

Terms and Conditions for Standard Chartered Bank (Brunei) Digital Banking (“Service”)

Please read these terms and conditions carefully

These terms and conditions set out the rights and obligations of you, the customer, and us, the Bank, in connection with your use of the Service and our Web Site: <https://www.sc.com/bn/>. All the terms and conditions of this agreement are legally binding, so please read them carefully.

This agreement:

- Relates to (a) individual accounts in your sole name and (b) joint accounts but only if these are operated by a single signing authority (“Eligible Accounts”)
- Replaces all earlier terms and conditions relating to the Service (if any) except where we advise otherwise;
- Is in addition to the terms and conditions that apply to the individual accounts you may be accessing through the Service. If there is a conflict between the terms and conditions of this agreement and any other relevant terms and conditions, the terms and conditions of this agreement will prevail;
- Must be read in conjunction with our Customer Terms and the applicable documents referred to in Part A of our Customer Terms, forming our banking agreement and;
- Must be understood in English. If the terms have a Malay version, such version shall be intended for reference only; in case of any inconsistency between the Malay Version and the English version, the English version shall prevail.

In the last section of this agreement, you will find definitions of some of the words and phrases used in these terms and conditions.

You acknowledge that we have given you our full explanation of risks that may happen when you use the Service and by signing this agreement, you fully understand and are responsible for such risks, if any.

1. The Accounts On Which You May Use The Services

- 1.1 By agreeing to be bound by the terms of this agreement, you agree that the Service will be available on all Eligible Accounts with us, whether now or in the future. The Service cannot be used on some type of accounts and we will advise you from time to time so as to which accounts are eligible.

2. Your Responsibilities for Security

- 2.1 To ensure that you alone are able to access and give instructions on your accounts using the Service, you must adopt and at all times maintain the following security procedures.
- 2.2 To enable you to use the Service, we will give you a user identification code and an initial password through your mobile phone number and email address registered in our systems after which you may then choose your own Password for the Service. These are your Security Codes and both will be used to identify you whenever you access the Service.

Safeguarding your Password and Security Codes

2.3 In connection with your Security Codes:

- 2.3.1 You should change your Password regularly and shall do so whenever the Service requires you to do so. You should not choose a Password you have used before;
- 2.3.2 Whenever you choose a Password, you must take care not to choose a number that is likely to be guessed by anyone trying to access the Service pretending to be you. For example, you should avoid your own or a relative’s birthday, or any part of your telephone number.
- 2.3.3 You must take all reasonable steps to ensure that you safeguard your Security Codes at all times, whenever possible. You must not disclose any details of your Password to anyone

else, including to a member of our staff, or to someone giving assistance on a technical helpdesk in connection with the Service.

- 2.3.4 You must not record your Security Codes in a way that could make them recognizable by someone else as Security Codes; and
- 2.3.5 If you discover or suspect that your Password or any part of them are known to someone else, you must immediately change the Password yourself through the Service. If this is not possible, you must notify us immediately calling us on +673 2658000 (or any other number we may advise you from time to time for this purpose). We will suspend use of the Service until new Security Codes have been set up.

Safeguarding your Password and Security Codes

- 2.4 If you become aware of any transaction on any of your accounts that has not been validly authorized by you, you must notify us immediately by calling us on +673 2658000 (or any other number we may advise you from time to time for this purpose). For this purpose, you are reminded that you must, as is required of you for all your accounts, check all bank statements for any unauthorized transactions

Other security safeguards

- 2.5 You must not allow anyone else to operate the Service on your behalf.
- 2.6 You must not leave Your System unattended while you are on-line to the Service. This applies whether Your System is a device you have sourced independently of us or a device provided by us to access the Service in one of our branches. However, the public nature of our branches makes it particularly important that if you access the Service from a device in one of our branches you do not leave the device unattended while on-line and you ensure that you have gone off-line before leaving the branch.
- 2.7 You must not access the Service from any device connected to a local area network (or LAN), such as an office environment, without first making sure that no one else is able to observe or copy your access or obtain access to the Service pretending to be you.
- 2.8 You must comply with any other requirements designed to protect the security of your use of the Service, which are notified by us to you in any other way.

