## BUSINESS MOBILE BANKING TERMS AND CONDITIONS

These Services are provided to you by Bank of Hope (or "we/us/our") and powered by a third party's ("Licensor's") mobile technology solution.

Section A of these Terms and Conditions is a legal agreement between you and Bank of Hope. Section B is a legal agreement between you and the Licensor.

## **DEFINITIONS**

## SECTION A

Unless otherwise noted with respect to specific Services, the following terms shall have the following meanings: "Account" means a checking, savings, money market, certificate of deposit or loan account. "Agent" means any director, officer, employee, representative, affiliate, third-party vendor or any other person acting on behalf of the Customer with actual, implied or apparent authority of Customer. Bank of Hope may rely on any grant of authority until it receives written notice of its revocation and is given a reasonable amount of time to act upon such notice. "Authorized Users" means each person(s) authorized (through a document or online instruction of a format required by Bank of Hope for such authorization purpose) to act as the Customer's Agent regarding the applicable Services, as well as each person who Bank of Hope in good faith believes is such an Agent. "Business Day" means any day on which we are open for business (generally, Monday through Friday, excluding Federal Reserve holidays). "Customer", "you" and "your(s)" mean, individually and collectively, as applicable, the person or business entity (and any parent company, subsidiary or affiliate of the same) and any authorized representatives, signers, and/or users on the Accounts(s) listed on Business Online Banking, that applies to use Business Mobile Banking for whom Bank of Hope provides such Services and each person who uses Mobile Banking with your authorization or with respect to whom you create circumstances that have the effect of granting them access to such Services. By electing to use Mobile Banking, you agree to be bound by these Terms and Conditions, both on your behalf and, if applicable, on behalf of your business as its representatives, signers, and users. "Mobile Banking" means a service that allows you to use a Mobile Device (including, but not limited to, an Android™ phone or an iPhone® to access Bank of Hope's Business Online Banking, including, but not limited to, through a mobile app or through Bank of Hope's mobile optimized internet site. "Mobile Deposit" means use of a mobile app to remotely deposit checks into a deposit account at Bank of Hope using the Services and a camera on a Mobile Device to image the check. "Mobile Device" means a mobile device, including, but not limited to, a mobile phone, personal digital assistant, or tablet. "Business Online Banking" means Bank of Hope's TMS Business Online Banking services, including, but not limited to, Bill Pay Service (Bill Pay). "Service(s)" means Bank of Hope's Mobile Banking including, but not limited to, Mobile Deposit and/or Bill Pay Service (Bill Pay). "We," "us," and "our" mean Bank of Hope.

