Terms of Use: Stanbic IBTC Bank PLC/Wakanow Flights and Hotel bookings feature/service

Agreement and acceptance

This agreement becomes effective between you ("The Customer") and Stanbic IBTC Bank PLC ("the bank", "we" or "us") at the time of making use of this platform/channel to make Flight bookings and Hotel feature/service

Service

The bank had partnered with Wakanow.com Limited ("Wakanow") to make Flights and Hotel bookings service ("the Service) available on our Mobile App and Internet Banking platforms to be accessed by the Bank's Customers. The Customer will be able to access our Mobile and internet banking platforms and click on the Lifestyle banking menu to use the Flights and Hotel bookings feature/service.

The Flights and Hotel Bookings feature/service allows Customer to:

Features:

- Place bookings and reservations for Local and International Flight and Hotel bookings using their Stanbic IBTC Mobile App and Internet Banking platform.
- Pay for the Service from their Stanbic IBTC account
- Receive instant payment confirmation from the Bank with necessary Flight/Hotel reservation details for all successful payments.

The Flights and Hotel Bookings feature/service is powered by a Third Party solution provided by Wakanow, therefore Customers must visit https://www.wakanow.com/en-ng/terms-condition to read and accept Wakanow's Terms and Conditions of this service before proceeding, as the Bank is offering only booking, reservations and payment platforms. If a Customer requires any other activities relating to this service including but not limited to booking changes, booking cancellation, reservation changes, reservation cancellation, refunds, booking confirmations and other flight/hotel services these services are handled by Wakanow.

Personal Information

When using the service the Customer's Personal Information is necessary for the provision of the service, Stanbic IBTC shall be responsible for the control of Personal Information and assures the Customer that the Personal Information will be Processed only for the purpose of administering the requested service.

The Customer hereby authorizes Stanbic IBTC to collect, use, transfer, store or in other ways handle (altogether "to Process") it's data, Company data and/or its Personal Information. The Customer also authorizes Stanbic IBTC to share its information with Wakanow.

Stanbic IBTC hereby assures the Customer that third parties/partners who provide services to Stanbic IBTC to adhere to Data Protection laws if they need access to any Personal Information to carry out the requested Service;

Indemnity; **Disclaimer**; **Limitations of Liability**

The use of Stanbic IBTC Flights and Hotel Bookings feature/service is at the Customer's risk. You agree to indemnify and hold Stanbic and its subsidiaries, affiliates, officers, agents, cobranders or other partners, and employees, harmless from any claim or demand, including reasonable attorneys' fees, made by any third party due to or arising out of any information you submit, post, transmit or make available through your use of the Service, your violation of the Terms of Use, or your violation of any rights of another.

Stanbic IBTC shall not be liable for any direct, indirect, incidental, special, consequential or exemplary damages, including but not limited to damages for loss of goods, property, profits, goodwill, use, data or other intangible losses (even if Stanbic IBTC and has been advised of the possibility of such damages), resulting from any Customer's use or inability to use the Services thereon; or from any other matter relating to the Service.

Stanbic IBTC reserves the right to report any malfeasance that comes to its attention to the appropriate authorities.

How to Contact Us

If you have questions or comments about these Terms of Use, please contact our Custmer Care Centre on 0700 909 909 909 or via email at CustomerCareNigeria@stanbicibtc.com for further enquires.