3. Your Responsibilities for Security

- 3.1 You agree that the use of the Security Codes for the Service is adequate identification of you. We are entitled to act on instructions (using the Security Codes via the Service) without obtaining any further written or other confirmation from you, even if those instructions are not actually given or authorized by you.

Your liability for unauthorized instructions

- 3.2 You will not be liable for misuse of your Password by someone who has given unauthorized instructions purporting to come from you provided that it is proven to our satisfaction that you have:
 - 3.2.1 Ensured that all the security procedures described in sections 2.1 to 2.3.4, and 2.5 to 2.8 have been observed and;
 - 3.2.2 Notified us that your Password is or might be known to someone else in accordance with section 2.3.5
- 3.3 You will be held liable for all losses and expenses due to unauthorized use if you have acted fraudulently or, with gross negligence, with intentional misconduct or if you are in willful default of any of the security obligations in sections 2.1 to 2.3.4 inclusive, and of 2.5 to 2.8 inclusive or the notification requirements of section 2.3.5.

3.4 You will not be responsible nor have any liability for any instruction that is not authorized by you but is given using your Security Codes if:

- 3.4.1 Such instructions are given after you have notified us that you have discovered or suspect that your Password is known to someone else in accordance with section 2.3.5; or
- 3.4.2 Your Password has become known to the person giving the unauthorized instruction as a result of our failure to comply with clause 7.1 or any negligence or willful default on our part.

3.5 Your Responsibilities for Your Instructions

You must not use the Service to create an unauthorized overdraft on any of your accounts and we are entitled to refuse to accept any instruction that would do so. If an unauthorized overdraft is created, we may take any action we think fit and charge any interest and charges to the account in question (in accordance with the terms and conditions of that account). You agree that:

- 3.5.1 It is your responsibility to make sure that no unauthorized overdrafts are created; and
- 3.5.2 You will not rely on the operation of the Service to prevent an unauthorized overdraft being created. In particular, you must remember that your cheques and any payment instruction you have given via the Service might take time to clear and might not always be immediately reflected in the balance of your account.

3.6 When we receive a transaction instruction from you through the Service, we will be entitled to debit any payment plus any charges payable for the transaction from the account you have specified. Once you have given an instruction through the Service, you will not be able to reverse it. We will be under no obligation:

- 3.6.1 To reverse an instruction you have given; or
- 3.6.2 To accept an instruction that is conditional or reversible or which requires us to pay a third party sooner than we would be able to pay them following our normal banking practices. However, if you do ask us to reverse an instruction after you have given it we may at our discretion try to do so to the extent that this is possible under the rules and practices of the banking system. You agree you will be responsible for any costs we incur as a result

3.7 We may, when we believe we are justified in doing so:

- 3.7.1 Refuse to carry out an instruction given via the Service; or
- 3.7.2 Require written confirmation from you of a particular instruction.
- 3.7.3 If we come to believe that an instruction may not have been properly authorized by you, we will be entitled, after making reasonable efforts to check whether it was properly authorized, to take steps to reverse any action taken on the basis of that instruction. We will not be responsible for any loss to you that results from such a reversal.

3.8 When you give an instruction via the Service, we will act on that instruction in accordance with the cut-off times notified to you through the Service. From time to time we may notify you of changes to these cut-off times. Instructions given at any other time may not be acted on until the next business day.

3.9 The Bank may specify limits on transaction types and values in respect of certain accounts or the Service and may refuse to act on an instruction if a transaction exceeds a particular limit.

4. If you hold any joint accounts

4.1 In connection with any account which you hold jointly (provided that this may be operated on a single signing authority basis) with others, you agree that:

- 4.1.1 Your joint account holders may operate the account using the Service on the terms set out in this agreement. This applies if you are not yourself registered to use the Service (in accordance with section 1.2); and
 - 4.1.2 Any single party to a joint account may validly give instructions via the Service in connection with that joint account.
- 4.2 The provisions of section 4.1 above override any other existing arrangements in connection with your authority to operate joint accounts

