



Terms and Conditions

Voice Biometric Authentication

- By undergoing the registration process to use voice biometric authentication, you accept and agree to these Terms. These Terms are in addition to and shall be read in conjunction with the Terms and Conditions for Retail Accounts available at www.cbq.qa and any other related services/products terms and conditions associated with your relevant requests.
- Before we can start to use voice biometrics authentication for you and your account(s) we require your consent. This consent will be sought electronically on the mobile application or verbally when you first call the Commercial Bank Contact Centre. There is no obligation to provide your consent and you may withdraw your consent at any time by refusing to proceed with registration on your mobile device, ending the call or informing the Commercial Bank agent.
- Upon successful enrolment to voice biometrics, we shall be authorized to act on all instructions given by you and verified by voice biometrics.
- By registering for voice biometrics, we will be collecting, storing and analyzing recordings of your voice to generate a 'voice print' that is unique to you, and use this voice print to identify you when you call us or access your mobile banking application.
- Enrolling to voice biometrics is optional. You can continue to use your username, password and/or pin at your convenience. If you wish to opt out of voice biometrics, you may contact the Commercial Bank Contact Centre to deactivate the service or opt out on your mobile banking application.
- We have the right to amend/suspend/ terminate this service at any point of time at our own discretion without providing any justification or the need to provide any prior notification.
- You are advised not to register any third party(s)'s voice, as by such registration, the third party(s) will be able to access your account(s), to which we shall not be held responsible whatsoever for such access or any losses or damages incurred by you as a result of such access authorized by you.
- You agree to view these Terms regularly and your continued access or use of voice biometrics after any such additions, modifications, deletions or variations become effective will constitute your acceptance to the variation of these Terms.
- You understand that the authentication module of the permitted device is not provided by the Bank, and we make no representation or warranty as to the security of the authentication function of any permitted device and whether it works in the way that the manufacturer of the device represents.
- We do not represent or warrant that the voice biometric service will be accessible at all times, or function with any electronic equipment, software, infrastructure or other electronic banking services that we may offer from time to time.
- Unless prohibited by law to exclude or limit our liability, we shall not be liable for any loss you incur in connection with the use or attempted use of voice biometrics, or your instructions, or any unauthorised transactions through or in connection with the voice biometric service.
- You shall keep us indemnified for all loss and damage which we may incur in connection with any improper use of voice biometrics.
- You agree to protect your device authentication and shall be responsible for all uses of your device (whether authorised by you or otherwise) to access the voice biometric authentication services.
- For security reasons, voice biometrics will be automatically deactivated when you instruct us to do so.