

## > Standard Chartered Bank Online Bill Payments Terms & Conditions.

- “Online Bill Payments” is a service exclusively for Standard Chartered Bank Credit Card customers (“Card Customer”) and Savings/Current account Customer (“CASA Customer”), which is defined as a service/facility which enables viewing and payment of utility bills by the Card Customer/CASA Customer for utility companies listed on the website. For the said services the Card Customer/ CASA Customer agrees to pay a convenience charge subject to revision/waiver promotions from time to time by Standard Chartered Bank.
- The term “Utility Company” or “Biller”; shall mean a company, organization or entity that sends a Bill, statement or invoice, usually a request for payment for a product or service to the customer.
- Online Bill Payments service is available for select billers in select cities.
- The said services will be available to the Card Customers/CASA Customers registered for this service and to the exclusion of all others.
- The Card Customer/CASA Customer agrees that he/she would enter the Bill details correctly in the designated fields on the webpage to which he/she will be directed on submission of Biller Name, Location, if entered incorrectly it will not be the responsibility of Standard Chartered Bank, and any further disputes are to be settled with the utility company directly by the card customer. It is specifically stipulated that all liability shall rest with the Card Customer/ CASA Customer in case of any incorrect entry and Standard Chartered Bank shall not be responsible whether directly, indirectly, incidentally or consequentially for any such acts of the Card Customer/CASA Customer.
- The Card Customer/CASA Customer shall take precaution to ensure that no double payment is made from his end for the same bill. Before registering the utility bills for this service, the Card Customer/CASA Customer should ensure that the same bill is not registered/paid through any other service provider or channel.
- If the Card Customer/CASA Customer wants to register utility bills of any third party (family, friends, landlord, etc), then he/she would ensure that their prior consent is obtained to avoid any dispute in future.
- Standard Chartered Bank will not bear the responsibility of late payment made by the card customer.
- The Card Customer/CASA Customer should ensure that he/she receives a confirmation from the utility company for the payment made by him/her through this facility. Any non-confirmation of the transaction, Standard Chartered Bank shall not be responsible and liable and accordingly no payments shall be made to the utility company.
- The CASA Customer /Card Customer should ensure that he/she does not make a partial payment towards a Biller that does not allow partial payments (as indicated on the page where payments are made). The same will get rejected by the utility company and the payment will not be made.
- Notwithstanding any other terms, it is stipulated that processing of all the payments is subject to the availability of clear funds or available limits in the Card Customer/CASA Customer’s Standard Chartered Bank Credit/Debit Card or savings/current account at the time of processing the transaction. In the event of clear funds/credit limits not being available, Card Customer/CASA Customer will receive a payment failed notification.
- In all situations where the Card Customer/CASA Customer services are discontinued/disrupted due to any acts of the utility company, governmental orders and any other related matter, Standard Chartered Bank shall not be responsible and/or liable for the same and the customer shall be solely responsible and liable to settle such matters with the utility company and/or statutory authority.
- The Card Customer/CASA Customer indemnifies Standard Chartered Bank from and against all actions, suits, claims, liabilities and proceedings due to or arising out of any or all disputes between the customer and Utility companies or by reason of Standard Chartered Bank acting in good faith and bonafide belief.
- Standard Chartered Bank will endeavor to effect payments/carry-out instructions received by it within 3 working days of the attempted payment by the customer. However, Standard Chartered Bank does not warrant that Payment/fulfillment of instructions will not be delayed for reasons beyond its control including any default on the part of the service provider. As the instructions would depend on various electronic technology used from time to time, there could be delays in receipt of any instructions by Standard Chartered Bank from the Card Customer/CASA Customer and by the provider of Utilities / Services. For all such delays, the service provider of such services shall be responsible and liable being the owner and administrator of these services.
- This service is available for individual card customers and not corporate card customers.
- It is clarified here that Card Customer/CASA Customer statement is adequate and conclusive proof that such payment was paid to utility company.
- Standard Chartered Bank is not in any manner party to the contracts that may be executed between the Card Customer/CASA Customer and the providers of such Utilities / Services. The providers of Utilities / Services shall be solely responsible to the Card Customer/CASA Customer to render the Utilities / Services for which Payment is to be made by Standard Chartered Bank and Standard Chartered Bank shall not be responsible/liable for any deficiency in the same, including but not limited to, deficient quality, delivery, quantity etc., and shall not be made party to any disputes between the Card Customer/CASA Customer and any providers of Utilities/Services.
- The Card Customer/CASA Customer shall not hold Standard Chartered Bank liable for any non-service, delayed service or faulty service rendered by the provider of Utilities/Services and shall not contact or communicate in any manner whatsoever, inter alia, by electronic mail, phone, post, SMS, or personal meeting with Standard Chartered Bank in this regard.
- Standard Chartered Bank will not accept any cancellation request by the Card Customer/CASA Customer if the payment transaction has been authorised on his CASA or card account and payment accepted by the Biller. Any disputes will have to be settled by the Card Customer/CASA Customer directly with the Biller.
- Nothing contained herein shall prejudice or affect the terms and conditions of the CASA/Card member Agreement. The terms of these services shall be in addition to and not in derogation of the terms contained in the CASA/Card member Agreement.
- Standard Chartered Bank reserves the right to charge and recover from the Card Customer/CASA Customer, fees for availing the service, which may be altered with prior intimation to the Card Customer/CASA Customer.
- Standard Chartered Bank shall have the right to revoke and/or discontinue this service to certain Card Customer/CASA Customer if it has reason and/or reasonable apprehension to believe that such continuing of this service shall gravely prejudice the commercial situation of Standard Chartered Bank. Such a determination by Standard Chartered Bank shall be at its sole and absolute discretion with reference to its Card Customer/CASA Customer.
- Standard Chartered Bank may revisit/change from time to time the list of utility companies for which said services are extended.
- The record of charges in respect of the said services received or availed by the Card Customer/CASA Customer and submitted by utility companies to the Card Customer/CASA Customer will neither bear Card Customer/CASA Customer’s signature nor the imprint of the Card. Card Customer/CASA Customer therefore undertakes to unconditionally honor and pay without demur protest and contest all the said charges including interim charges booked by cardholder under the said services, as and when cardholder is billed for the same by Standard Chartered Bank during the validity period of the Card and subsequent renewals thereof.
- Card Customer/CASA Customer understands that Standard Chartered Bank is not responsible or liable for any service and/or billing deficiencies or inadequacies of utility companies as the case may be.
- Card Customer/CASA Customer is liable to honour all his/her commitments irrespective of any grievances/complaints he/she may have with utility companies.
- All disputes and differences arising out and in connection with this service shall be subject to the exclusive jurisdiction of the courts in Mumbai.
- Card Customer/CASA Customer agrees to resolve disputes (if any) of whatsoever nature directly with the utility company and will not hold Standard Chartered Bank liable for any deficiency of services provided by the utility company.