5. Operating Times, Changes and Disruptions

- 5.1 We shall take reasonably practicable steps for the Service to be usually available for use. You accept, however, that routine maintenance requirements, excess demand on the systems and circumstances beyond our control may mean it is not always possible for the Service to be available during its normal operating hours.
- 5.2 We commit to offer 24/7 internet banking service with the total time of system suspensions not exceeding 228 hours a year. The maximum time for recovery of system after a breakdown is 24 hours. If the downtime or recovery time is over the recovery time threshold, we will use reasonable endeavors to recover the systems as soon as possible and update the status to you regularly.
- 5.3 In connection with the Service, we are entitled at any time to:
 - 5.3.1 Change the mode of operation; or
 - 5.3.2 Add to, remove or otherwise change, end or suspend any of the facilities available; or
 - 5.3.3 End the Service.
- 5.4 If we decide to change or end the Service, we will try to give you 30 days prior notice or whatever shorter period of notice as may be reasonable in the circumstances

6. Service Software and Hardware

Your liability for unauthorized instructions

- 6.1 Each time you access the Service, it may automatically provide Your System with the Service Software necessary to enable you to access and operate the Service. Alternatively, the Service Software may be supplied to you in some other way. It is your responsibility to ensure the Service Software supplied to you is compatible with any computer or other device from which you access the Service and any software on that computer or other device. If it is not, you must compensate us for any loss we suffer as a result. We shall not be liable to you for any loss you suffer as a result of any incompatibility between the Service Software and any computer or other device from which you access the Service.

Protecting against Viruses

- 6.2 You must take all reasonably practicable measures to ensure that any computer or other device from which you access the Service is free of any computer virus or similar device or software including, without limitation, devices commonly known as Software bombs, Trojan horses and worms (together "Viruses") and is adequately maintained in every way. The Service can be accessed through the internet or other communication channels as the case may be, public systems over which we have no control. You must therefore ensure that any computer or other device you use to access the Service is adequately protected against acquiring Viruses.

Using other people's devices

6.3 You must not access the Service using any computer or other device which you do not own unless you have first obtained the owner's permission to do so. If you break this rule, you must compensate us for any loss we suffer as a result.

Access through third party services

6.4 We cannot be responsible for any services through which you access the Service that are not controlled by us, or for any loss you may suffer as a result of you using such a service. You must comply with all the terms and conditions of such a service and pay all the charges connected with it.

Ownership rights in connection with the Service Software and other information

6.5 By supplying you with the Service Software to access the Service, we are granting you a non-exclusive, non-transferable, temporary license to use the Service Software for the purpose of accessing the Service, and for no other purpose. The Service Software and all other material and information supplied to you contain valuable information that belongs to us or others. You must not

6.5.1 Use them except in connection with accessing the service;

6.5.2 Take copies, sell, assign, commercially rent, sub-license, otherwise transfer them to any third party; or

6.5.3 Try to decompile, reverse engineer, input or compile any of the Service Software.

6.6 If you access the Service from a country outside Brunei Darussalam, you are responsible for complying with the local laws of that country, including (but not limited to) obtaining any license needed for the import/ export of the Service Software to that country.

7. The Extent of our liability for your loss or damage

7.1 We will take reasonably practicable steps to ensure that our systems in connection with the Service are installed with adequate security designs 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.

7.2 We will not be liable for any loss and damage to you as result of making the Service available to you, including any direct, indirect, consequential or special loss, even if we have been advised of the same. Examples of circumstances in which we will NOT be liable to you for loss or damage resulting through the use of the Service include (but are not limited to):

7.2.1 Acting on an instruction which has been validly authenticated as coming from you but which in fact was given by somebody else (but please see sections 3.2 and 3.3 which explain the exceptions to this rule);

7.2.2 Any incompatibility between Your System and the Service;

7.2.3 Any machine, system or communications failure (except where such failure should have been prevented by the risks control and arrangement measures had we adopted such measures in accordance with clause 7.1), industrial dispute or other circumstances beyond our control that leads either to the Service being totally or partially unavailable or to instructions given via the Service not being acted upon promptly or at all;

7.2.4 You relying on any financial information provided as part, or by means, of the Service;

7.2.5 Any misuse of Your System by you or anyone else;

7.2.6 Any access to your information about your accounts which is obtained by a third party as a result of your using the Service (except where that access is obtained as a result of our negligence or our willful default).