- 1. Services are separate and apart from any other charges that may be assessed by your wireless provider. Your wireless provider's standard rates apply to Internet access, including, but not limited to, messaging rates that may apply to SMS usage. We do not charge for any content; however, downloading content may incur additional charges from your wireless provider. Please contact your wireless provider for information about your Internet access and messaging plans. Your wireless provider may impose Internet access, message and/or charge limitations that are outside of our control, for using this service on your account. All such charges are billed by and payable to your wireless provider. You are responsible for any charges from your wireless provider. We are not responsible for any damages resulting from your failure to comply with any terms and conditions of your wireless provider.
- 2. To enroll in Services, you must also be a Business Online Banking subscriber. You acknowledge that you have read and agreed to the terms and conditions of the Bank of Hope's Global Treasury Management Solutions Master Agreement and CheckFree Business Bill Pay Terms and Conditions. You also acknowledge and agree to these Terms and Conditions which supplement, and do not supersede, the Services Agreement when you enroll in the Services. For example, it is acknowledged that any and all warranty or other disclaimers, limitations of liability, and indemnifications in these End User Terms are in addition to any and all disclaimers, limitations of liability, and indemnifications in the Services Agreement.
- 3. We are not responsible or liable for the acts, omissions, systems or services provided by the Licensor or any of the provisions of Section B below, all of which are the responsibility of the Licensor. References to "Agreement" in Section B below are references to Section B below.
- 4. Not all the Business Online Banking services or the functionality on the Business Online Banking website are available when you use a Mobile Device, and Mobile Banking functionality available to you may vary based on the Mobile Device you use and/or other factors. For those Business Online Banking services available through your Mobile Device, the Business Online Banking services may use different terminology and appear in different formats when viewed through your Mobile Device. You may be required to follow different instructions to access Business Online Banking services through your Mobile Device. Processing of payment and transfer instructions may take longer through Mobile Banking.
- 5. You represent that you are the owner or authorized user of the Mobile Device you use to receive our Mobile Banking services, and that you are authorized to approve the applicable charges. You agree that we may send messages through your wireless provider to you and that your wireless provider is acting as your agent when sending and receiving messages. We may use the telephone or mobile phone number; email address or other delivery location we have in our records for you or other such information as you may provide to us to contact you for Mobile Banking.
- 6. Warranty Disclaimer. We will not be liable for any delays or failures in your ability to access our Services or in your transmission or receipt of any text or other messages, as access and messaging are subject to effective transmission from your network provider and processing by your Mobile Device, as well as delays and interruptions in the Internet. Services are provided on an "AS IS" AND "AS AVAILABLE" BASIS WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NON- INFRINGMENT. NO WARRANTY IS PROVIDED THAT THE SERVICES WILL BE FREE FROM DEFECTS OR VIRUSES OR THAT OPERATION OF THE SERVICES WILL BE UNINTERRUPTED. YOUR USE OF THE SERVICES AND ANY OTHER MATERIAL OR SERVICES DOWNLOADED OR MADE AVAILABLE TO YOU THROUGH THE SERVICES IS AT YOUR OWN DISCRETION AND RISK, AND YOU ARE SOLELY RESPONSIBLE FOR ANY DAMAGE RESULTING FROM THEIR USE.
- 7. You understand and agree that Mobile Banking messages may not be encrypted and may contain personal or confidential information about you, such as, your mobile phone number, your wireless providers name, and the date, time, and content of any mobile banking messages, including, but not limited to, account activity and status of your accounts and other information that you or we may provide. We may use this information to contact you and to provide the Services and to otherwise operate, develop and improve the Mobile Banking services. Your wireless provider and other service providers may also collect data from your Mobile Banking usage, and their practices are governed by their own policies. We are not responsible or liable for the acts or policies of such service providers. We reserve the right to disclose any information as necessary to satisfy any law, regulation or governmental request, to avoid liability, or to protect our rights or property, or otherwise as required or permitted by our agreement(s) with you and our policies and procedures. When you complete forms online or otherwise provide us with information in connection with our Mobile Banking service, you agree to provide accurate, complete and true information. We will not be responsible or liable for losses or damages arising from

any disclosure of your account information to third parties, non-delivery, delayed delivery, misdirected delivery or mishandling of, or inaccurate content in, the messages sent through Mobile Banking.

- 8. Our Mobile Banking service, as well as the content and materials you may receive or access through your use of the Services, are proprietary to us and our licensors, and are for your personal use only. You will not allow any other person or entity to use the Services through your account or Mobile Device, nor will you damage, impair, interfere with, or disrupt our Mobile Banking service or its functionality.
- 9. You agree that if you are using our Mobile Banking service outside the United States, you are, as always, responsible for having access to the appropriate wireless and/or telecommunications networks and you are, as always, responsible for all associated fees and charges.
- 10. We reserve the right to alter charges and/or these Terms and Conditions from time to time.
- 11. Featured Services. Customer can use the application to (a) inquire, (b) review & approve, (c) initiate limited transfers, and/or (d) make deposits. Customer can review and approve (i) ACH Transfer, (ii) Wire Transfer, (iii) Internal Transfer, and/or (iv) Bill Payment. Customer can also initiate limited transfers such as Internal Transfer and Bill Payment; (1) Internal Transfer can only be performed between accounts listed (2) Bill Payment can only be setup for Payees, which has been already setup through normal online banking (No new payee can be added on mobile application). Customer can only use the functions for, which those customers have been approved and only up to the limits previously set for the customer. The terms and conditions of the Global Treasury Management Solutions Master Agreement shall apply, which includes Daily Cut-Off time for each service.
- 12. Mobile Banking and Mobile Deposit are provided for your convenience and do not replace your monthly account statement, which is the official record of your account.
- 13. Mobile Banking and Mobile Deposit, including, but not limited to, instructions for payment, transfer and other transactions, may be delayed, interrupted or otherwise negatively impacted by factors relating to your Mobile Device, your Internet service provider, wireless provider or other parties, or due to other reasons. We will not be liable for any such delays, interruptions, or negative impacts to Mobile Banking or Mobile Deposit and you agree that neither we nor our service providers will be liable for any errors or delays in the content, or for any actions taken in reliance thereon.
- 14. Mobile Deposit. Mobile Deposit allows you to make deposits of the electronic image of a check (an "Item") to your eligible checking, savings, or money market accounts at Bank of Hope by capturing an electronic image of the Item with the capture device (such as a camera) on your mobile device and submitting images and associated information to us for processing. The terms and conditions listed above also apply, as applicable, to Mobile Deposit.

