

PORTFOLIO VIEW & MESSAGING

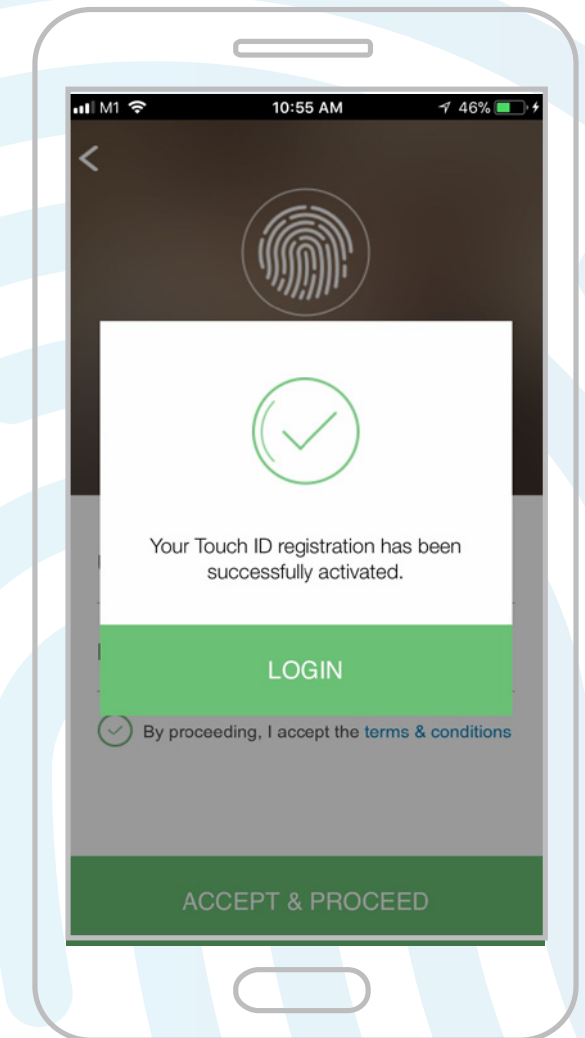
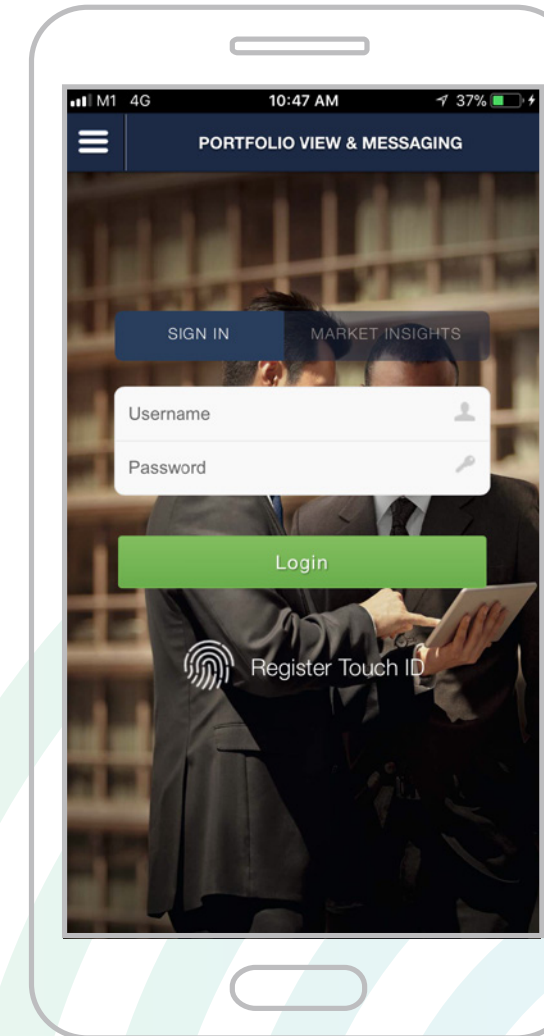
TOUCH LOGIN USER GUIDE & FAQ



PORTFOLIO VIEW & MESSAGING

REGISTRATION

- 1 Tap on the fingerprint icon in the Portfolio View and Messaging App login screen.
- 2 Activate touch login service by logging in with your PV&M username and password.
- 3 Enter the One Time Password sent to your mobile number.
- 4 Verify your fingerprint against the ones stored in the device. **Setup complete!**

