Welcome to OneBank!

These Terms and Conditions constitute a legally binding agreement between you and Sterling Bank Limited ("Sterling") governing your use of your OneBank account and where applicable, any linked Flex (business) account and the services made available to you on OneBank.

OneBank is a digital banking solution ("OneBank" or "Platform"), developed and operated by Sterling Bank Limited ("Sterling") and mobile Application ("App"). The Platform may also support limited business banking functionality through a Flex account, subject to eligibility and the terms set out herein.

Please read these Terms and Conditions ("Terms") carefully before accessing or using the Platform. These terms govern and apply to your access and use of the suite of services ("Services") on OneBank, including personal banking services and any permitted business-related services accessed through a Flex account. By accessing and using the Platform, you agree to be bound by these Terms and all other terms and policies that apply to any account or service you can access using the Platform (collectively referred to as "Terms"). If you do not wish to be bound by any of these Terms, you may not use the Platform or its services.

DEFINITION OF TERMS

In this document:

"**We**", "**Us**" and "**Our** " mean Sterling Bank Limited

"You", "Your", "Yours" or "**User** " means the person who has downloaded the Platform and is using the Platform, and, where applicable, the sole owner and sole signatory of a business whether registered or unregistered, operating a Flex account under the Platform.

"AML" means Anti-Money Laundering.

"**ATM**" means Automated Teller Machine.

"**Card**" means a virtual, Credit or Debit card issued to you by us which is linked to an account and can be used to undertake payment transactions.

"**Account**" means a Sterling Bank Limited account that can be accessed on the Platform.

"**CBN**" means Central Bank of Nigeria

"**CFT**" means Counter Financing of Terrorism

"**Electronic Access Device**" means a personal computer, telephone, mobile phone, personal digital assistant or any other electronic device, including wireless devices that will allow you to access the Platform.

"**Fees**". means any charges, commissions, transaction fees, service fees, processing fees, levies, taxes (where applicable), or other amounts payable by you in connection with your access to or use of the Platform, your Account or Flex Account, or any service, transaction, feature, or functionality made available through the Platform. Applicable Fees will be disclosed to you on the Platform, through our Schedule of Charges, or by such other means as we may notify you from time to time, and where required, will be displayed before a transaction is authorised or completed.

"Flex Account" means a business-enabled account offered by Sterling Bank Limited through the Platform, designed for individuals and business operators whether registered or unregistered, including freelancers, sole proprietors, and other small business owners, which may be linked to or created under an existing personal profile and used solely for permitted business-related transactions and activities as determined by the Bank from time to time.

"**Insufficient Funds**" If there are insufficient funds in an account, we will not act on your Payment instruction.

"**KYC**" means Know Your Customer.

"**Mobile number**" means the mobile phone number you have nominated to use on or with the device or devices you use to access the Platform.

"**PIN/Password**" means the confidential personal identification number you select to identify yourself and to confirm Transactions on the Platform or conjunction with a card.

"**Prohibitions on Use**" Activities which are not permitted on the Platform such as the use of your account/wallet for an illegal, fraudulent, malicious or defamatory purpose.

"**Password/Passcode and PIN Security**" Your Password, Passcode, PIN and Identification Question must be unique and not easily guessed. You must always keep your Password, PIN and Identification Questions strictly confidential.

"**Transaction**" means the loading of funds from a funding source (as may from time to time be permitted by applicable regulations) into an account/wallet, any offloading of funds from an Account, and any Payment.

"**Transfer**" can be in the form of internal transfer of funds between your accounts, or to other beneficiaries with Sterling or other banks.

SERVICES ON ONEBANK

The following services and more are available on OneBank. The Platform allows you to:

- View all your Sterling accounts and related services in a single log in (including but not limited to your Current Account, Savings Account, Investments accounts) and, where applicable, a linked Flex Account).
- Check the available balances on your accounts and view or download recent transactions
- Make bill payments, buy airtime & data
- Transfer funds between your accounts within and outside Sterling, and to third party bank accounts, subject to applicable transaction limits and compliance requirements.
- Make QR payments
- Make foreign transfers
- Withdraw cash at the ATM using the cardless option
- Request for debit card and activate the card on the Platform
- Create virtual cards for online shopping
- Give us payments and other instructions on your bank account, including setting controls on your payment cards
- Access loans subject to applicable eligibility criteria and terms
- Make investments through the Platform, subject to applicable eligibility criteria and product-specific terms.

Open additional accounts

- Set your transaction limits
- Hide Balance
- Access limited business-related features (including invoicing, multiple payments and other tools) exclusively through a linked Flex account, where eligible.
- Manage your Instant Payment preference, including opting out of or opting back into Instant Payments, subject to Multi-Factor Authentication and the Instant Payments, Transaction Limits and Security Controls clause below.
- Additional services may be introduced periodically, and same shall be accessible on the Platform to Users.

THE APP TERMS

We grant you a non-exclusive, non-transferable, royalty-free license to use the App and software embedded in it to open and manage your OneBank account. This license will terminate immediately when you delete the App.

OneBank application is available on iOS, and Android OS devices.

We may periodically update the App for security, operational, regulatory or functional reasons to improve its functionality including features relating to Flex accounts and business services. Depending on the update, you may not be able to use the App until

you have downloaded the latest version and accepted any new or additional terms. Also, if you do not install important updates (or you do not upgrade your phone's operating system to the latest version available), certain features of the App may not work as intended. We are not responsible for the performance of the App on your phone if you do not update the App or your phone's operating system to the latest version available.

The App is provided for convenience. You acknowledge that the App (and the services/products provided through the App) are dependent upon third party services, which may impact its availability to you. This includes third-party service providers supporting certain Flex account features. We try to ensure that the App services are always available to you, we however do not promise that it will always be available or always work perfectly. Downtime may arise in cases of maintenance, fraud, or a fault in the systems used to provide the App. We do not guarantee the duration of a system downtime as these events are sometimes outside of our control. However, where reasonably possible, we will provide advance notice of a scheduled downtime or significant service interruptions, and will use reasonable efforts to restore services within a reasonable time.

ELIGIBILITY TO USE THE PLATFORM

We are legally required to get to know you before we can open an account for you. That's why we ask you for your personal details and documents during our registration process.