Eligible Items. You agree that you will not capture and deposit any of the following types of checks or other Items which shall be considered ineligible Items:

- o Checks in amounts over your set limit
- o Checks payable to any person or entity other than you
- o Checks that have been previously deposited or have been converted to an image replacement document
- o Checks containing an alteration on the front of the check or Item, or which you know or suspect, or should know or suspect, are fraudulent or otherwise not authorized by the owner of the account on which the check is drawn
- o Checks payable jointly, unless deposited into an account in the name of all payees
- o Checks made payable to Cash
- o Checks that have been previously returned stop payment or account closed
- o Checks that have previously been submitted through a remote deposit capture service offered at any other financial institution
- o Post-dated Checks or Stale-Dated Checks
- o Unsigned Checks or not dated Checks
- o Foreign Checks or checks not payable in United States currency

Checks prohibited by Bank of Hope's current procedures relating to the Service of which are otherwise not acceptable under the terms of your Bank of Hope account.

Image Quality. The image of an Item transmitted to Bank of Hope using the Services must be legible and contain images of the front and back of the check. It must not be altered. It must capture all pertinent information from both sides of the Item. Image quality must comply with industry requirements established and updated by the ANSI, Federal Reserve Board and any other regulatory agency.

Endorsement. Clients using mobile deposit function: You agree to endorse all Items captured and submitted using Mobile Deposit with the words "mobile deposit only" and indicate the depositing bank as "Bank of Hope" with your account number above the endorsement on the reverse side of all checks you deposit. Missing or incomplete endorsements may cause the Items to be rejected and/or lead to delay or interruption to your funds availability.

Mobile Deposit Processing Time and Availability of Funds. If we receive the image of an Item for deposit on or before 5:00 PM Pacific Time on a Business Day (as defined in the Service Agreement), we will consider that a same day deposit. If we receive the image of an Item for deposit after 5:00 PM Pacific Time or on a weekend or non-Business Day, we may consider the next Business Day as the day of deposit. Items submitted through Mobile Deposit are subject to the Funds Availability Policy in the deposit account agreement applicable to the relevant account. If the drawee of a check or another third party makes a claim against us or seeks a re-credit with respect to any check deposited through this Service, we may provisionally freeze or hold aside a like amount in your account pending our investigation and resolution of the claim. We also may charge your account for any check that is returned, whether or not the return is timely or proper. If a check is returned to us for any reason, we may return it to you in the form of a substitute check. If you decide to redeposit the returned Item, you may only redeposit the

substitute check in person at one of our branches; you may not deposit the original check without advising us that it was previously deposited electronically and obtaining our written approval.

Receipt of Deposit. Mobile deposits may be reviewed under the Deposit History section via the mobile banking application. You also can check the status of the deposit through our online banking website on the following business day. If check information received by us is not complete or otherwise cannot be processed by us, we may reject the deposit, notwithstanding any confirmation by us of its receipt, and charge the amount back against any provisional credit to your account.

Following receipt, we may process the image by preparing a paper "substitute check" or clearing the Item electronically.

We may refuse any check for deposit, with or without cause, or may elect to take a check on a collection basis only. Please see your account agreement for other terms related to deposits.

Your Responsibility. You are responsible if you, intentionally or unintentionally, submit incorrect, duplicate or illegible images to us or if the Service is used by authorized or unauthorized persons to submit fraudulent, unauthorized, inaccurate, incorrect or otherwise improper or unusable images to us.

Original Checks. After depositing checks using Mobile Deposit, you agree to verify that the funds have been credited to your account and to safeguard and keep the original Item(s) for 5 days but no longer than 14 days, at which time you must thoroughly destroy (shred) the original Item(s). At our request, you must provide us with the original check (if it is still in your possession) or a legible copy within five business days. If you fail to do so, we may reverse the amount from your account.

