

## Terms and Conditions for the use of the Standard Chartered Touch Login Service

### 渣打银行指纹登录服务条款及细则

1. These terms and conditions ("Terms") apply to and regulate your use of the Standard Chartered Touch Login service provided by Standard Chartered Bank (China) Limited ("the Bank" or "we" or "SCB"). By undergoing the registration process to use the Standard Chartered Touch Login service, or using the Standard Chartered Touch Login service, you accept and agree to these Terms. If you do not accept these Terms, please stop accessing or using the Standard Chartered Touch Login service.

本条款及细则（“条款”）用于规范并适用于渣打银行（中国）有限公司（“银行”或“我行”或“渣打银行”）提供的指纹登录服务。通过注册渣打银行指纹登录服务，或者使用渣打银行指纹登录服务，您即接受并同意本条款。如果您不接受本条款，请不要访问或使用渣打银行指纹登录服务。

2. The Standard Chartered Touch Login service is a service where you may use your fingerprint registered on a *permitted mobile device* in lieu of your SCB *online/mobile banking* username and password as a *security code* to confirm your identity to access the Bank's *mobile banking* services.

渣打银行指纹登录服务旨在用您在指定移动设备上注册的指纹作为安全密码来确认您的身份以访问我行的手机银行服务，从而可以代替您的渣打银行网上银行/手机银行用户名和密码。

3. The Standard Chartered Touch Login service is provided as part of the Bank's *electronic banking services*, and accordingly:

渣打银行指纹登录服务是银行提供的一种电子银行服务，因此：

3.1 these Terms are in addition to and shall be read in conjunction with the <Terms and Conditions of Bank Accounts & Services>, <Terms and Conditions for Personal Electronic Banking Service> and any other documents forming part of our *banking agreement* (and any reference to the terms and conditions of <Terms and Conditions of Bank Accounts & Services> and <Terms and Conditions for Personal Electronic Banking Service> shall include reference to these Terms); the <Terms and Conditions of Bank Accounts & Services> may be accessed at [http://www.sc.com/cn/maintenance/welcome-pack/Terms\\_and\\_Conditions\\_for\\_Bank\\_Accounts&Services-en.pdf](http://www.sc.com/cn/maintenance/welcome-pack/Terms_and_Conditions_for_Bank_Accounts&Services-en.pdf); the < Terms and Conditions for Personal Electronic Banking Service > may be accessed at <http://www.sc.com/cn/en/ways-to-bank/e-banking-terms-conditions.html>;

本条款是《银行账户和服务条款及细则》，《个人电子银行服务条款》以及构成银行协议的任何其它文件的补充，并应与前述文件一并阅读（并且，对《银行账户和服务条款及细则》和《个人电子银行服务条款》任何条款和条件的引述也包括对本条款的引述）；《银行账户和服务条款及细则》可通过以下链接访问：

[http://www.sc.com/cn/maintenance/welcome-pack/Terms\\_and\\_Conditions\\_for\\_Bank\\_Accounts&Services-zh.pdf](http://www.sc.com/cn/maintenance/welcome-pack/Terms_and_Conditions_for_Bank_Accounts&Services-zh.pdf);

《个人电子银行服务条款》可通过以下链接访问：

<http://www.sc.com/cn/ways-to-bank/e-banking-terms-conditions.html>;

3.2 the meaning of key words printed like *this* and other words used in our *banking agreement* is explained in our <Terms and Conditions of Bank Accounts & Services> and <Terms and Conditions for Personal Electronic Banking Service>. Some additional key words which apply to the services referred to in these Terms are explained at the end of these Terms; and

对于斜体的关键词的解释以及银行协议中使用的其它词语的解释，您可参见《银行账户和服务条款及细则》和《个人电子银行服务条款》。对于本条款中适用于所涉服务的特有关键词的解释，请参见本条款最后一条；并且

3.3 in the event of any conflict or inconsistency, these Terms shall prevail over the <Terms and Conditions of Bank Accounts & Services> and <Terms and Conditions for Personal Electronic Banking Service> and to the extent of such conflict or inconsistency.

如本条款与《银行账户和服务条款及细则》和《个人电子银行服务条款》有冲突或不一致的，在冲突和不一致的范围内，请以本条款为准。

4. You acknowledge and agree that in order to use the Standard Chartered Touch Login service:

您确认并同意，为使用渣打银行指纹登录服务：

4.1 You must be a registered user of our *mobile banking services*;

您必须为我行手机银行的注册用户；

4.2 You must install our *mobile app* using a *permitted mobile device*;

您必须使用指定移动设备并安装我行的手机应用程序；

4.3 You will need to activate the fingerprint recognition function on your *permitted mobile device* and register at least one of your fingerprints to control access to the *permitted mobile device*;

您需在指定移动设备上激活指纹识别功能并注册至少一个指纹信息以访问指定移动设备；

4.4 You will be required to undergo a registration process using your SCB *online/mobile banking* username and password to choose to use the fingerprints you store on your *permitted mobile device* for accessing our *mobile banking services*; upon the successful registration process, the fingerprints stored on your *permitted mobile device* will be a *security code*

您将被要求完成一个注册流程，即使用渣打银行的网上银行/手机银行登录名和密码登录手机银行，然后选择使用存储在指定移动设备上的指纹来访问我行的手机银行；注册成功后，存储在您指定移动设备上的指纹将成为您的安全密码；

4.5 You must ensure that only your fingerprints are stored on your *permitted mobile device* to access the device and you **understand that upon the successful registration of your *permitted mobile device*, any fingerprint that is stored on your *permitted mobile device* can be used to access mobile banking including access to your accounts.**