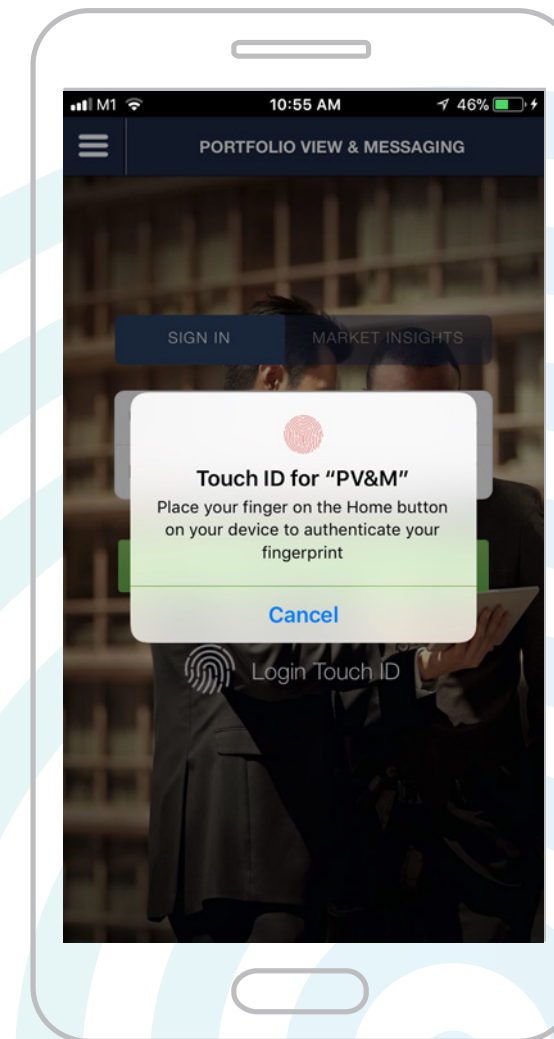


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LOGGING IN

- 1 Upon opening the app, user will be automatically prompted to authenticate using fingerprint

Alternatively, the user can click on the “Login Touch ID / Fingerprint Icon” to login



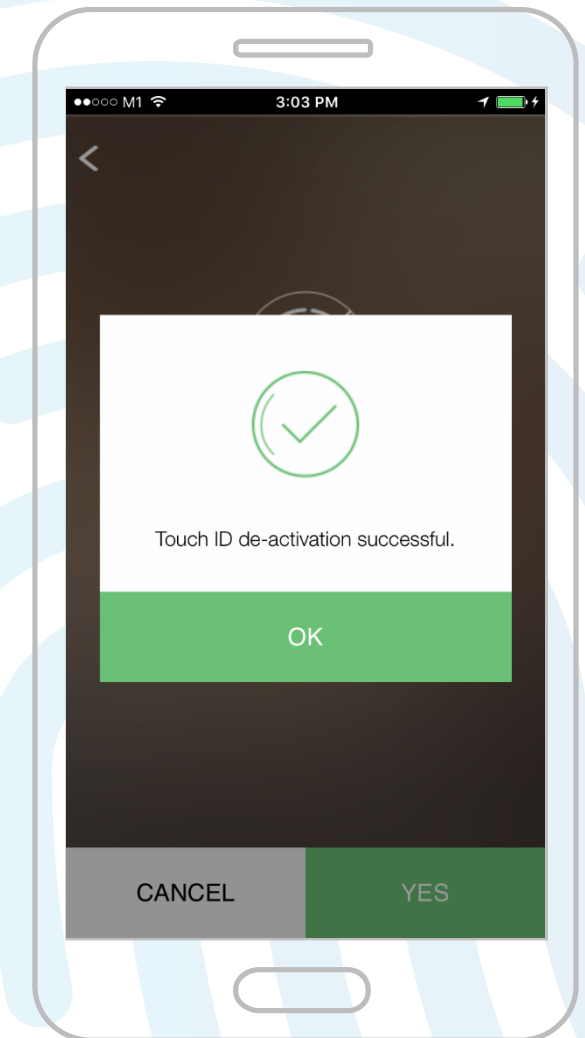
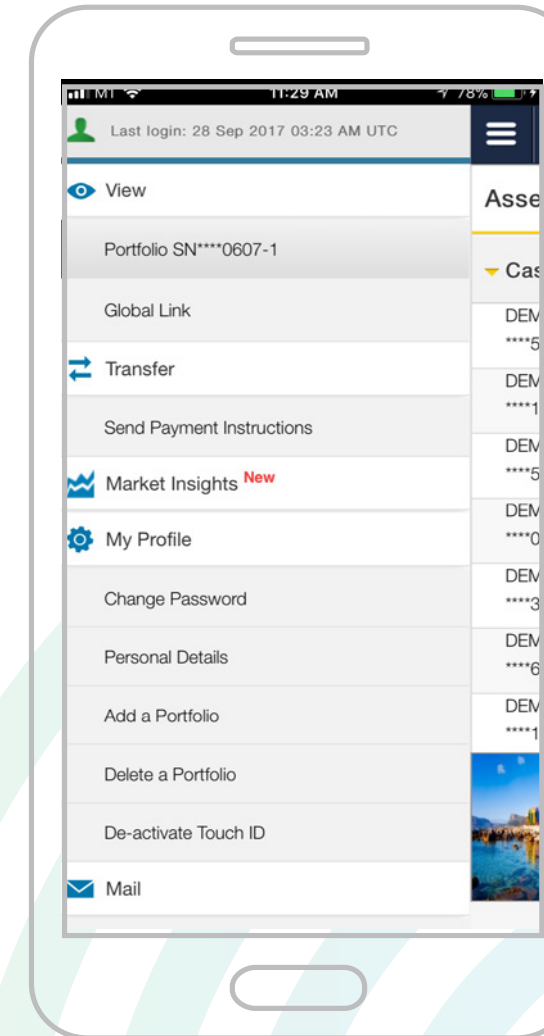
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DE-ACTIVATION