To be eligible to use the Platform you must be:

- 18 years or above. The OneBank App is not available for use by persons under the age of 18. Minors may access Sterling's services through the OneBank Kids App, which may be provisioned by a parent or legal guardian through the OneBank App, subject to the applicable terms and conditions governing the OneBank Kids App.;

- physically located or are a resident of the State or Country you have chosen as your current residency when creating your OneBank Account.

For the avoidance of doubt, opening or operating a Current Account on the Platform shall be subject to the provision of two (2) acceptable Referees and such additional documentation or verification requirements as Sterling may determine in accordance with its internal policies and applicable regulations. Sterling reserves the right to decline activation of a Current Account where Referee confirmation is unsatisfactory, incomplete, unverifiable or otherwise does not meet the Bank's risk or compliance standards.

Without prejudice to the foregoing, eligibility to link or create a Flex Account on the Platform is limited to Users who operate or intend to operate business or income-generating activities, whether registered or unregistered, including freelancers, sole proprietors, side-gig operators, and other small business operators, and who meet Sterling's internal onboarding, KYC, AML, CFT and other applicable regulatory requirements. Sterling reserves the right, at its sole discretion, to approve, decline, suspend, restrict or discontinue access to the Flex Account or any associated features at any time.

ACCOUNT ENROLLMENT

To access the Services on the Platform, firstly, you need to enrol either via web or mobile App to create an individual profile ("One Bank Account"), by providing certain information such as your name, email address, mobile device number, online credentials for your Bank Account, and such other information as we may request from time to time (collectively, "User Information").

Where applicable, a User may also link an existing Flex account or create a new Flex account under the same individual profile, subject to eligibility, regulatory requirements and Sterling's internal policies.

" Where we reasonably suspect that your OneBank account, Flex account, wallet, or any activity conducted through the Platform has been used in breach of these Terms, applicable law, regulatory requirements, or in connection with fraud, money laundering, terrorist financing, financial crime, sanctions violations, or any other unlawful or suspicious activity, you agree that we may, without prior notice where permitted by law, place restrictions on your account or wallet, suspend or decline transactions, require additional information or verification, and make disclosures or reports to competent regulatory, supervisory, governmental, or law enforcement authorities in accordance with applicable law.

- **Web Account Opening**

You may open an account through the web, by following the instructions and providing the information requested by us. The account opening will be subject to the Bank's processes and reviews which may require you to provide further confirmation or documents. You agree to comply with the standard account opening documentation requirements and to meet KYC requirements as we may request.

Where a Flex account is linked or created, additional information, declarations or documentation relating to the User's business may be required.

Where a User applies to open a Current Account, the account may be created in a restricted or pending status until two (2) Referees have been provided and successfully

verified by Sterling. Sterling shall not be obligated to activate, process certain transactions on, or remove restrictions from the Current Account until such Referee requirements are fulfilled to its satisfaction.

• Opening an Account through the App

Download and install the OneBank app, follow the registration process and provide the information requested. The App is available on iOS and android.

Access to Flex and Current Account features through the App is conditional upon acceptance of these Terms and any additional in-app disclosures relating to business and personal account usage where applicable.

The OneBank App is not available for direct registration or use by minors. Where a parent or legal guardian wishes to provision banking services for a minor, this is done through the OneBank Kids App, which the parent or legal guardian may provision via their own OneBank App account, subject to the terms and conditions governing the OneBank Kids App.

• Opening a Kids Account through the App

A parent or legal guardian may open a Kids Account, being a Sterling Kids and Teens account held for the benefit of a child under the age of 18 (the "Child"), from within their OneBank App. To create a Kids Account, you must:

- be 18 years or above and hold an active OneBank account in good standing that has satisfied our KYC requirements;
- be the parent or legal guardian of the Child, and be legally entitled to act on the Child's behalf; and
- meet any other onboarding, KYC, AML, CFT and regulatory requirements that apply.

The Child must be under 18 years of age. The Child's access to the OneBank Kids App, and the features available to the Child, depend on the permissions you enable for the Child through your OneBank App, as further set out in the OneBank Kids Terms and Conditions. Once the Kids Account is created, the Child may be given access to the OneBank Kids App, and you will have an overview of the Child's activities on the OneBank Kids App through your OneBank App.

You may create a Kids Account by selecting the Kids Account option on the OneBank App, providing the Child's details as requested, and completing any checks we require. The account opening is subject to our processes and reviews, which may require you to provide further confirmation or documents, including the Child's birth certificate or other acceptable evidence of age and identity, and evidence of legal guardianship where you are not the Child's biological parent. We may request evidence of the Child's age and of your relationship with the Child, and we may decline to open a Kids Account, or restrict the Child's access, where we are not satisfied with the information provided.

Once our checks are complete, the Kids Account will be opened in the Child's name as a Sterling Kids and Teens account, a unique NUBAN will be assigned to it, and the Kids

Account will be linked to your OneBank profile and to the Child's identity. Where you have more than one child, a separate Kids Account will be opened for each child.
By creating a Kids Account, you represent and warrant that you are the parent or legal guardian of the Child and you authorise us to open and maintain the Kids Account for the benefit of the Child. You agree to provide true, accurate, current and complete information about yourself and the Child, and to promptly update that information when it changes, including any change in the Child's guardianship. If any information provided is false, inaccurate, not current or incomplete, or we have reasonable grounds to suspect that it is, we may decline to open the Kids Account, restrict it, or refuse any future request relating to it.
We may confidentially check the information you give us about yourself and the Child, and may obtain information ourselves or through authorised third parties, including identity verification agencies and regulatory databases. By creating a Kids Account, you consent to these checks being carried out on you and on the Child.
No account maintenance fee is charged on the Kids Account. Any fees applicable to the Kids Account or to transactions on it will be disclosed on the OneBank App before the relevant transaction is carried out.
The operation of the Kids Account and the Child's use of the OneBank Kids App are further governed by the OneBank Kids Terms and Conditions, which you will be required to accept before the Kids Account is created. In the event of any conflict between these Terms and the OneBank Kids Terms and Conditions in relation to a Kids Account, the OneBank Kids Terms and Conditions shall prevail.

Your obligation to provide correct information
In exchange for your use of the Platform, you agree to: (i) provide true, accurate, current and complete information about yourself as prompted by our Account enrolment form and (ii) each time you log on, maintain and promptly update such Account information to keep it true, accurate, current and complete. If you provide any information that is false, inaccurate, not current, or incomplete, or we have reasonable grounds to suspect that such Account information is false, inaccurate, not current or incomplete, we reserve the right to refuse any future request(s) to use the Platform.