You agree that you will never transfer or present the original check (or a copy) once it is processed by us. You agree to indemnify and hold us harmless if anyone is asked to make a payment based on an original check that has already been paid (or any copy or other reproduction of that check).

Your Warranties. You make the following warranties and representations to us with respect to each check you deposit through this Service: (a) You assume responsibility for any check that is transmitted which for any reason is not paid; (b) You are a person entitled to enforce the original check. You have the legal right to accept the check for deposit and negotiation, regardless of the name of the payee shown on the check; (c) Each image is a true and accurate rendition of the front and back of the original check, without any alteration, and the drawer of the check has no defense against payment of the check; (d) The amount, payee(s), signature(s), and endorsement(s) on the image and on the original check are legible, genuine, and accurate; (e) You will not transfer, deposit or otherwise endorse to a third party the original check and no person will receive a transfer, presentment, or return of, or otherwise be charged for, the original check or a paper or electronic representation of the original check such that any person will be asked to make payment based on an Item that has already been paid; (f) The original check was authorized by the drawer in the amount and to the payee(s) stated on the original check, as reflected in the image sent to us; (g) You have possession of the original check and no party will submit the original check for payment; (h) You have not taken any action that would obscure, alter or impair the capture or transmission of information on the front or back of the check or that otherwise may prevent us or another bank from capturing or processing such information; (i) You make all warranties that would otherwise apply to the check if it had been a paper Item deposited with us. For example, you warrant that the check has not been altered; (j) You make all encoding, transfer, presentment and other warranties that we are deemed to provide to others (e.g., as a reconverting bank) under any law, regulation, operating circular, clearing house rule, or image exchange network rule or agreement t

You agree to take reasonable steps to ensure that files and images transmitted to us do not contain viruses or any other disabling features that may have an adverse impact on our network, data, or related systems.

Service Unavailability. In the event that the Service is unavailable, you may deposit original checks at our branch or through our ATMs.

Notice of Errors and Other Problems. You agree to notify us immediately in writing if you discover: (a) any error or discrepancy between your records and the information we provide to you about your mobile deposit transactions (e.g., in a statement, confirmation, or electronic report); (b) unauthorized or unreported deposits; (c) a breach in the confidentiality of your Password; or (d) other problems related to this or any other services.

Unless you notify us within 30 days, the statements, confirmations and reports regarding mobile deposits made through this Service shall be deemed correct (absent manifest error), and you are prohibited from bringing a claim against us for the alleged unauthorized transaction or discrepancy.

Restrictions and Limitations. You agree:

- o Mobile deposit limits are \$10,000 per Item and no more than \$10,000 per business day;
- o Only Items that originated as paper Items and no third party or electronic checks may be deposited using Mobile Deposit;
- o After you submit an Item for deposit using Mobile Deposit, you will not redeposit or otherwise transfer or negotiate the original Item;
- o Not to deposit Items into your Account unless you have authority to do so;
- o After you submit an Item for deposit you are solely responsible for the storage or destruction of the original Items;
- o The electronic image of the Item will become the legal representation of the Item for all purposes; and
- o Any image we receive accurately and legibly represents all of the information on the front and back of the original Item as originally drawn.

Mobile deposits may be reviewed under the Deposit History section via mobile banking.

- 15. Minimum Hardware and Software Requirements. In order to use Mobile Deposit or any other Services, you must obtain and maintain, at your expense, compatible hardware and software, including, but not limited to, an Internet enabled mobile device as specified by us to use this service.
- 16. Use of SMS Messaging. You may receive SMS text messages relating to this Service, your account and transactions from time to time. In addition to the alerts you request, you authorize us to send emails and SMS text messages to you in connection with this Service, your accounts and transactions at any email address or mobile

phone number you provide to us. Your carrier's normal rates and fees, such as text messaging fees, will apply. To stop receiving SMS messages, please email us at tmo@bankofhope.com.

