



### 1. Introduction

**ServiceOnline** is a digital account-opening and banking relationship management solution provided by us, The Standard Bank of South Africa Pty Ltd (Registration Number: 1962/00738/06) ("Bank/us/our") to you, the banking client through the OneHub digital marketplace platform. These **ServiceOnline** Solution Terms and Conditions ("Solution Terms") govern your use of **ServiceOnline**.

By accessing or using **ServiceOnline**, you agree to comply with these Solution Terms and the OneHub Platform Access Terms and Conditions (the "OneHub Terms"), which are incorporated by reference and form part of these Solution Terms.

### 2. Definitions

Unless otherwise defined herein, all capitalized terms have the meanings assigned in the OneHub Terms.

### 3. Scope of Services

**ServiceOnline** provides a comprehensive suite of digital banking services that enables seamless account opening, management, maintenance and reporting for Business Current Accounts, Shari'ah Accounts, Customer Foreign Currency Accounts, Third-Party Fund Administrator Accounts, Managed Fund Accounts, Custody Accounts and Savings Accounts. **ServiceOnline** enables You to perform and manage the following functions digitally: onboarding of new subsidiaries; submission and management of Know-Your-Customer ("KYC") reviews; maintenance of account signatories; requests for account confirmation letters, signatory reports and statements; submission of electronic instruction indemnities; submission of late recall instructions; submission of debit and/or credit tracing requests; submission of digital card applications; submission of card limit requests or amendments.

### 4. Incorporation of One Hub Terms and Conditions

The OneHub Terms govern the overall relationship between you and us and apply to all products and services accessed through **ServiceOnline**. In the event of any conflict between these Solution Terms and the OneHub Terms, the OneHub Terms shall prevail, to the extent of the conflict.

### 5. Security and Authentication

You must use authorised channels and credentials when accessing or using **ServiceOnline**. We reserve the right to implement additional security measures, including multi-factor authentication.

### 6. Transaction Information

**ServiceOnline** permits the uploading, posting, storage, viewing and transmission of contact information, financial information, transaction information, deal documentation or other content, and may generate data using such content and information ("Transaction Information").

We shall not be responsible for any loss, unavailability, inaccuracy or compromise of such Transaction Information.

We make no representations or warranties, whether express or implied, as to the completeness or accuracy of any Transaction Information, that the Transaction Information will be uninterrupted, or error-free, or that the Transaction Information will be available continuously or at any time.

You agree that any instruction you send to us on **ServiceOnline** shall be deemed authentic and we will be entitled to rely on your instructions. We are not responsible for any loss you suffer as a result of us accepting and acting on your instruction.

The services that we provide on **ServiceOnline** will not derogate from your or our rights and/or obligations under any agreements between you and us and which right and/or obligations shall remain intact.

### 7. Amendments

These Solution Terms apply when you access **ServiceOnline** for the first time and the most recent version that we make available (replacing older versions) will apply to you each time you log in thereafter. They form a binding legal agreement between you

and us. If you do not agree to be bound by these Solution Terms (including any updates), you may not access or use the solution.

### 8. Acceptance

By using **ServiceOnline**, you acknowledge that you have read, understood, and agreed to these Solution Terms (and the documents that form part of it) and the OneHub Terms.

### 9. Reference to OneHub Terms

For full details, please refer to the OneHub Platform Access Terms and Conditions document or visit: <https://onehub.standardbank.com>