Where a Flex account is linked or created, you further warrant that all information provided in relation to the business is accurate, complete, and reflective of a registered or unregistered sole-owner, sole-signatory business, and agree to promptly notify us of any material changes to the information previously supplied.

You warrant that all Referee details provided for Current Account opening are accurate and that you have obtained the consent of the Referees for their information to be shared with Sterling for verification purposes. Sterling shall not be liable for delays arising from incomplete, inaccurate, or unresponsive Referee details.

Verification of your Information

We may confidentially check the information you give us or obtain information on you ourselves or through third parties from secure databases including identity verification agencies, credit bureaus, regulatory databases and other authorised third-party verification providers. By entering into this Agreement, you consent to us or a third party carrying out these checks on our behalf and obtaining any more information we might need to set up your OneBank Account.

This verification may extend to information relating to a linked Flex account, including business registration details, ownership structure, transaction behaviour and compliance checks.

You acknowledge that, in accordance with applicable tax laws and regulations, Sterling may use your National Identification Number (NIN) to retrieve and validate your Tax Identification Number (Tax ID) from the relevant tax authority's database, and you consent to such retrieval and to the use of your Tax ID for the purpose of complying with Sterling's regulatory and tax reporting obligations.

Charges

We do not charge for accessing the Platform; however, your mobile network provider may charge you to access the Platform. You are responsible for the charges and to review any applicable fees chargeable by your mobile network provider to access and operate the Platform.

No Account Maintenance Fee (AMF) is charged on personal current accounts operated on the OneBank platform.

Charges, fees or levies applicable to Flex account transactions or business-specific features (if any) shall be disclosed within the Platform prior to execution of such transactions.

WE RESPECT YOUR PRIVACY

We take the privacy of our Users very seriously. We collect, use, store and disclose your information as set forth in our Privacy Policy, but only to the extent necessary to provide the Services, perform our contract with you, and comply with our legal and regulatory obligations, including KYC, anti-money laundering, counter-terrorism financing, fraud prevention and regulatory reporting requirements. Your acceptance of these Terms is not consent to any processing that is optional. Where we wish to use your information for optional purposes, such as direct marketing or third-party promotions, we will do so only with your separate, specific and informed consent, which you may decline or withdraw at any time through the App or by contacting us, and which is not a condition of using the Services.

This includes the processing and sharing of personal and business-related data where a Flex account is linked or created, in accordance with applicable data protection laws and Sterling's Privacy Policy.
Where our processing of your information involves the use of biometric authentication, facial or liveliness verification, or continuous transaction monitoring in connection with Instant Payments, we carry out the applicable security and data protection impact assessments and process such information in accordance with the Nigeria Data Protection Act 2023 and our Privacy Policy.

CONDITIONS FOR USING THE PLATFORM

- You may only use the Services for your own personal, non-commercial use unless otherwise authorised by the Bank. You may not use the Services on behalf of, or for the commercial benefit of any third party without express authorisation, such as through a power of attorney, legal authorisation, or as otherwise permitted by applicable law and the Bank's policies.
- Notwithstanding the foregoing, limited business use of the Platform is permitted strictly through a linked Flex Account and only for Users conducting legitimate business or income-generating activities, whether registered or unregistered, including freelancers, sole proprietors, side-gig operators, and other small business operators, subject to these Terms and Sterling's applicable onboarding and regulatory requirements.
- You acknowledge that any Flex account linked to your profile shall be operated solely by you, and that you shall not permit any third-party access or usage.
- Your use of the Services must comply with all applicable laws. If your use of this Service is prohibited by applicable law, then you are not authorized to use the Services. We are not responsible if you use the Services in any manner that violates applicable law(s).
- You agree not to authorize any other person or entity to use your username and password or electronic access device to access the Services.
- You are solely responsible for the maintenance, confidentiality, and security of your username, password, and other User Information.
- Except as otherwise required by applicable law, you are responsible for all transactions and other activities authorized or performed using your username and password or electronic access device, whether authorized or unauthorized by you.
- Except as otherwise expressly stated in these Terms or required by applicable law, we are not responsible for any losses arising out of the loss or theft of your User Information or your electronic access device or from unauthorized or fraudulent transactions associated with your OneBank Account or Bank Account(s).
-

- You accept full responsibility for all transactions executed through any linked Flex account, including transactions relating to invoicing, multiple payments or other business features.
- If you suspect or become aware of any unauthorized activity or access to your username, password, or electronic access device, you must contact us immediately at +234 07008220000 or customercare@sterling.ng.

YOUR RESPONSIBILITIES

We have compiled a list of things you need to do to help us keep your OneBank account safe:

- It is your sole responsibility to keep your OneBank account safe: Security Details, PIN and any part of your account security should not be shared with anybody else or carelessly stored or disclosed under any circumstance.
- If you leave your Electronic Access Device without logging out, write your PIN down in a public space or share your details with anybody, we will not be liable for any errors, or results that may come of it.
- We will always use all reasonable efforts to keep the Platform and service safe, and your security settings will help us narrow it further down. However, if these issues arise due to carelessness with any part of your app or account security, there is very little we can do, and we will be relieved of any liability as regards the occurrence of a breach.
- If you believe or reasonably suspect that there is a fraudulent act we haven't caught (which should be easy since you get all notifications), it is your duty to notify us immediately. We will then investigate and report back to you through the most secure channel you provide to us.
- You are required to change your security options if you believe any part of your security has been compromised.
- Where you notify us of your intention to change your password, PIN or security options, we will, with your approval, delete these details and allow you set up new ones.
- After initial registration, we will not contact you (or ask anyone to do so on our behalf) with a request to disclose your log in details or transaction password/PIN. If you receive any such request from anyone (even if they are using our name and logo and appear to be genuine) then it is likely to be fraudulent and you must not provide your log in details to them under any circumstances. Also, you should report any such request to us immediately.
- Upon your registration or approval of certain services, you give us permission to deduct any fees we communicate or notify you on any transaction or service. If these fees change, you will be notified before consummating any transaction and given the option to opt out of this service.
- Where you have linked or created a Flex account, you acknowledge and agree that you are solely responsible for all activities, instructions, transactions and

obligations arising from the use of such Flex account, including business-related payments, invoicing and multiple payment features.

