

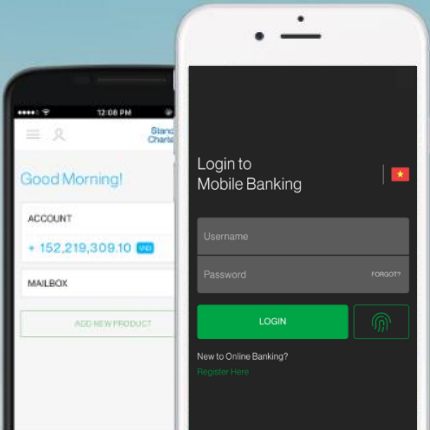



Standard Chartered Mobile Banking App


Download app now








See your money
Quick, easy access to your accounts lets you track your money and stay in control of your finances.



Move your money
Pay bills and make transfers whenever you've got a moment to spare.



Track transactions by date
Track account activities, monitor past and future transactions by day, week and month with our calendar function.

Online Banking Guidelines

Version: 11/2020

Contents

1. Introduction of Online Banking Standard Chartered.....	6
1.1. Login methods	6
1.2. SC Mobile Key.....	7
Register and create SC Mobile PIN	8
Change SC Mobile PIN on the registered device, you remember the old PIN.....	9
Change SC Mobile PIN on the registered device, you don't remember the old PIN	10
Transact on the SC Mobile Key registered device	11
Log in, transact on an un-registered device	11
1.3. Electronic Transaction Authorization code (eTAC).....	14
Authorization function	14
Input eTAC for a Pending Transaction.....	15
Generate new eTAC for a requested transaction	16
2. Register for Online Banking.....	18
2.1. Login with temporary user name and password	18
2.2. Register using your ATM / Debit / Credit card from Standard Chartered.....	21
2.3. Register using 2FA Method.....	24
3. Reset login password.....	29
3.1. Forgot password.....	29
3.2. Change password.....	39
4. Card / Loan Management	41
4.1. Activate your ATM/Debit Card.....	41
4.2. Activate your Credit Card.....	44
4.3. Change PIN of your ATM/Debit Card	47
4.4. Change PIN of your Credit Card	50
4.5. Convert a Credit Card transaction with Flexible Instalment Plan.....	53
4.6. Card Settings	55
4.7. Card Block and Replacement.....	60
4.7.1. Debit / Credit Card Report Lost and Stolen	60
4.7.2. Credit Card Replacement.....	63
4.8. Credit Card Statement Request	65
4.9. Credit Card Confirmation Letter Request.....	68
4.10. Loan Confirmation Letter Request	73
4.11. Credit Card Transaction Dispute	79
5. SMS Banking Settings.....	83
5.1. Activate SMS Banking	83
5.2. Customize SMS Banking Service	85
5.3. Deactivate SMS Banking Services.....	86
6. Profile Update (Personal Details).....	87

6.1. Update my Account profile	87
6.2. Resident Card Status Update.....	89
7. Fund transfer limit	92
Change fund transfer limit	93
8. Account Details & Statement Download	96
8.1. Check for account details of SC Vietnam Account	96
View details of account and print statement.....	97
Account Statement Request (email or paper statement).....	99
View the Loan details.....	103
8.2. Check Balance of Global SC account.....	103
Connect more Global Account.....	104
Delete Global Account.....	105
9. Fund Transfer.....	106
9.1. SC Transfer	107
9.2. Local transfer	111
9.2.1. Instant transfer 24/7.....	111
9.2.2. Normal Transfer	117
9.3. International transfer	124
9.4. Standing order	131
9.5. Transfer history	131
10. Bill Payments	132
10.1. Pay Bills.....	133
10.2. Top up prepaid phone	137
10.3. Pay for Standard Chartered Credit Card	140
10.4. Pay Insurance	144
11. Open Online deposit account	148
12. Inbox Notification	151
12.1. What is Inbox Notification?	151
12.2. Activate Inbox Notification.....	151
12.3. Disable or re-enable Inbox Notification.....	151
12.4. View alerts on registered device.....	152
13. Other supports.....	153
13.1. Mail box	153
13.2. Set up email alerts	154



Register Online Banking with ease

[Find out more](#)

Auto Registration

- Online Banking Username & Password are sent in a few working days after account opened