您应确保只有存储在指定移动设备上的您本人的指纹才可以访问该设备。同时您理解一旦在指定移动设备上注册成功，任何存储在您指定移动设备上的指纹都可以用于访问您的手机银行包括访问您的账户；

4.6 You **should ensure the security of the *security codes* as well as the password or code that you can use to register your fingerprints on the *permitted mobile device*.**

您应确保安全密码、密码或在指定移动设备上注册指纹时所需的代码的安全性。

5. You may still choose to access the *mobile app* using your SCB *online/mobile banking* username and password.

您仍可选择使用您的渣打银行网上银行/手机银行用户名和密码访问手机应用程序。

6. Each *time the mobile app* detects the use of a fingerprint registered on a *permitted mobile device* on which you have registered for Standard Chartered Touch Login to access our *mobile banking*

services or authorise transactions, you are deemed to have accessed the *mobile banking services* and/or instructed us to perform such transactions as the case may be.

每当我行的手机应用程序检测到有人使用指纹访问手机银行或授权进行交易，且该指纹已在指定设备上注册过并且您已开通渣打银行指纹登录服务，视情况而定，我行将认为你本人已访问手机银行服务和/或指示我行进行相关交易。

7. You understand that the authentication is performed by the *mobile app* by interfacing with the fingerprint authentication module on the *permitted mobile device* and that you agree to the authentication process.

您知悉，通过手机应用程序接口至指定移动设备上的指纹授权模块，授权才得以实现，并且您同意该授权过程。

8. You can deactivate the Standard Chartered Touch Login service at any time using the navigation menu of the *mobile app* once you are signed in.

登录后，您可随时通过手机应用程序上的导航菜单注销渣打银行指纹登录服务。

9. If we are informed that the security of your fingerprints or other *security code* has been compromised, we have right to require you to change the security code, re-register your fingerprints or cease the use of the Standard Chartered Touch Login service.

如果我行知悉您的指纹或者其他安全密码有安全隐患，我行有权要求您更换安全密码、重新注册您的指纹或暂停您使用渣打银行指纹登录服务。

10. You acknowledge and agree that, for the purposes of the Standard Chartered Touch Login service, the *mobile app* will be accessing the fingerprint registered in your *permitted mobile device*, and you hereby consent to the Bank accessing and using such information for the provision of the Standard Chartered Touch Login service.

您确认并同意，为了使用渣打银行指纹登录服务，手机应用程序将访问您在指定移动设备上注册的指纹。您特此同意银行访问并使用该等信息以提供渣打银行指纹登录服务。

11. You understand the need to protect your *permitted mobile device* and shall be responsible for all use of your *permitted mobile device* (whether authorised by you or otherwise) to access the Standard Chartered Touch Login service.

您理解保护好您指定移动设备的必要性，并应对为了使用渣打银行指纹登录服务而使用指定移动设备的一切行为负责（无论是否经您授权）。

12. In addition to and without subtracting the disclaimers and exclusions of liability in the <Terms and Conditions of Bank Accounts & Services> and <Terms and Conditions for Personal Electronic Banking Service>:

除了在《银行账户和服务条款及细则》和《个人电子银行服务条款》中的免责条款和责任限制内容外（以下内容无意于减损银行的免责或责任限制权利）：

12.1 You understand that the fingerprint authentication module of the permitted mobile device is not provided by the Bank, and we make no representation or warranty as to the security of the fingerprint authentication function of any *permitted mobile device* and whether it works in the way that the manufacturer of the device represents.

您理解指定移动设备上的指纹授权模块并非由银行提供，我行不对指定移动设备上的指纹认证功能的安全性以及是否符合设备制造商的操作要求作任何陈述和保证。

12.2 We do not represent or warrant that the Standard Chartered Touch Login service will be accessible at all times, or function with any electronic equipment, software, infrastructure or other electronic banking services that we may offer from time to time.

我行并不陈述和保证渣打银行指纹登录服务能在任何时间内无间断运行，也不陈述和保证电子设备的功能，软件，基础设施或我行不时提供的其它电子银行服务能在任何时间内无间断运行。

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 Touch Login service, or your instructions, or any unauthorised transactions through or in connection with the Standard Chartered Touch Login service.

除非法律对于我行的免责或责任限制另有规定，对于使用或企图使用渣打银行指纹登录服务，或您的指示，或通过或接入渣打银行指纹登录服务执行的任何未经授权的交易所造成的损失，我行不承担任何责任。

12.4 Unless otherwise prescribed by law, you shall indemnify us from all loss and damage which we may incur in connection with any improper use of the Standard Chartered Touch Login Service.

除非法律另有规定，对不当使用渣打银行指纹登录服务对我行造成的所有损失和损害，您应赔偿我行。

13. The English translation of these Terms is provided for convenience only. In all circumstances, the Chinese version shall prevail for all purposes.

本条款的英文译本仅为方便而设，在任何情况下均以中文本为准。

14. These Terms of this version are put into use from Feb \*\*, 2016.

本版本条款自2016年11月21日起启用。

## 15. Meaning of words

### 名词解释

**permitted mobile device** means Apple iPhone 5s or higher / Samsung Galaxy S6 / Samsung Galaxy S6 Edge Plus / Samsung Galaxy Note 5 and such other electronic equipment that we may enable for use with the Standard Chartered Touch Login service from time to time and includes the operating system or software that the device operates on. Please contact us for the current list of such electronic equipment.

指定移动设备指苹果 iPhone 5s 或以上型号 / 三星 Galaxy S6 / 三星 Galaxy S6 Edge Plus / 三星 Galaxy Note 5 和其他我行不时提供渣打银行指纹登录服务的电子设备，包括移动设备中的操作系统或软件。您可联系我行了解目前支持的电子设备列表。