- You confirm that any Flex account linked to your profile shall be operated strictly by you as the sole owner and sole signatory, and you shall not permit any third party to access, operate or transact on the Flex account.
- Where you operate a Current Account requiring Referees, you are responsible for ensuring that your Referees are contactable and responsive to verification requests. Failure of Referees to respond or provide satisfactory confirmation may result in delayed activation, restriction, or suspension of the Current Account.

YOUR RESPONSIBILITY IN A PAYMENT TRANSACTION

When you initiate a payment by entering the required details on OneBank, you explicitly consent and authorize us to make the payment to the recipient you have provided. It is your responsibility to check all details are accurate as Sterling cannot validate or check these details. If you are initiating payments related to purchasing, then the relationship for that purchase remains between you and the relevant supplier – Sterling is in no way responsible for that purchase, or any terms set by that supplier. If you think that a payment initiated through OneBank may have been incorrect, unauthorized, or not properly executed (perhaps due to delay or other error), then you need to: contact us immediately on customercare@sterling.ng so that we can investigate and stop the payment if possible.

Where such payment relates to a Flex account, you acknowledge that Sterling does not verify, monitor or approve the underlying business transaction, and bears no responsibility for the goods, services, invoices or contractual arrangements between you and any third party.

USE OF THE WEBSITE

The information provided on the OneBank website or in any communication containing a link to the site is for personal use and information purposes only and is not intended for distribution to, or use by, any person or entity in any jurisdiction where such distribution or use is contrary to the applicable laws of that jurisdiction.

The OneBank web page is designed to be accessed through its principal home page or any of our affiliate pages which we may from time to time determine, if you access the site through third party pages you agree and understand that we shall not be liable for the authenticity of the site accessed through such pages.

The information contained on the website is subject to, and must be read in conjunction with, all other publicly available information, including, where relevant, any other document published by us. While we strive to ensure the information on the Platform is accurate and up to date, we do not warrant its completeness or reliability. Users are encouraged to independently verify any critical information before relying on it

UPLOADING CONTENT TO THE PLATFORM

We may have features on the Platform that allows you to upload content to either the App or website, you must comply with the content standards set out in these Terms.

You warrant that any such contribution does comply with those standards, and you will be liable to us and indemnify us for any breach of that warranty.

Information and documents uploaded by customers through the Platform shall be treated as confidential and processed solely for the purposes of providing the relevant services, fulfilling applicable legal and regulatory obligations, and other purposes permitted under applicable data protection laws. Access to such information shall be restricted to authorised personnel and service providers, subject to appropriate confidentiality and security safeguards. This includes invoices, payment instructions or other business-related content uploaded in connection with a Flex account. Sterling does not validate or verify the accuracy or legality of such content.

NO FINANCIAL ADVICE

We do not purport to provide any financial, investment or professional advice and nothing on the pages of the OneBank website or the App nor shall any of the services available on OneBank be deemed to constitute the offer or provision of financial, investment or other professional advice in any way. In particular, you should obtain advice from a qualified financial advisor before making any investment decision.

This disclaimer applies equally to any insights, transaction tools or business features made available through a Flex account.

PROHIBITIONS ON USE OF THE PLATFORM

Below are examples of User content and/or use of the Platform that is illegal or prohibited. This list is not exhaustive, and we reserve the right to restrict access to and/or investigate any User who, in our sole discretion, violates any of the terms or conditions of these Terms.

In view of the foregoing, you understand and agree:

- not to violate any law, regulation, industry requirement, or third-party guidelines or agreements by which you are bound, including those of payment card providers and transaction processors that are utilized in connection with the Services;
- not to provide information or carry out transactions that are fraudulent, misleading, inaccurate, or dishonest;
- not to fund a ransom, human trafficking or exploitation, vigilantism, bribes or bounty;
- not to interfere with or disrupt servers or networks connected to the Services, or disobey any requirements, procedures, policies or regulations of networks connected to the Services;

- not to harvest, collect or publish personally identifiable information of others;
- not to use another User's account or URL without permission, impersonate any person or entity, falsely state or otherwise misrepresent your affiliation with a person or entity;
- not to use the Platform in a way that could damage it or stop it from working or affect our systems or other users – for example, by hacking into or inserting malicious code into the OneBank App (whether IOS, Android or other operating systems).

The User shall use the Flex Account solely for lawful purposes in connection with the User's own legitimate business or personal activities, whether such business is registered or unregistered.

The User may receive and make payments in the ordinary course of their business, including transactions involving customers, clients, or counterparties. However, the User shall not:

- use the Flex Account as a conduit for processing, holding, or transferring funds on behalf of third parties where the User has no underlying legitimate interest in the transaction;
- operate the Flex Account as a pooling, collection, or pass-through account for unrelated third parties without the Bank's prior written consent; or
- permit any third party to use, control, or operate the Flex Account.

Any breach of these Terms may result in the immediate revocation of the access granted to you. We will provide adequate prior notice of revocation of the service, typically not less than 24 hours. However, we may suspend access to the service immediately, where such Immediate action is required to mitigate risks (e.g., fraud, security threats), or where an advance notice is prohibited by law or may signal "tipping-off" or where advance notice may harm the platform, other users of the platform, or ongoing investigations and this is without prejudice to any available remedies at law or otherwise.

AVAILABILITY OF THE PLATFORM

While we use our best endeavour to ensure the Platform and Services are available optimally, we make no warranty that any part of the Platform will operate uninterrupted or error free and we accept no liability for loss or damage caused from any interruption or error on any part of the Platform.

The availability of any business-related features, tools or services accessible through a Flex account (including invoicing, multiple payments or similar functionality) is dependent

on the continued availability of the Platform and the applicable personal account, and may be modified, restricted, suspended or withdrawn at any time at our discretion.

We do not guarantee secure, continuous, uninterrupted access to any part of the OneBank services, web or mobile, including any networks and servers used to provide any of the services stated herein. Accordingly, we are not responsible for the matters, which include actions of hackers and other unauthorized third parties that breach our reasonable security procedure. No method of electronic transmission or storage is 100% secure. Therefore, we cannot guarantee absolute security of the Platform. We will however make reasonable efforts to keep the Platform and service safe, and secure to the extent practicable.