Register via ATM/ Debit/Credit Card

- Use active ATM/ Debit/Credit card to self register for Online Banking

Register via Two-Factor-Authentication (2FA)

- Self register for Online Banking via registered phone number



Access Online Banking & SC Mobile Banking Application in all devices

[Find out more](#)

View account details & download statement on the go

[Find out more](#)

SC Mobile Key: Create your own SC Mobile Key PIN to authenticate transaction securely and conveniently than ever, instead of using traditional OTP via SMS. [Find out more.](#)



Subscribe for SMS Banking to control fund movement at any time

[Find out more](#)

- ☒ SMS real-time alerts for every transaction
- ☒ Text any time to check account balance & latest transactions



Activate or change PIN for your ATM/ Debit Card/ Credit Card with only few clicks.

[Find out more](#)



NEW FEATURE! Flexible Instalment Plan for Credit Card

Convert an instalment plan via I-Banking channel in few clicks
[Find out more.](#)



NEW FEATURE! Card Settings

Set up control for your credit card usage

[Find out more](#)



Securely transfer anywhere you wish

[Find out more](#)



Pay post-paid bills, top up phone, repay credit card with only a few clicks.

[Find out more](#)



Open fixed-term deposits instantly with competitive interest rate

[Find out more](#)



A few clicks to update information (mailing address, mobile phone number...)

[Find out more](#)



Register Inbox Notification to receive instant banking alert or promotional offer as push notification on your registered device.

[Find out more](#)

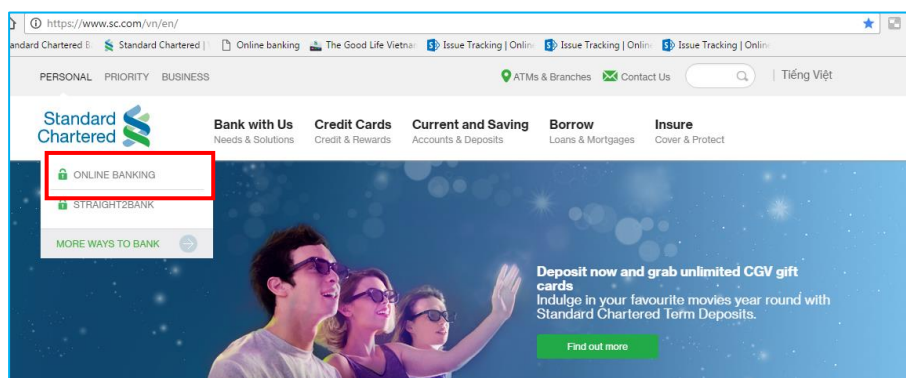


1. Introduction of Online Banking Standard Chartered

1.1. Login methods

You can access Online Banking by 2 methods:

- ☞ Access Online Banking at the homepage of Standard Chartered Vietnam at www.sc.com/vn/en/



- ☞ Download SC Mobile Banking Application from [Google Play Store \(for Android\)](#) / [App Store \(for iOS\)](#) by searching the keyword “SC Mobile Vietnam” or scan the below QR code



1.2. SC Mobile Key

SC Mobile Key is an advanced authentication method that helps to transact online more safely and conveniently.

Instead of authenticating the transaction by a traditional eTAC code, which is sent via SMS as before, now you can **set up your own SC Mobile Key PIN** and authenticate transaction anytime and anywhere, without waiting the SMS.

Moreover, adopting SC Mobile Key allows higher transaction limits in Online Banking (click [here](#) for more detail)

- Register and create SC Mobile Key PIN. [Find out more.](#)
- Change SC Mobile Key PIN on the registered device:
 - ✓ In case you remember old PIN. [Find out more.](#)
 - ✓ In case you forget the old PIN code. [Find out more.](#)
- Transact on the device which has been registered SC Mobile Key. [Find out more.](#)
- Log in and transact on an un-registered device. [Find out more.](#)