- 1 Option to de-activate Touch Login function is available via post-login menu

Go to the menu bar and selected 'De-activate Touch ID' under "My Profile"
- 2 Select "YES" to de-activate the Touch ID function

A prompt will be displayed upon de-activation



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What is Touch Login Service?

Touch Login is a fingerprint recognition feature available to access Standard Chartered Private Bank's Portfolio View and Messaging App without having to enter your User ID and password. Touch Login is available on select Apple and Samsung devices.

Do I need to register for this Touch Login service?

Yes. You need to register for this Touch Login service. If you don't want to use this service, you can use the existing login by entering your User ID and password.

How do I register?

Step 1: Tap on the fingerprint icon in the Portfolio View and Messaging App login screen.

Step 2: Activate touch login service by logging in with your PV&M username and password.

Step 3: Enter the One Time Password sent to your mobile number.

Step 4: Verify your fingerprint against the ones stored in the device. Setup complete!

Can I login immediately after registration?

Yes. You can immediately login using your fingerprint after successful registration.

Is this feature available on the Android App?

Yes. But on select Samsung devices only (Samsung Galaxy S6 / Samsung Galaxy S6 Edge Plus / Samsung Galaxy Note 5 or higher). All jailbroken devices are disallowed.

Is this feature available on the iOS App?

Yes. On select Apple Devices (Apple iPhone 5s or higher). All jailbroken devices are disallowed.

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Can I disable this service?

Yes. You can disable this service from the dropdown menu on the Portfolio View and Messaging App.

What if I do not have supported devices/OS version for Touch Login?

In such case, you can still download the application but Touch Login service will not be available and you can login by entering your User ID & password.

What if I have not setup fingerprint at all?

If you click on the Touch Login icon, the application will prompt you to setup your fingerprint for that device.

What if I have multiple fingerprints registered on my device?

Portfolio View & Messaging App will accept all fingerprints stored on the device. Any of these stored fingerprints can be used to register for the Portfolio View & Messaging App.

What if I add or remove one or more fingerprint(s) on the device?

Portfolio View and Messaging App will automatically disable the Touch Login feature. The next time you attempt to login using the Touch Login feature, the application will prompt you to re-register your fingerprint(s).

What if I change my PV&M password?

Portfolio View and Messaging App will automatically disable the Touch Login feature. The next time you attempt to login using the TouchLogin feature, the application will prompt you to re-register your fingerprint(s).

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What if another client logs in to my Touch Login enabled application by using their own User ID and password?

Once another client logs in to Portfolio View and Messaging App on your device using their own User ID and password, the Portfolio View and Messaging App will automatically disable the Touch Login feature. The next time you attempt to login using the Touch Login feature, the application will prompt you to re-register your fingerprint(s).

How many devices I can register for the Touch Login service?

You can register the Touch Login service on a maximum of 5 devices.

Are my fingerprints stored in the Standard Chartered mobile banking app?