SUSPENSION OF SERVICE OR YOUR ONEBANK ACCOUNT

We reserve the right to suspend your access to the OneBank platform/service, or any feature thereof either temporarily or permanently, on one or more of the following grounds:

- To protect the security, integrity, or stability of the platform or our systems.
- If we suspect fraud, unauthorized access, or suspicious activity on your account.
- If you fail to comply with security protocols (e.g., authentication requirements).
- Violation of these Terms and Conditions or any agreement you have with us.
- Where you provide false, misleading, or incomplete information to us.
- Where there is a reasonable suspicion of your involvement in, or attempted illegal activity (e.g., money laundering).
- Where we find or reasonably suspect that you have provided false information to us, or misrepresented your identity
- Your failure to meet AML/CFT, KYC or other regulatory requirements.
- In compliance with legal/regulatory orders (e.g., CBN directives, court rulings).
- To carry on scheduled or emergency maintenance, upgrades, or technical disruptions.
- Where you no longer meet eligibility criteria for use of the platform/service (e.g., closed account, unsupported device).
- Upon our receipt of a notice of your death, bankruptcy, or legal incapacity.
- Where the platform is no longer made available by the App store in your location
- Your device/IP is flagged by cybersecurity partners (e.g., for malware).
- Prolonged negative balance or failure to settle fees linked to digital services.
- Excessive or fraudulent transaction disputes on your account
- Unusual patterns on your account that trigger internal risk thresholds
- Where we determine that the relationship with you or your continued use of the platform/service represents increased risk of loss or liability to us
- Where your Flex account or any business-related activity conducted through the Platform breaches applicable laws, regulatory requirements, these Terms and Conditions, or the eligibility requirements applicable to sole-owner, sole-signatory businesses.
-

- Where suspension of your personal account necessarily requires suspension of any linked Flex account or associated business features.

We will provide adequate prior notice of suspension of the service. However, we may suspend access to the service immediately, where such Immediate action is required to mitigate risks (e.g., fraud, security threats), or where an advance notice is prohibited by law or may signal "tipping-off" or where advance notice may harm the platform, other users of the platform, or ongoing investigations.

Suspension of your personal OneBank account shall automatically result in the suspension of any linked Flex account and all business-related features accessible through the Platform.

CLOSING YOUR ONEBANK ACCOUNT

You can deactivate or close your OneBank account any time you want. If you'd like to, please contact us (see how to contact us section). We will not charge you for cancellation, and if you choose to stop using the Platform, you should ensure you uninstall the OneBank mobile application if you accessed the Platform via the mobile App.

Closure of your OneBank account will result in the automatic closure or deactivation of any linked Flex account and the termination of access to all business-related features. You are responsible for ensuring that all outstanding obligations, transactions, or liabilities connected to the Flex account are settled prior to closure.

Closure of a Current Account shall not extinguish any obligations arising prior to closure, including obligations relating to transactions processed before completion of Referee verification.

INTELLECTUAL PROPERTY

- We are the owner or the licensee (as applicable) of all the content available and intellectual property rights on the Platform, and any material published on it and same are protected by copyright, trademark, patent, trade secret and other intellectual property law. All such rights are reserved.

- You agree to retain all copyright and trademark notices, including any other proprietary notices, contained in the materials, and not to alter, obscure or obliterate any of such notices.

- You agree not to reproduce, re-transmit, distribute, disseminate, sell, publish, broadcast, or circulate the content received through the Service to any third party. We and/or our licensors own the copyright to all software and accompanying documentation made available for download from the Platform. Any copy made of information obtained from or through the Platform must include all applicable copyright notices.

- The license granted herein does not permit you to, and you agree not to: (i) modify, translate, reverse engineer, disassemble, decompile or create derivative works of the Service or allow a third party, whether directly or indirectly (including, but not limited to the direct or indirect use of wizards, agents, bots, or other utilities),

to modify, translate, reverse engineer, disassemble, decompile or create derivative works of the Service; or (ii) transfer, distribute, sell, lease, rent, disclose or provide access to the Service to any third party or use the Service to provide service bureau, time sharing or other services to third parties. We reserve all rights not expressly granted to the User.

- For the avoidance of doubt, this restriction applies equally to any business-related features, tools, templates or outputs made available through a Flex account.

DISCLAIMERS

- While we strive to provide reliable and secure digital banking services, you acknowledge that the Platform may occasionally be unavailable due to necessary maintenance, upgrades, or circumstances beyond our reasonable control. We will provide advance notice of scheduled interruptions where practicable, but cannot guarantee uninterrupted service availability. The Platform and all related services are provided on an "as available" basis, and we disclaim liability for any losses arising from service unavailability, except where such unavailability results from our gross negligence or willful misconduct. This disclaimer applies equally to any Flex account or business-related features accessed through the Platform

- The Platform may integrate or provide access to third-party services for your convenience. While we exercise due care in selecting third-party providers, we do not guarantee or assume responsibility for their services, content, or actions. Your use of any third-party services is at your own risk, and we recommend reviewing the terms and privacy policies governing such services. However, we remain responsible for our negligence in selecting or overseeing these third-party providers. Where third-party services are used in connection with Flex or business-related activities (including payment processing, invoicing, or integrations), we do not guarantee the suitability of such services for your business purposes.

- To the fullest extent permitted by applicable law, we disclaim all implied warranties, including merchantability or fitness for particular purpose, while affirming our commitment to providing services with the professional skill and care expected of a licensed financial institution under CBN regulations. Nothing in these terms shall limit or exclude our liability for death or personal injury caused by our negligence, fraud, or any other liability that cannot be lawfully limited or excluded

  under Nigerian law. We do not make any representation or warranty that the Platform or any Flex-related feature is suitable for incorporation, partnership, or multi-signatory business use.

- Our liability for direct losses arising from breach of these terms or negligence shall be limited to the fees you paid for the affected services in the preceding twelve months. We shall not be liable for any indirect, consequential, or special damages, including but not limited to lost profits, data loss, or business interruption, except where such limitation is prohibited by law. This disclaimer does not affect your statutory rights under the CBN Consumer Protection Regulations or other applicable Nigerian laws. For the avoidance of doubt, we shall not be liable for losses arising from business decisions, commercial disputes, or contractual relationships entered into by you using Flex or any business-related feature of the Platform.

- Where the Platform provides invoice generation or invoicing-related tools as part of Flex or any business-related feature, such tools are provided solely for convenience and administrative support. We do not review, verify, approve, or warrant the accuracy, completeness, legality, tax treatment, or enforceability of any invoice generated using the Platform.