Register and create SC Mobile PIN

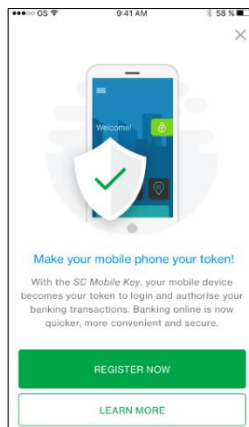
Step 1

Download SC Mobile App and login



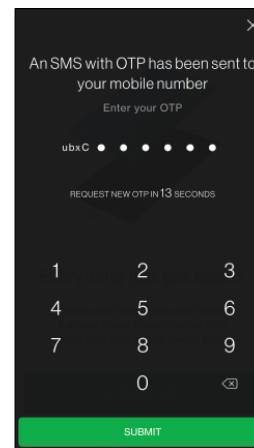
Step 2

Click **Register now**



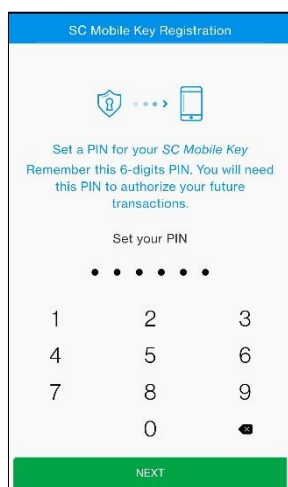
Step 3

Input **SMS OTP** which is sent to your registered mobile phone number



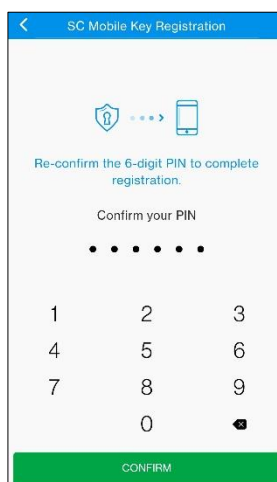
Step 4

Set your own **6-digit** SC Mobile PIN, click Next



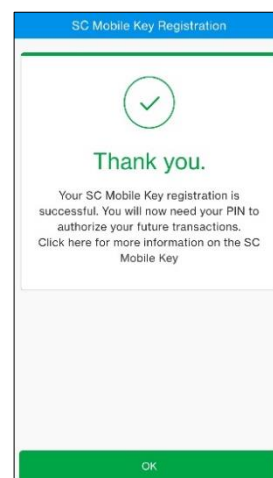
Step 5

Re-input your SC Mobile PIN and confirm



Step 6

Complete



Note:

- SC Mobile PIN is your personalized 6-digit number for all authentications.
- SC Mobile PIN registration is allowed on **1 mobile device only**.
- If you wish to change to a new phone which has not been registered SC Mobile Key by anyone before, you only need to download SC Mobile App on new device and start registering. At that time, SC Mobile PIN on old phone will be unregistered automatically.