- 7.3 In the event that we are liable for any loss or damage to you as a result of your use of the Service, we shall only be liable for direct loss or damage which, in the ordinary course of events, might reasonably be expected to result from the circumstances in question and only if such loss or damage is caused by our gross negligence or willful default.
- 7.4 You understand that the Service has no facility for you to let us know that it is especially important to you that a transaction is carried out by a particular time. If you need to be completely certain that an instruction has reached us and that it will be carried out by a particular time, you must speak to our staff at +673 2658000 (or any other number we may advise you from time to time for this purpose).
- 7.5 You shall indemnify us, our employees and our 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, or other levies and legal costs as between solicitor and client (on a full indemnity basis) and other liabilities which we may incur or suffer from or by reasons of your use of the Service.

8. If You Break a Term of This Agreement

- 8.1 You must compensate us for any loss we suffer as a result of you breaking any terms of this agreement.

9. Ending Your Use of The Service

- 9.1 You may cancel your use of the Service at any time by giving us written notice (or in any other way we notify you about from time to time)
- 9.2 If you have multiple accounts, you may not cancel the Service solely in respect of any one account, unless you are notified by us to the contrary in writing.
- 9.3 We have the right to end or suspend your use of the Service at any time. We will usually give you at least 30 days prior notice. However, we may give you a shorter period of notice or no notice if we consider it necessary, for example because of security concerns in connection with your use of the Service or because we are concerned that you have used or may use the Service to create an unauthorized overdraft or otherwise to operate any of your accounts in breach of your arrangements with us.
- 9.4 If your use of the Service comes to an end for any reason, this will not affect any instructions you have already given via the Service.

10. About Our Charges

- 10.1 We are entitled:
- 10.1.1 To charge you fees and charges found in our Tariff Booklet for the Service; and
 - 10.1.2 To change those fees and charges from time to time by giving you at least 30 days prior notice. If we give you such a notice, you will not have to pay any proposed increase so long as you cancel your use of the Service during the 30 day notice period. However, your continued use of the Service after the 30 day notice period shall be conclusively deemed to be your acceptance of such changes fees and charges.
- 10.2 To avoid any doubt, please note that the references to fees and charges in section 10.1 only apply to our charges for providing the Service. They do not apply to any charges for particular banking or other services we might provide in response to your requests via the Service. We will be happy to provide you with details of our charges for particular banking or other services on request.

11. Our Right to Make Changes to This Agreement

- 11.1 We have the right to change the terms of this agreement at any time by giving you notice either in writing, by placing prominent notices at our offices or branches or by sending you a communication message via the Service. Your own rights to use the Service will not be affected by the change until you have actually received the notice.
- 11.2 We will give you 30 days prior notice of any change before it takes effect, except when notice has to be shorter in order to protect the security of the Service or in other circumstances beyond our control. Once you have received notice of any change in the terms of this agreement, we will treat your subsequent use of the Service as your acceptance of the change – you have the right to end your use of the Service at any time.

12. Our Right to Make Changes to This Agreement

- 12.1 If anyone or part of the terms of this agreement proves to be legally unsound or unenforceable in any way, this will not affect the validity of the remaining terms.
- 12.2 We believe the terms of this agreement are fair. If any or part of them proves to be not legally valid because it is unfair or for any other reason, we are entitled to treat that term as changed in a way that makes it fair and valid.
- 12.3 If one of the terms of this agreement is unenforceable against one of the customers signing this agreement, this will not in any way affect the enforceability of that term against the other signatories.
- 12.4 If we relax any of the terms of this agreement once, this may be on a temporary basis or as a special case only. Such relaxation will not affect our right to enforce that term strictly at any other time.

13. Communications Between Us

- 13.1 If you have a complaint, please send us an email to clientcareunit.bn@sc.com or call our 24 hour Client Care Centre at +673 2658000. Alternatively, please do speak with any of our staff during branch banking hours. Your feedback is valuable to us.
- 13.2 Electronic mail is not a completely reliable or secure method of communication and you must not use it for sending sensitive communications, such as payment instructions (payment instructions should be sent through the Service in accordance with the terms of the relevant account which you hold with us).
- 13.3 If we need to send you a notice, we will use the contact details and residential address you have given us most recently in connection with your bank accounts.
- 13.4 The Bank does not guarantee that any communications with relation to the Service will be sent to you or received by the Bank nor does the Bank warrant the privacy and/or security of communications which is outside the Bank' reasonable control.
- 13.5 The Bank accepts no liability for any loss or damage arising directly or indirectly (including special, incidental or consequential loss or damage) from failure of any internet transmission (including e-mails correspondence) from the Service.