You remain solely responsible for the content of all invoices issued, including descriptions of goods or services, pricing, taxes, regulatory compliance, and any representations made to third parties. Use of the invoicing feature does not constitute legal, tax, or accounting advice, nor does it create any obligation or liability on the part of the Bank to you or any third party.

MODIFICATIONS TO THESE TERMS

We may update these Terms periodically to reflect changes in our services, legal requirements, or business practices. When updates occur, we will post the revised Terms on the Platform and specify the effective date. Your continued use of the Platform after the effective date will constitute acceptance of the updated Terms. To enhance functionality or comply with legal or technical requirements, we may modify, suspend, or discontinue certain features of the Services as stated in these Terms. Where feasible, we will notify you in advance of significant changes. We will not be liable for any such modifications or discontinuations, provided they do not materially diminish the overall value of the Services to you, subject to applicable laws. Without prejudice to the foregoing, we may introduce, modify, restrict, or discontinue Flex or any business-related feature independently of other Platform services, including where required by regulatory guidance, risk management considerations, or operational constraints. You have the right to accept or decline any revised version of these Terms. If you do not agree to the updates, you must discontinue using the Platform and services. Continued use after the effective date of any changes will constitute acceptance of the revised Terms. We recommend reviewing the Terms regularly to stay informed of updates.

OTHER THINGS YOU SHOULD KNOW ABOUT THE SERVICES

Additional Terms.

In conjunction with your access or use of the Platform, you may be subject to additional terms, rules, policies, and conditions that are posted on the Platform.

Acceptance of Electronic Documents

You agree that all agreements, notices, disclosures, records, and other communications for all services provided to you under these Terms and in connection with your relationship with us (collectively, "Communications") that we provide to you electronically satisfy any legal requirement that such communications be in writing.

Force Majeure

To the fullest extent permitted under applicable law, we will be excused from performance under these Terms for any period that we are prevented from or delayed in performing any obligations pursuant to these Terms, in whole or in part, as a result of a Force Majeure Event. For purposes of this section, "Force Majeure Event" means an event or series of events caused by or resulting from any of the following: (a) weather conditions or other elements of nature or acts of God; (b) acts of war, acts of terrorism, insurrection, riots, civil disorders or rebellion; (c) quarantines or embargoes, (d) labor strikes; (e)unauthorized access to our information technology systems by third parties; or (g) other causes beyond our reasonable control and contemplation.

Assignment

You may not transfer, assign, or delegate these Terms or your rights or obligations hereunder or your OneBank Account in any way (by operation of law or otherwise). To the extent permitted by applicable law, we may transfer, assign, or delegate these Terms and our rights and obligations hereunder to a third party, provided that where such assignment materially affects your rights or obligations under this Agreement, we will notify you.

Indemnity

You agree to defend, indemnify, and hold harmless Sterling Bank Limited, its employees, officers, directors, agents, its affiliates and third-party service providers from and against any and all claims, suits, liabilities, damages (actual and consequential), losses, fines, penalties, costs, and expenses (including reasonable attorneys' fees) arising from or in any way related to any claims relating to your use of the Services, violation of these Terms, applicable law or any third-party rights or claims, or your fraud or willful misconduct. This indemnity shall not apply where the claim arises out of or is attributable to a breach by Sterling, its officers, or its own wrongful acts, negligence, or misconduct.

Anti-Money Laundering/Counter Terrorism & Proliferation Financing

You agree not to be involved in or assist anyone directly or indirectly or willingly in money laundering/terrorism financing/proliferation financing or transactions having any criminal element or illegal sources. Parties shall strictly observe the laws and regulations of their respective place of business and international customs, rules and regulations dealing with money laundering or similar thereto. You hereby agree that where the Bank, in carrying out its monitoring duties, discovers or reasonably suspects a fraudulent or money laundering/terrorism financing/proliferation financing transaction/activity on your account the Bank shall promptly notify the CBN and/or Nigerian Financial Intelligence Unit (NFIU) of such transaction/activity.

Limitation of Liability

Under no circumstances shall we, our licensors or any third party content/ service provider be liable for any punitive, exemplary, consequential, incidental, indirect or special damages (including, without limitation, any personal injury, loss profits, business interruption, loss data or otherwise) arising from or in connection with the performance of the services, your use of or inability to use the services, whether by a breach of contract, negligence, strict liability, malpractice or otherwise, even if such party has been advised of the possibility of such damages.

Waiver

No waiver by us of any term or condition set forth in these Terms shall be deemed a further or continuing waiver of such term or condition or a waiver of any other term or condition, and any failure by us to assert a right or provision under these Terms shall not constitute a waiver of such right or provision.

Severability

If any of these terms is judicially determined to be illegal, unenforceable, or invalid in whole or in part for any reason, such illegal, unenforceable, or invalid provisions or part(s) of the same shall be stricken from this terms, and such provision shall not affect the legality, enforceability, or validity of the remainder of this terms. The stricken provision may be replaced, to the extent possible, with a legal, enforceable, and valid provision that is as similar in terms to the stricken provision as is legally possible.

Dispute Resolution

We will use our best efforts to resolve any issue that may arise from the use of the Platform. However, we realize that there may be rare cases where we may not be able to resolve an issue to your satisfaction. In the event we cannot resolve a dispute between us, such dispute shall, in the first instance, be referred to mediation for resolution. Where the dispute remains unresolved following mediation, either Party may pursue any other remedy available to it, including recourse to a court of competent jurisdiction, provided that nothing herein shall prevent a Party from seeking urgent interim or injunctive relief where necessary.

Governing Law

These Terms and your use of the Platform shall be governed by the laws of the Federal Republic of Nigeria, without giving effect to the principles of conflict of laws.

Contact Us

We appreciate it greatly if you notify us of any inquiries or issues regarding the Platform or these Terms, because this gives us the opportunity to seek a suitable solution. It also gives us the opportunity to improve the service/products offered to you and other customers. We also have an internal complaints procedure to effectively and promptly address any complaints.

You may reach us by sending a mail to customercare@sterling.ng and include the following information: your name, telephone number and a description of your concern or calling us on +234 07008220000

PART B

SPECIFIC TERMS FOR SOME OF OUR PRODUCTS & SERVICES

Direct debit/Scheduled payments:

To set up a direct debit from your account on the Platform, you must first authorize the organization taking Direct Debit payments from your account.