Change SC Mobile PIN on the registered device, you remember the old PIN

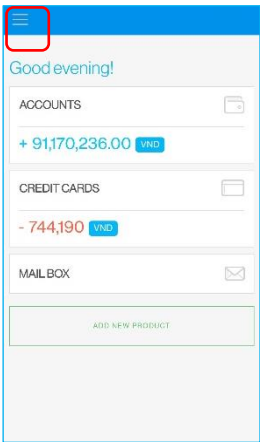
Step 1

Log in SC Mobile App on registered device



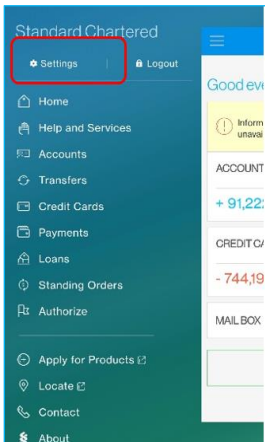
Step 2

Click Menu icon



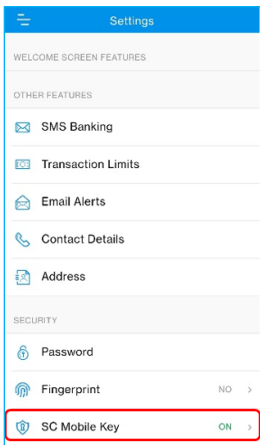
Step 3

Select **Settings**



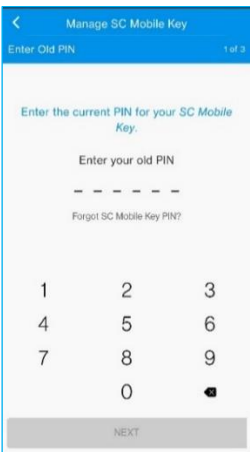
Step 4

Select **SC Mobile Key/Change PIN**



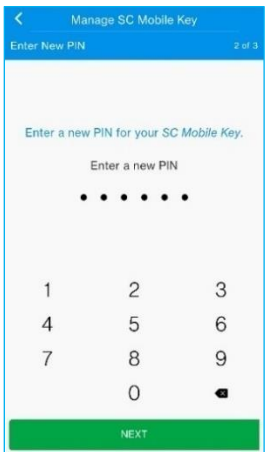
Step 5

Input *old* SC Mobile PIN



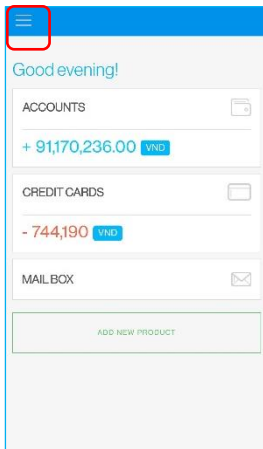
Step 6

Input *new* SC Mobile PIN and click Next

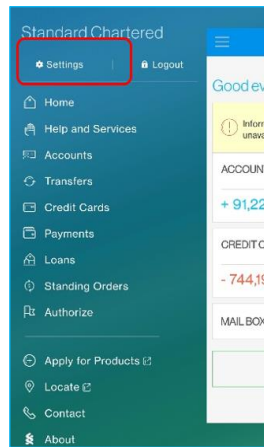


Change SC Mobile PIN on the registered device, you don't remember the old PIN

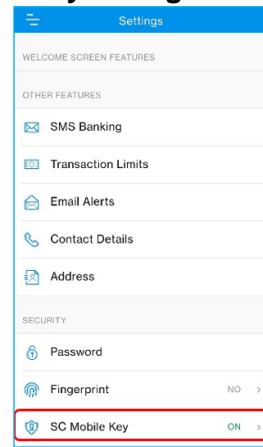
Step 1
Log in SC Mobile app and
click Menu icon



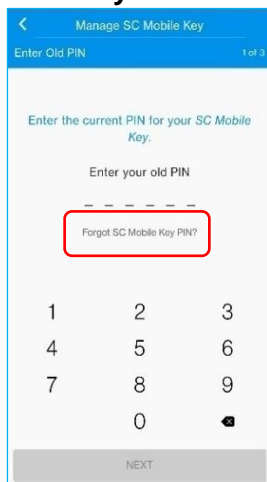
Step 2
Select **Settings**



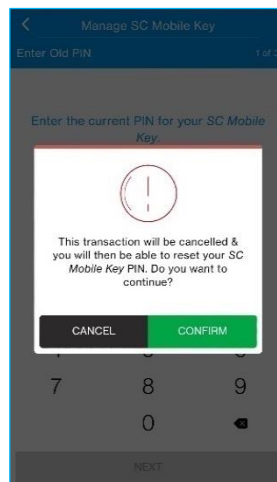
Step 3
Select **SC Mobile Key/Change PIN**



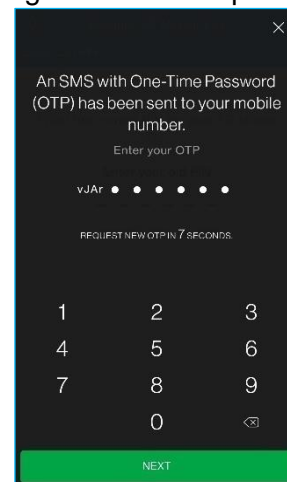
Step 4
Select **Forgot SC Mobile Key PIN?**



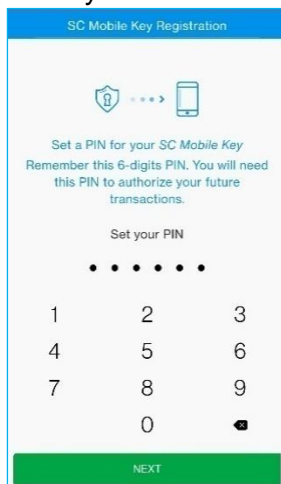
Step 5
Click **Confirm**



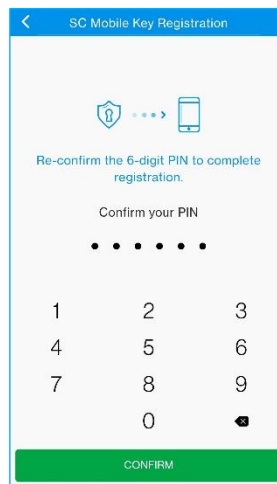
Step 6
Input **SMS OTP** sent to
registered mobile phone



