including any direct, indirect, consequential or special loss, even if the Bank has been advised of the same. Examples of circumstances in which the Bank will NOT be liable to the customer for loss or damage resulting to the customer through the use of the Mobile Banking Facility include (but are not limited to)
a. any incompatibility between the customer's Mobile Phone and the Mobile Banking Facility
b. any machine, system or communications breakdown, interruption, malfunction or failure (except where such failure should have been prevented by the risks control and arrangement measures had the Bank adopted such reasonable measures), industrial dispute, failure or fault of any Internet service providers, telecommunications or SMS service providers or operators, or their respective agents and subcontractors or other circumstances beyond the Bank's control that leads either to the Mobile Banking Facility being totally or partially unavailable or delayed
c. the customer relying on or using any financial or product information provided as part, or by means, of the Mobile Banking Facility
d. any misuse of the customer's Mobile Phone or the Mobile Banking Facility by the customer or anyone else
e. any access to information about the customer's accounts which is obtained by a third party as a result of the customer using the Facility (except where that access is obtained as a result of the Bank's negligence or the Bank's willful default); and
f. any delay or failure to send, transmit, receive, confirm or acknowledge any email, SMS messages, security codes or anything available under the Service, or any error, inaccuracy or incompleteness of any information or data available under the Facility

3. The customer shall indemnify the Bank, the Bank's employees and the Bank's nominees or agents promptly and on a full indemnity basis from or against all actions, omissions, negligence, proceedings, claims, demands, damages, losses (including direct, indirect or consequential losses), costs and expenses including all duties, taxes, as applicable or other levies and legal costs as between solicitor and client (on a full indemnity basis) and other liabilities which the Bank may incur or suffer from or by reason of the use of the Facility or the breach of this Agreement

4. The Customer shall indemnify the Bank against, and must pay the bank on demand for, any loss the Bank reasonably incurs in connection with:
a. instructions the customer gives the Bank via the Facility
b. the Bank acting on, delaying or refusing to act on instructions from the customer

5. Further, the customer acknowledges and agrees that the availability and proper functioning of the Facility is dependent on many variable circumstances, including location, mobile network availability and signal strength, proper functioning of hardware, software and the customer's Mobile Phone, and the Bank will not be liable for any loss or damage caused by any unavailability or improper functioning of the facility for any reason

6. The customer agrees that the Bank shall not be involved in or in any way liable to the Customer for any dispute between the Customer and a cellular services provider or any third party service provider (whether appointed by the Bank or otherwise).

Charges

The Bank shall be entitled to impose separate fees and charges for the Facility, which may be varied from time to time by notice to you in advance. In addition, you shall be solely responsible for all the fees and charges howsoever called as may be imposed by the service provider including but not limited to any fees or charges incurred for the sending or receiving of the SMS, data or any other services arising from your subscription to the service provider..

Termination

1. The Customer or the Bank shall be entitled to terminate the Facility at any time by 30 days written notice to the other without assigning any reason, or by such other mode of communication as may be prescribed by the Bank from time to time

2. The Bank shall be entitled to terminate the Facility by immediate notice upon the occurrence of any of the following events
a. the customer breaches any provision of these Terms
b. the customer's continued access to the Facility poses any threat to the security, integrity or operations of the Facility or the Bank, or the information systems of the Bank or those of its other customers
c. the Facility had remained inactive for a reasonable period of time
d. the Bank ceases to provide the facility for any reason
e. all Customer Accounts with the Bank are terminated or closed

3. The Bank shall be entitled to suspend the customer's access to the Facility without notice where a right of termination by the Bank exists, and such right of suspension may be exercised in lieu of termination, or as an additional remedy before termination

Governing Law and Jurisdiction

This agreement is governed by the laws of the Kingdom of bahrain and any dispute arising out of or in connection with the Facility shall be subject to the non - exclusive jurisdiction of the Courts of Bahrain.

Disclosure of Information

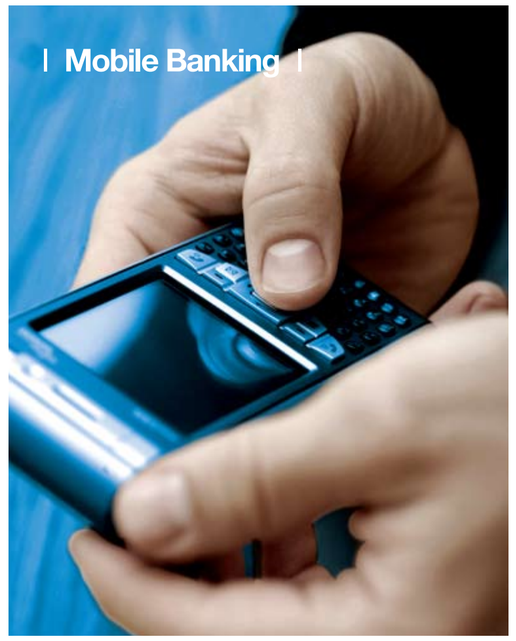
The customer accepts that all information relating to the customer (including details of accounts, products etc.) may be disclosed to
• our head office and any other member of the Standard Chartered Group in any jurisdiction ("permitted parties");
• professional advisers, service providers or independent contractors to, or agents of, the permitted parties, such as debt collection agencies, data processing firms and correspondents who are under a duty of confidentiality to the permitted parties;
• any actual or potential participant or sub-participant in relation to any of our obligations under our banking agreement between us, or assignee, novatee or transferee (or any officer, employee, agent or adviser of any of them);
• any credit reference agency, rating agency, business alliance partner, insurer or insurance broker of, or direct or indirect provider of credit protection, or any permitted parties;
• any financial institution which you have or may have dealings for the purpose of conducting credit checks (including in the form of bank references);
• any court, tribunal or authority (including an authority investigating an offence) with jurisdiction over the permitted parties;
• a merchant or a member of a card association where the disclosure is in connection with use of a card;
• any authorised person or any security provider;
• anyone we consider necessary in order to provide you with services in connection with an account,

Variation of the Terms

The customer acknowledges that the Bank may change the terms and conditions by prior notice to you in accordance with our usual practice and in accordance with any applicable law. The notice will be by public announcement in a local newspaper, on our website or by display in our Branches

Severability

If any provision of this Agreement is agreed by the Bank and you to be illegal, void or unenforceable under any law that is applicable or if any court of competent jurisdiction in a final decision so determines, this Agreement shall continue in force save that such provision shall be deemed to be deleted with effect from the date of such agreement or decision or such earlier date as you and the Bank may agree



You want banking convenience

we'll give it at the touch of a button

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