If you ask us to pay direct debits/subscriptions on a specified date, your payment will go out on the day you have indicated. And we will register the date you've chosen as the first official payment.
It is your responsibility to check that your account is adequately funded before any payment is due. If your account has insufficient funds, your direct debit payment will be rejected.

1. **OTP ON TRANSACTIONS/INDEMNITY**

- Transactions and sensitive account actions consummated and conducted on OneBank may require Multi-Factor Authentication or other authentication controls, which is the use of soft token. Soft tokens can either be accessed via a mobile application or as One-Time Passwords (OTPs). You understand that the use of soft tokens is an added security feature that requires you to either enter a One-Time unique password sent to your phone or you generate a one-time password through our authentication token app. Note that both the app token and OTPs are both for a one-time use, to help the Bank authenticate your identity.

- A soft token is mandatory for all transactions greater than NGN500,000 and a cumulative transaction of NGN500,000 to the same beneficiary in a day.

- If a soft token is required to authenticate your login/transaction, the App token will be generated manually by you through an authentication token app, while the One-Time Password will be generated automatically and sent to you as an SMS text, email, push notification, WhatsApp chat or as a voice call.

- Multi-Factor Authentication may involve a combination of something you know, such as a password or PIN; something you possess, such as a registered device, OTP or token; and something you are, such as a biometric or liveness check. Multi-Factor Authentication is mandatory where required by applicable law, regulation, these Terms or Sterling's security and risk controls, including when changing your Instant Payment preference, adjusting transaction limits, reactivating online access or logging in from a new device.

- We advise that you do not disclose these one-time passwords to anyone under any circumstances. You are responsible for protecting the codes sent to you or generated by you. In view of this, you are responsible for all transactions authenticated on your OneBank account, and you undertake to indemnify us against any claims made against us in respect of transactions made on your account.

- Where you desire to deactivate the use of second level transaction authorization feature, you agree to indemnify the Bank against all costs (including without limitation – legal fees and expenses, claims, losses, expenses, penalties, fines or charges), any liabilities, claims, demands, damages, incurred or suffered by the Bank in respect of transactions made on your account.

2. INSTANT PAYMENTS, TRANSACTION LIMITS AND SECURITY CONTROLS

- Instant Payment ("IP") services enable you to send and receive funds on the Platform in real time, and are provided in accordance with the Central Bank of Nigeria's applicable Guidelines on Instant Payments, as may be amended from time to time.

- You may opt out of, or opt back into, Instant Payment services on your account at any time, subject to successful completion of Multi-Factor Authentication. Unless you opt out, your account is enrolled for Instant Payments in opt-in mode by default upon onboarding.

- Where you opt out of Instant Payments, online instant fund transfers from your account will be temporarily disabled; you may still carry out transfers by visiting a Sterling branch during the period you remain opted out.

- You may set or adjust your personal transaction limits on the Platform, subject to the maximum thresholds prescribed by the CBN from time to time (currently NGN25,000,000 for individual accounts and NGN250,000,000 for Flex/corporate accounts), enhanced due diligence, and Sterling's risk management policies. A change to your transaction limit takes effect only after successful Multi-Factor Authentication.

- Where you open a OneBank account online, or reactivate an existing online account, you consent to Sterling carrying out a liveliness check and real-time verification of your Bank Verification Number (BVN) or National Identification Number (NIN) against the relevant regulatory database, and, where applicable, to enhanced authentication measures such as biometric verification, soft token or hard token, as part of our security procedures.

- Your OneBank App may only be active on one device at a time. Where you activate the App on a new device, your previous device will automatically be deactivated, your transaction limit would drop to NGN20,000 and you will be required to complete reactivation and authentication on the new device before you can continue to use the Platform.

- Upon first activation of the App by a new User, inflow and outflow transactions on your account are subject to a temporary limit not exceeding NGN20,000 for the first 24 hours. Upon activation of the App on a new device by an existing User, outflow transactions are subject to a temporary limit not exceeding NGN20,000 for the first 24 hours.

- We operate enterprise-wide, real-time fraud monitoring covering both inflows and outflows on your account to detect and prevent suspicious transactions. We may restrict, delay or decline a transaction where we reasonably suspect fraud, and will notify you through the most secure channel available to us.

- We may vary the features, limits or controls described in this clause from time to time to comply with applicable law, regulatory guidance, or our risk management policies, and will notify you of any material change through the Platform.

Legacy Access to Discontinued Features

Community Banking and Urgent Cash are not available as products on this version of the OneBank Platform. If you had an active community, Ajo cycle, loan request, guarantor commitment, crowdfunding or project-funding arrangement, or Urgent Cash facility on a prior version of the App, that arrangement continues to be governed by the terms that applied to it at the time it was created until it is completed, repaid, or otherwise wound down. We may, at our discretion, continue to make the relevant screens available to you solely to complete such an arrangement, migrate it to an equivalent feature where available, or wind it down in an orderly manner, and we will notify you of the approach that applies to you and of any timeline for doing so.

FLEX ACCOUNT

The Flex Account is a business-enabled account offered by Sterling Bank through the OneBank Platform. It is designed for individuals who operate or intend to operate business or income-generating activities whether registered or unregistered including freelancers, sole proprietors, side-gig operators, and other small business owners. The Flex Account may be linked to or created under an existing personal profile and is to be used solely for permitted business-related transactions as determined by Sterling from time to time.

Eligibility

- You must operate or intend to operate a legitimate business or income-generating activity, whether registered or unregistered.
- Eligible users include freelancers, sole proprietors, side-gig operators, and other small business owners.
- You must meet Sterling's applicable onboarding, KYC, AML, CFT and other regulatory requirements.

- Sterling reserves the right, at its sole discretion, to approve, decline, suspend, restrict, or discontinue access to the Flex Account or any associated features at any time.

How the Flex Account Works

The Flex Account operates as a business-enabled layer within your existing personal OneBank profile. Once eligible and approved, you can access business-specific features including:

- Invoice generation and management tools.
- Multiple payment capabilities for business transactions.
- Separation of personal and business funds within the Platform.
- Other business tools as may be introduced by Sterling from time to time.

Your Responsibilities

- The Flex Account must be operated solely by you as the sole owner and sole signatory. You shall not permit any third party to access, operate, or transact on the Flex Account.
- You are responsible for all activities, instructions, transactions, and obligations arising from the use of the Flex Account, including business-related payments and invoicing.
- The Flex Account must only be used for lawful purposes in connection with your own legitimate business or personal income-generating activities.
- You must not use the Flex Account as a conduit for processing, holding, or transferring funds on behalf of third parties where you have no underlying legitimate interest in the transaction.
- You must not operate the Flex Account as a pooling, collection, or pass-through account for unrelated third parties without Sterling's prior written consent.