14. Service Quality: Recording Your Calls and Instructions

To protect both our customers and our staff, and to help resolve any disputes between you and us, you acknowledge that:

- 14.1 We will record all telephone conversations between us and customers of the Service;
- 14.2 We will keep a record of all instructions given by customers via the Service; and
- 14.3 We may listen to your call made in respect of the Service in order to assess and improve the quality of Service.

15. Our Advertising

15.1 From time to time we may advertise our own product and services, and those of other companies in the Standard Chartered Bank group, through the Service. If, in connection with other agreements with us, you have asked us not to send you any marketing material (or if you do so in the future), you agree that this will not apply to these advertisements.

16. Assignment and Transfer

16.1 The Bank may assign any or all of its rights hereunder.

16.2 These Terms and Conditions shall be binding and ensure to the benefit of the Bank and Customers and the Bank's successors or assignees and shall continue to be binding on Customer notwithstanding:

16.2.1 Any change in name or constitution of the Bank

16.2.2 Any consolidation or amalgamation of the Bank into or with any other entity. In the event of such consolidation or amalgamation, such entity shall be substituted for the Bank in relation to these Terms and Conditions and all Accounts and/or Service(s) made available by the Bank to Customer, and these Terms and Conditions shall continue in full force and effect as between Customer and such entity.

17. The Law Governing this Agreement

17.1 This agreement is governed by and construed in accordance with the laws of Brunei Darussalam and any dispute relating thereto shall be subject to the non-exclusive jurisdiction of the courts of Brunei.

18. Data Protection and Privacy

This Data Protection and Privacy Policy relates solely to personal information supplied by you on this Web Site. It is necessary for you to supply Standard Chartered Bank (Brunei Branch) with personal information on this Web Site in connection with the provision of the services you have requested or are about to request at this Web Site. Failure to supply such information may result in the Bank being unable to provide these services.

The Bank respects the privacy of your personal information. The purpose for which any personal information provided by you to the Bank through this Web Site may be used will vary depending on the nature of the relationship which you as a data subject have with the Bank. Broadly, they may comprise all or any one or more of the following purposes:-

- i. The processing of applications for banking services and facilities;
- ii. The daily operation of the services and facilities provided to its customers;
- iii. Conducting credit checks;
- iv. Assisting other financial institutions to conduct credit checks and collect debts;
- v. Ensuring ongoing credit worthiness of data subjects;
- vi. Designing financial services or related products for customer's use;
- vii. Marketing financial services or related products;
- viii. Determining the amount of indebtedness owed to or by data subjects;
- ix. The enforcement of data subject's obligation, including without limitation the collection of amounts outstanding from data subjects and those providing security for data subjects' obligations;
- x. Meeting the requirements to make disclosure under the requirements of any law binding on the Bank or its head office or any of its branches
- xi. Enabling an actual or potential assignee of the Bank, or Participant or sub-participants of the Bank's rights in respect of the data subject, to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation; and
- xii. Purposes relating to any of the above purposes.

The details which you are requested to provide on this Web Site may be transferred within the Standard Chartered Bank Group. This may include transfer to other parts of the Standard Chartered Bank Group in different jurisdictions and by using the Web Site you consent to such transfer. In providing your address, telephone numbers, mobile phone numbers, facsimile numbers and email address, you are agreeing that the Bank may contact you by mail, telephone, mobile phone, SMS, facsimile and email. Other than to those individuals and entities listed below, the Bank will not reveal your details to any external body, unless the Bank either has your permission, or is under a legal obligation or any other duty to do so. The information provided by you at this Web Site may be disclosed by the Bank to the following parties for the purposes set out in the foregoing paragraphs:

- Regulators;
- Lawyers;
- Auditors;
- Any agent, contractor or third party service provider who provides administrative, telecommunications, computers, payment or securities clearing or other services to the Bank in connection with the operation of its business;
- Any other person under a duty of confidentiality to the bank including a group company of Standard Chartered Bank (Brunei) which has undertaken to keep such information confidential;
- The drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
- Credit reference agencies and, in the event of default, debt collection agencies;
- Any actual or proposed assignee of the Bank or participant or sub-participant or transferee of the Bank's rights in respect of data subject.