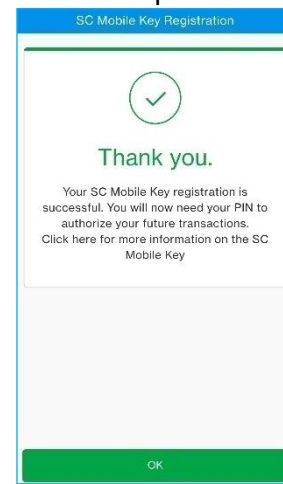
Step 7
Set your **new PIN**



Step 8
Confirm the new PIN

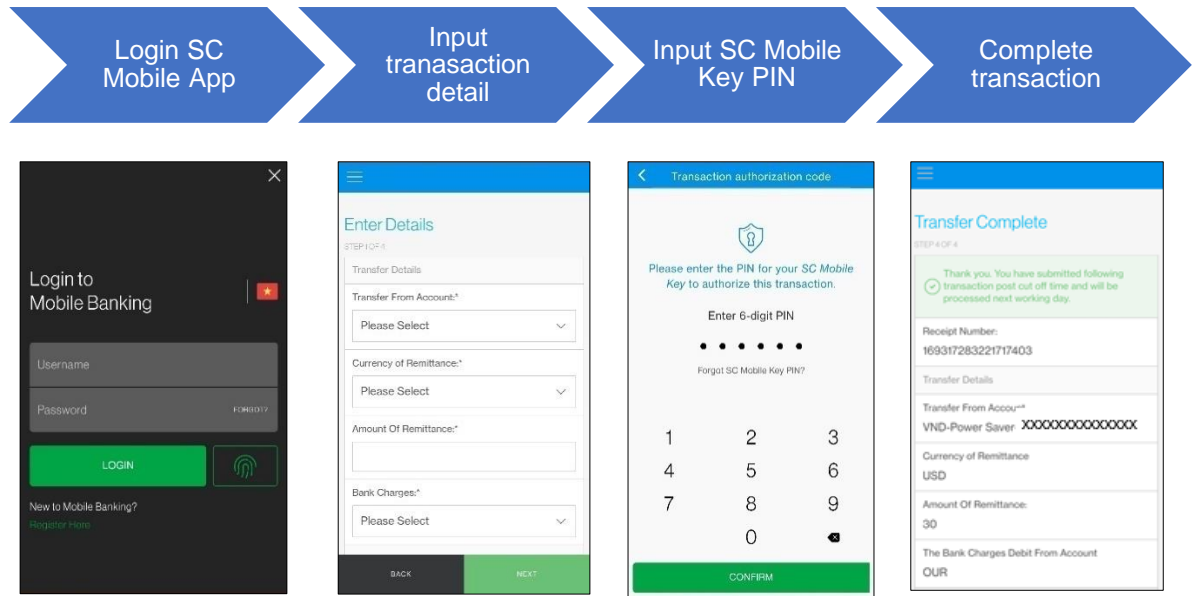


Step 9
Complete



Transact on the SC Mobile Key registered device

If your phone has been registered SC Mobile Key, you log in and transact on this device



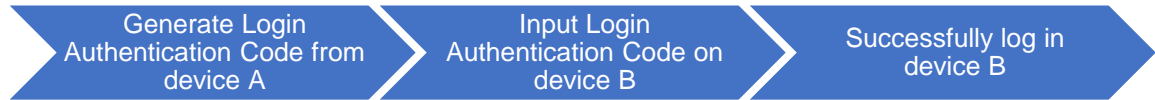
Log in, transact on an un-registered device

If you log in or transact on **another device** (which has not been registered SC Mobile Key on, such as Desktop or 2nd device), you will need to generate **Login Authentication Code / Transaction Authentication Code from the registered device** to continue logging in / transacting on that un-registered device.

Note: Login Authentication Code / Transaction Authorization Code can be generated without internet connection or login SC Mobile App.