Disclaimers

- Sterling does not verify, monitor, or approve the underlying business transactions conducted through the Flex Account, and bears no responsibility for the goods, services, invoices, or contractual arrangements between you and any third party.
- Where the Platform provides invoicing tools through the Flex Account, such tools are provided solely for administrative convenience. Sterling does not review, verify, approve, or warrant the accuracy, completeness, legality, tax treatment, or enforceability of any invoice generated.
- You remain solely responsible for the content of all invoices issued, including descriptions of goods or services, pricing, taxes, regulatory compliance, and any representations made to third parties.
- Sterling does not represent or warrant that the Flex Account is suitable for incorporation, partnership, or multi-signatory business use.

Suspension and Closure

- Suspension of your personal OneBank account shall automatically result in the suspension of any linked Flex Account and all associated business features.
- Closure of your OneBank account will result in the automatic closure or deactivation of any linked Flex Account. You are responsible for ensuring that all outstanding obligations, transactions, or liabilities connected to the Flex Account are settled prior to closure.
- Sterling may independently introduce, modify, restrict, or discontinue the Flex Account or any associated feature at any time, including where required by regulatory guidance, risk management considerations, or operational constraints.

Note: Charges, fees, or levies applicable to Flex Account transactions or business-specific features shall be disclosed within the Platform prior to execution of such transactions.

CURRENT ACCOUNT

A Current Account is a Sterling Bank account accessible through the OneBank Platform, designed to meet the day-to-day transactional banking needs of eligible users. Opening or operating a Current Account on the Platform is subject to additional requirements beyond standard account registration, as set out below.

Eligibility and Account Opening

- Opening or operating a Current Account on the Platform requires the provision of two (2) acceptable Referees and such additional documentation or verification as Sterling may determine in accordance with its internal policies and applicable regulations.
- A "Referee" is an individual acceptable to Sterling who provides a satisfactory reference in support of your application to open or operate a Current Account, subject to Sterling's internal policies, KYC requirements, and regulatory guidelines.
- Sterling reserves the right to decline activation of a Current Account where Referee confirmation is unsatisfactory, incomplete, unverifiable, or otherwise does not meet the Bank's risk or compliance standards.
- Where a Current Account application is submitted, the account may be created in a restricted or pending status until the two (2) required Referees have been provided and successfully verified by Sterling.
- Sterling shall not be obligated to activate, process certain transactions on, or remove restrictions from the Current Account until such Referee requirements are fulfilled to its satisfaction.

Your Responsibilities

- You are responsible for ensuring that your Referees are contactable and responsive to verification requests from Sterling.
- You warrant that all Referee details provided are accurate and that you have obtained the consent of each Referee for their information to be shared with Sterling for verification purposes.
- Failure of Referees to respond or provide satisfactory confirmation may result in delayed activation, restriction, or suspension of the Current Account.
- Sterling shall not be liable for delays arising from incomplete, inaccurate, or unresponsive Referee details.

Account Maintenance Fee

- No Account Maintenance Fee (AMF) is charged on personal Current Accounts operated on the OneBank Platform. Any applicable charges will be disclosed to you on the Platform before a transaction is executed.

Closure

- Closure of a Current Account shall not extinguish any obligations arising prior to closure, including obligations relating to transactions processed before the completion of Referee verification.
- You must ensure that all outstanding transactions, fees, or liabilities on the Current Account are settled before requesting closure.

OVERDRAFT FACILITY (ALWAYS ON OVERDRAFT)

The Always On Overdraft is a pre-approved revolving credit facility offered by Sterling Bank to eligible OneBank users, enabling you to access funds beyond your available account balance up to a limit approved by Sterling. Eligibility and specific facility terms are determined by Sterling at its sole discretion and will be communicated to you on the Platform upon approval.

Eligibility

- Access to the overdraft facility is subject to a credit assessment by Sterling. Approval is not guaranteed and is at Sterling's sole discretion.
- Sterling reserves the right to vary, reduce, suspend, or withdraw the facility at any time, with adequate notice to you.

Interest, Fees and Repayment

- Interest is charged only on the portion of the facility actually utilized. No interest accrues on any unutilized portion of the approved limit.
- A management fee is charged on the approved overdraft amount. The applicable rate will be disclosed to you on the Platform prior to your acceptance of the facility.
- Repayment is due on the 28th day of every month. Your overdraft account must revert to credit by this date following any utilization.
- Where repayment is more than 7 days overdue, a late payment penalty will apply on the outstanding amount. Sterling will notify you before the penalty charge is applied.

Note: Applicable interest rates, fees, and charges are subject to change. You will be notified of any variation, and the updated rates will be displayed on the Platform before they take effect.

Your Obligations

- You authorize Sterling to debit your account for all fees, charges, and interest associated with the facility upon approval and utilization. This authorization is continuing and remains in force until the facility is fully repaid.
- You must maintain sufficient funds in your account to meet repayment obligations as and when they fall due.
- You consent to Sterling sharing your transaction and personal information with credit bureaus and other authorized agencies as required by the CBN and applicable laws.
- By accepting the facility, you consent to the Global Standing Instruction (GSI) mandate, authorizing Sterling to recover any outstanding balance from accounts held by you with other financial institutions in Nigeria, in accordance with CBN regulations, in the event of default.
- All costs incurred in the enforcement or recovery of the facility — including legal and professional fees — shall be borne by you, and Sterling may debit your account for such amounts.

Default

- The facility shall become immediately repayable if you fail to meet any repayment obligation, breach any term of the facility, or if any legal proceedings or enforcement action is taken against you or your assets.
- Sterling may report any delinquent facility to the CBN through the Credit Risk Management System (CRMS) and exercise its right of set-off against any credit balance in your accounts held with Sterling or other financial institutions.

Cooling-Off Period

- You have the right to cancel the overdraft facility within three (3) working days of acceptance without penalty. The facility will not be available to you during this period unless you elect to waive this right by providing express consent through the Platform.

CONTACTING US

If you have a questions, complaints or enquiries about your OneBank Account or any of the services provided on OneBank, you can contact us through the OneBank App or email us at customercare@sterling.ng or by calling +234 700 822 0000.