- 17. Termination and Changes. We have the right to suspend or terminate Mobile Deposit or any other Services at any time and without notice if you or your account(s) are in violation of these End User Terms, the Services Agreement or your account agreement with us, or otherwise at our election. We also reserve the right to change the Mobile Deposit service or any other Services at any time without notice to you.
- 18. Lost or Stolen Device. You agree to notify us of any lost or stolen device in order to minimize possible damage cause by the loss.
- 19. Indemnification. You agree to indemnify, defend, and hold us, our service providers and agents harmless from and against any and all demands, actions, proceedings, liabilities, losses, costs (including attorney's fees), penalties, fines, and claims, including (without limitation) warranty claims, that result from or arise in connection with: (a) your use of this Mobile Deposit Service or our processing of checks in accordance with this Agreement; (b) your actions or omissions, including your breach of any representation or failure to comply with this Agreement; (c) your failure to comply with applicable state and federal laws and regulations; (d) actions by third parties, such as the introduction of a virus, that delay, alter or corrupt the transmission of images to us; or (e) any claim by a recipient of a substitute check corresponding to a check processed through this Service, that the recipient incurred a loss due to (i) the receipt of a substitute check instead of the original check, or (ii) multiple payments with respect to the same original check, based on any combination of the original check, the substitute check and/or any paper or electronic copy of either. This section shall survive the termination of this Agreement.
- 20. Limitation of Liability. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT WILL BANK OF HOPE OR LICENSOR OR ANY OF THEIR CONTRACTORS OR PROVIDERS OR ANY OF EACH OF THEIR AFFILIATES BE LIABLE FOR ANY DAMAGES ARISING OUT OF THE USE OR INABILITY TO USE THE SERVICES OR SOFWARE, INCLUDING BUT NOT LIMITED TO ANY GENERAL, SPECIAL, INCIDENTAL OR CONSEQUENTIAL DAMAGES, EVEN IF ADVISED OF THE POSSIBILITY THEREOF, AND REGARDLESS OF THE LEGAL OR EQUITABLE THEORY (CONTRACT, TORT OR OTHERWISE) UPON WHICH ANY CLAIM IS BASED. IN ANY CASE, THE LIABILITY OF BANK OF HOPE, LICENSOR, OR ANY OF THE OTHER PERSONS OR ENTITIES DESCRIBED IN THE PRECEDING SENTENCE ARISING OUT OF THE USE OR INABILITY TO USE THE SERVICES OR THE SOFTWARE SHALL NOT EXCEED TEN (\$10.00) DOLLARS IN THE AGGREGATE. We will not be responsible for any loss, delay, cost or liability which arises, directly or indirectly, in whole or in part, from: (a) your failure to provide us with complete and correct check images and data in accordance with this Agreement and our instructions regarding this Service; (b) the return of any check by the institution upon which it is drawn; (c) any information that is lost, intercepted or destroyed during its transmission to us; or (d) the unavailability of this Service for any reason. You agree to cooperate with us in any loss recovery efforts we undertake to reduce any loss or liability that arises in connection with this Service.