GENERATE LOGIN AUTHENTICATION CODE

If you have registered SC Mobile Key on mobile phone (A), then log in device (B):



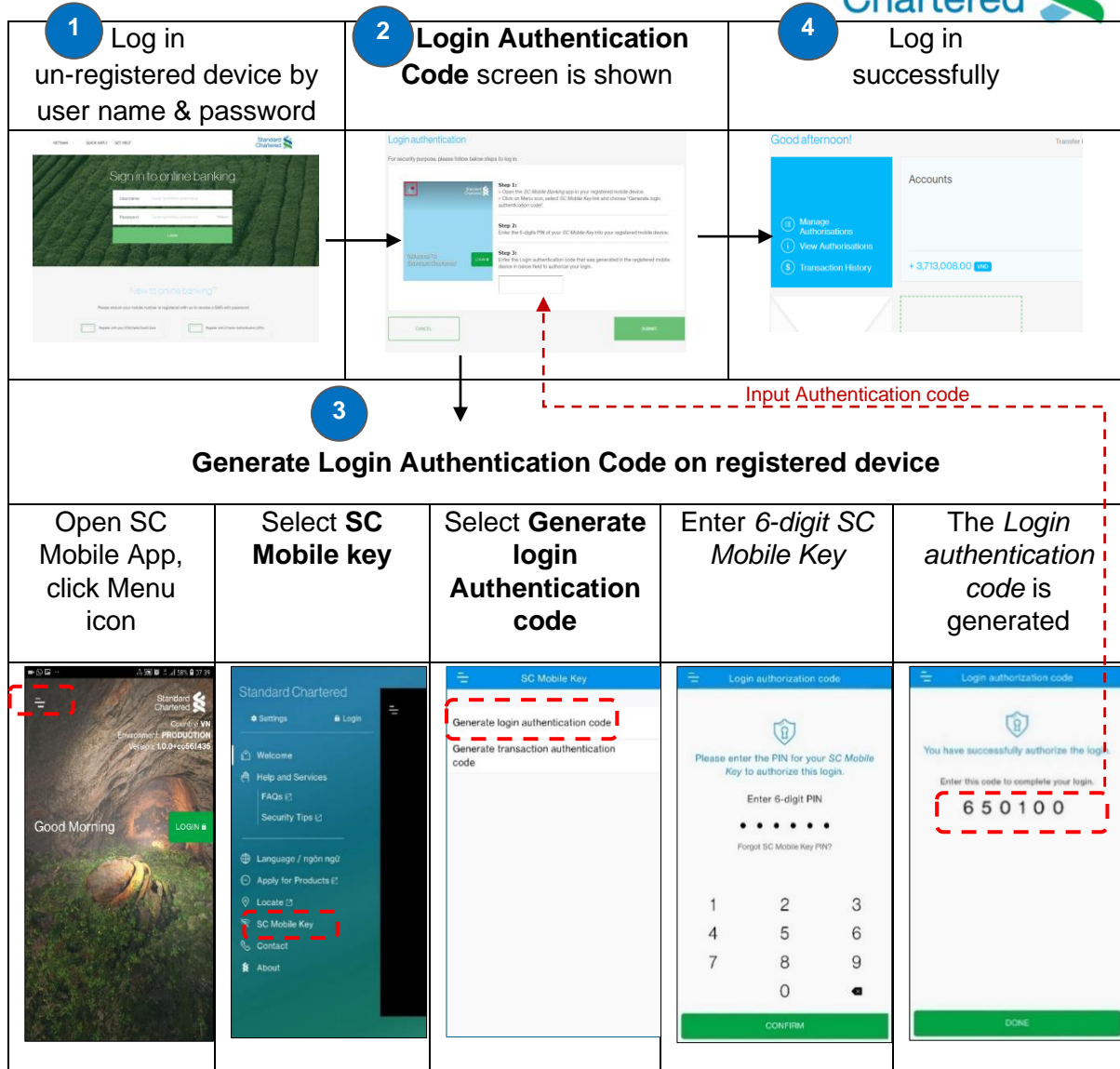
SC Mobile Key Registered device

Un-registered device

(A)

(B)





[Generate Log in Authorization Code. Find out more.](#)

GENERATE TRANSACTION AUTHENTICATION CODE

If you have registered SC Mobile Key on mobile phone (A), then transact on device (B):