The Bank wishes to assure you that your personal information will be treated as confidential and with high standards of security. The Bank pledges its intention fully to meet internationally recognized standards of personal data privacy protection and to comply with the requirements of applicable data protection/privacy laws. In doing so, we will ensure compliance by our staff with the strictest standards of security and confidentiality. In addition, Standard Chartered Bank Group has implemented a mandatory IT security policy, which is intended to achieve a level of security compliance similar to the relevant elements of British Standard 7799.

However, it is your responsibility at all times to maintain the secrecy of your user ID and login password.


Personal data provided by you are retained for as long as the purposes for which such data was collected continue. Data are then destroyed unless their retention is required to satisfy legal, regulatory or accounting requirements or to protect the Bank's interest.

In order to improve our Internet service to you, we will occasionally use a "cookie". A cookie is a small amount of data that our web server sends to your web browser when you visit certain parts of our site. We use cookies to assist our understanding of your interest in our Web Site and to store and maintain user preferences.

You reserve the right to ascertain the Bank's policies and practices in relation to personal data, to be informed of the kind of personal data held by the Bank and to check whether the Bank holds data about you. You also have the right to request correction of and, on payment of a fee, access to personal information about you held by us. In relation to customer credit, you also have the right to request to be informed which items of data are routinely disclosed to credit reference agencies and, in the event of default, to debt collection agencies. If you wish to access or to ask for correction or deletion of any of your personal data held by us, or if you have any questions concerning our data protection and privacy policies and practices and kinds of personal data held, please contact us at:

Standard Chartered Bank Brunei
No. 51-55, Jalan Sultan
Bandar Seri Begawan BS8811

19. Intellectual Property Rights

- 19.1 All contents of the Service and Web Site including but not limited to the texts, graphics, links and sounds are the copyright of Standard Chartered PLC and may not be copied, downloaded, distributed or published in any way without prior written consent of Standard Chartered PLC.
- 19.2 “Standard Chartered”, “Standard Chartered Bank”,  are registered trademarks and service marks of Standard Chartered PLC and no permission or license is granted to use any such trademarks or service marks without prior written consent of Standard Chartered PLC. All other marks, names and logos used in the Service or on our Web Site relating to companies within Standard Chartered Bank Group or to their products or services are the intellectual property rights held by companies within the Standard Chartered Bank Group unless otherwise stated.
- 19.3 In relation to any information or materials which you submit to Standard Chartered Bank using the Service or the Web Site, you hereby grant to Standard Chartered Bank a worldwide royalty-free perpetual license of the copyright and intellectual property rights in such information or materials for any purpose it deems including, without limitation, the copying, transaction, distribution and publication thereof, unless restricted by applicable laws.

20. Definitions

Some words and expressions used in this agreement have particular meanings as follows:

Password means the electronic Banking Personal Identification Number or secret number chosen by you (or if you do not elect to change it, the initial secret number given to you) that is used to confirm your identity whenever you use the Service.

Security Codes means the user identification code with Password details agreed between you and us that are used to identify you whenever you use the Service.

Service means the services provided by us which enable you to obtain information from us and give information from us and give instructions to us by computer, telephone, mobile telephone, tablet, personal digital assistant or other device linked to our systems by any means. The Service includes and is not limited to SC Mobile App, SC Online Banking and Straight 2 Bank.

Service software means any software supplied to you whenever you access the Service and any other software we supply to you for the purpose of accessing the Service from time to time.

Statement means bank statement, contract or translation note, confirmation notice for investment services, or any of these or similar documentations, as applicable, depending on the Service.

We/us/our/Bank refer to Standard Chartered Bank (“SCB”), a company incorporated in England and Wales with limited liability by Royal Charter 1853, under reference ZC18 and whose Principal Office is situated in England at 1 Basinghall Avenue, London, EC2V 5DD, United Kingdom.

You/ your means you, the customer, who is registered by us to use the Service.

Your system means the equipment and software contained on such equipment used by you to access the Service.

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