## SECTION B - END USER LICENSE AGREEMENT TERMS FOR THE DOWNLOADABLE APP

- 1. OWNERSHIP. You acknowledge and agree that a third party provider or licensor to your financial services provider ("Licensor") is the owner of all right, title and interest in and to the downloaded software to be used for access to mobile banking services from your financial services provider and the computer programs contained therein in machine readable object code form as well as any accompanying user documentation along with all subsequent copies, updates or versions thereof which are made available to you (if any), regardless of the media or form in which they may exist (collectively the "Software").
- 2. LICENSE. Subject to the terms and conditions of this Agreement, you are hereby granted a limited, nonexclusive license to use the Software in accordance with the terms of this Agreement. All rights not expressly granted to you by this Agreement are hereby reserved by the owner of the Software. Nothing in this license will entitle you to receive hard-copy documentation, technical support, telephone assistance, or updates to the Software. This Agreement may be terminated at any time, for any reason or no reason. Upon termination, you agree to immediately destroy all copies of the Software in your possession or control.
- 3. RESTRICTIONS. You shall not: (i) modify, revise or create any derivative works of the Software; (ii) decompile, reverse engineer or otherwise attempt to derive the source code for the Software; (iii) redistribute, sell, rent, lease, sublicense, or otherwise transfer rights to the Software; or (iv) remove or alter any proprietary notices, legends, symbols or labels in the Software, including, but not limited to, any trademark, logo or copyright.
- 4. DISCLAIMER WARRANTY. THE SOFTWARE IS PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NON- INFRINGMENT. NO WARRANTY IS PROVIDED THAT THE SOFTWARE WILL BE FREE FROM DEFECTS OR VIRUSES OR THAT OPERATION OF THE SOFTWARE WILL BE UNINTERRUPTED. YOUR USE OF THE SOFTWARE AND ANY OTHER MATERIAL OR SERVICES DOWNLOADED OR MADE AVAILABLE TO YOU THROUGH THE SOFTWARE IS AT YOUR OWN DISCRETION AND RISK, AND YOU ARE SOLELY RESPONSIBLE FOR ANY DAMAGE RESULTING FROM THEIR USE.
- 5. LIMITATIONS OF LIABILITY. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT WILL LICENSOR, THE PROVIDER OF ANY FINANCIAL SERVICES AVAILABLE THROUGH OR RELATED TO THE SOFTWARE, ANY OF THEIR CONTRACTORS OR PROVIDERS OR ANY OF EACH OF THEIR AFFILIATES BE LIABLE FOR ANY DAMAGES ARISING OUT OF THE USE OR INABILITY TO USE THE SOFTWARE, INCLUDING BUT NOT LIMITED TO ANY GENERAL, SPECIAL, INCIDENTAL OR CONSEQUENTIAL DAMAGES, EVEN IF ADVISED OF THE POSSIBILITY THEREOF, AND REGARDLESS OF THE LEGAL OR EQUITABLE THEORY (CONTRACT, TORT OR OTHERWISE) UPON WHICH ANY CLAIM IS BASED. IN ANY CASE, LIABILITY OF LICENSOR OR ANY OF THE OTHER PERSONS OR ENTITIES DESCRIBED IN THE PRECEDING SENTENCE ARISING OUT OF THE USE OR INABILITY TO USE THE SOFTWARE SHALL NOT EXCEED IN THE AGGREGATE THE LESSER OF \$10.00 OR THE SUM OF THE FEES PAID BY YOU FOR THIS LICENSE.
- 6. US GOVERNMENT RESTRICTED RIGHTS. The Software is commercial computer software subject to RESTRICTED RIGHTS. In accordance with 48 CFR 12.212 (Computer software) or DFARS 227.7202 (Commercial computer software and commercial computer software documentation), as applicable, the use, duplication, and disclosure of the Software by the United States of America, its agencies or instrumentalities is subject to the restrictions set forth in this Agreement.
- 7. MISCELLANEOUS. This Agreement constitutes the entire agreement between the parties concerning the subject matter hereof. This Agreement will be governed by and construed in accordance with the laws of the state of California excluding that body of laws pertaining to conflict of laws. If any provision of this Agreement is determined by a court of law to be illegal or unenforceable, such provision will be enforced to the maximum extent possible and the other provisions will remain effective and enforceable. All disputes relating to this Agreement are subject to the exclusive jurisdiction of the courts of California and the parties expressly consent to jurisdiction and venue thereof and therein. The parties confirm that this Agreement and all related documentation, is and will be in the English language. The application of the United Nations Convention on Contracts for the International Sale of Goods is hereby expressly waived and excluded.

8. CONTENT AND SERVICES. Neither Licensor nor the provider of the wireless network is the provider of any financial services available through or related to the Software, and neither Licensor nor the provider of the wireless network or any contractor of the provider of the financial services available through or related to the Software, is responsible for any of the materials, information, products or services made available to you via the Software.

https://www.bankofhope.com/privacy-notice

Biometric Login for Mobile Banking.

Biometric login is an optional biometric sign-in method for Bank of Hope. Mobile Banking that may be available for certain mobile devices that have a built-in biometric scanner. To use biometric login, you will need to first save your fingerprint/facial feature scan on your mobile device (for more help with biometric scanning, contact the manufacturer that supports your mobile device). Biometrics are stored on your device only and Bank of Hope never sees or stores your biometric information. You acknowledge that by enabling biometric login, you will allow anyone who has biometric information stored on your device access to your personal and payment account information within Bank of Hope Mobile Banking. Bank of Hope reserves the right to suspend or disable this feature at any time. Biometric login can only be associated with one Mobile Banking username at a time on a device. If your device does not recognize your biometric information, you can sign in using your standard login credentials (e.g., password). To use biometric login for Mobile Banking on multiple devices, you will need to set it up for each device. You can enable or disable biometric login anytime within Bank of Hope Mobile Banking.