No, the Portfolio View and Messaging App only accesses fingerprints from the device and does not store them in the app.

TERMS AND CONDITIONS FOR THE USE OF THE STANDARD CHARTERED TOUCH LOGIN SERVICE

1. These terms and conditions (“Terms”) apply to and regulate your use of the Standard Chartered touch login service. As used in these Terms, the terms “Bank”, “we”, “us” and “our” refer to Standard Chartered Bank, Standard Chartered Bank (Hong Kong) Limited, Standard Chartered Trust (Singapore) Limited, including in each instance, to the extent applicable, their branches (collectively, these entities are referred to as the “Bank” or the “Banks” or “Standard Chartered”) depending on the entity with which you have an account or fiduciary relationship that you will access through the Standard Chartered touch login service. 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.
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 Standard Chartered *electronic banking services* user ID and password as a security code to confirm your identity to access the Bank’s *electronic banking services*.
3. The Standard Chartered touch login service is provided as part of the Bank’s *electronic banking services*, and accordingl
 - 3.1. these Terms are in addition to and shall be read in conjunction with the Bank’s Portfolio View & Messaging – User Agreement and any other documents forming part of our banking agreement (and any reference to the terms and conditions of the Portfolio View & Messaging – User Agreement shall include reference to these Terms); the Portfolio View & Messaging – User Agreement may be accessed at https://www.sc.com/privatebank/en/user_agreement.html;
 - 3.2. save as otherwise defined or explained herein, the meaning of key words printed like *this* and other words used in our banking agreement is explained in our General Terms and Conditions; and
 - 3.3. in the event of any conflict or inconsistency, these Terms shall prevail over the Portfolio View & Messaging – User Agreement and the General Terms and Conditions insofar as the issue of conflict or inconsistency is related to the Standard Chartered touch login service.
4. You acknowledge and agree that in order to use the Standard Chartered touch login service:
 - 4.1. You must be a valid user of our *electronic banking services*;
 - 4.2. You must install our mobile app using a *permitted mobile device*;
 - 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*;

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- 4.4. You will be required to undergo a registration process using your Standard Chartered *electronic banking services* user ID and password to choose to use the fingerprints you store on your *permitted mobile device* for accessing our *electronic banking services*; upon the successful registration process, the fingerprints stored on your *permitted mobile device* will be a security code;
- 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***; and
- 4.6. You **should ensure the security of the security code as well as the password or user ID that you can use to register your fingerprints on the *permitted mobile device***.
5. You may still choose to access the mobile app using your Standard Chartered *electronic banking services* user ID and password.
6. Each time the mobile app detects the use of a fingerprint registered on a *permitted mobile device* on which you have registered for the Standard Chartered touch login service 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.
7. You acknowledge 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.
8. You can deactivate the Standard Chartered touch login service at any time using the left navigation menu of the mobile app once you are signed in.
9. If you inform us that the security of your fingerprints or other security code has been compromised, we may require you to change the security code, re-register your fingerprints or cease the use of the Standard Chartered touch login service.
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.
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.

TERMS AND CONDITIONS FOR THE USE OF THE STANDARD CHARTERED TOUCH LOGIN SERVICE

12. In addition to and without subtracting the disclaimers and exclusions of liability in the General Terms and Conditions as well as the Portfolio View & Messaging – User Agreement:
- 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.
 - 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.
 - 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.
 - 12.4. You shall indemnify us and keep us indemnified against any consequences, claims, proceedings, losses, damages or expenses (including all legal costs on an indemnity basis) we may incur in connection with any improper use of the Standard Chartered touch login service.
 - 12.5. The Bank reserves the right to amend, add or delete at any time these terms and conditions by giving reasonable prior notice in writing to you and such notice may be made in such manner and by such means of communication as the Bank shall deem fit, including, without limitation, use of direct mailing material or advertisement, website display or electronic communications such as electronic mail. You acknowledge and agree that, by continue using our *electronic banking services*, you are deemed to have accepted and will observe and comply with any such amendment, addition and/or deletion of these terms and conditions.
 - 12.6. These terms and conditions are available in both English and Chinese versions. The English version shall prevail in the event of any discrepancy between the two versions.
13. Meaning of words
- permitted mobile device*** means a mobile device that is not jailbroken with the model of Apple iPhone 5s or higher / Samsung Galaxy S6 / Samsung Galaxy S6 Edge Plus / Samsung Galaxy Note 5 or higher 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.

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