SC Mobile Key Registered device

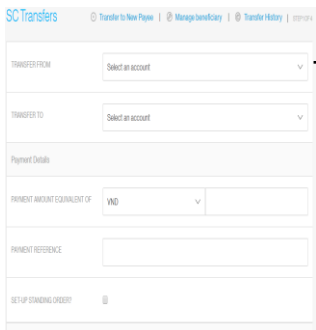
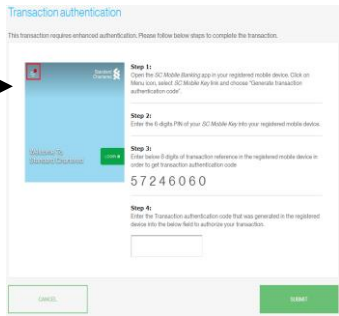
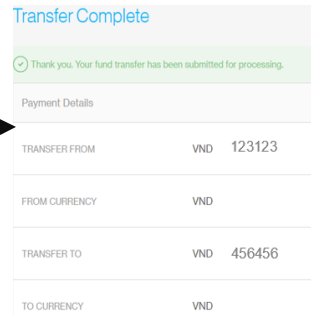
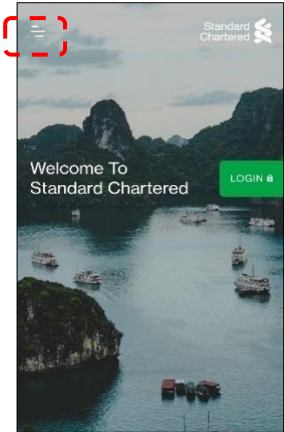
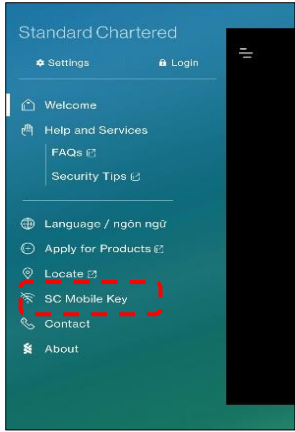
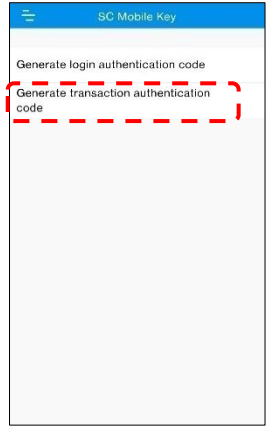
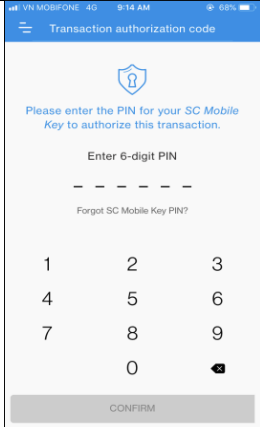
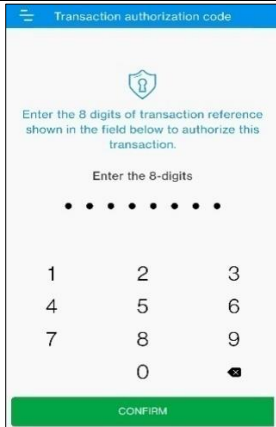
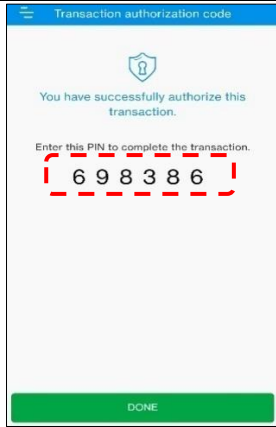
Un-registered device

(A)



(B)



1 Log in un-registered device and input transaction detail	2 Transaction Authentication screen is shown	4 Submit transaction successfully
	 <p>(follow step 3 to generate Transaction Authentication code)</p>	
<div style="text-align: center;"> 3 Generate Transaction Authentication Code </div>		
Open SC Mobile App, click Menu icon	Select SC Mobile key	Select Generate login Authentication code
		
Enter <i>6-digit SC Mobile Key</i>	Input 8-digits transaction reference	The <i>Transaction Authentication Code</i> is generated
		 <p>(input this code into the box at step 2)</p>

Note: if you don't remember SC Mobile Key PIN, click 'Forgot SC Mobile Key?' and follow instructions shown on screen.

1.3. Electronic Transaction Authorization code (eTAC)

Electronic Transaction Authorization code (could be called as SMS passcode or eTAC) will be sent to your registered mobile phone number to authorize the request made on Online Banking and Mobile Banking Application.

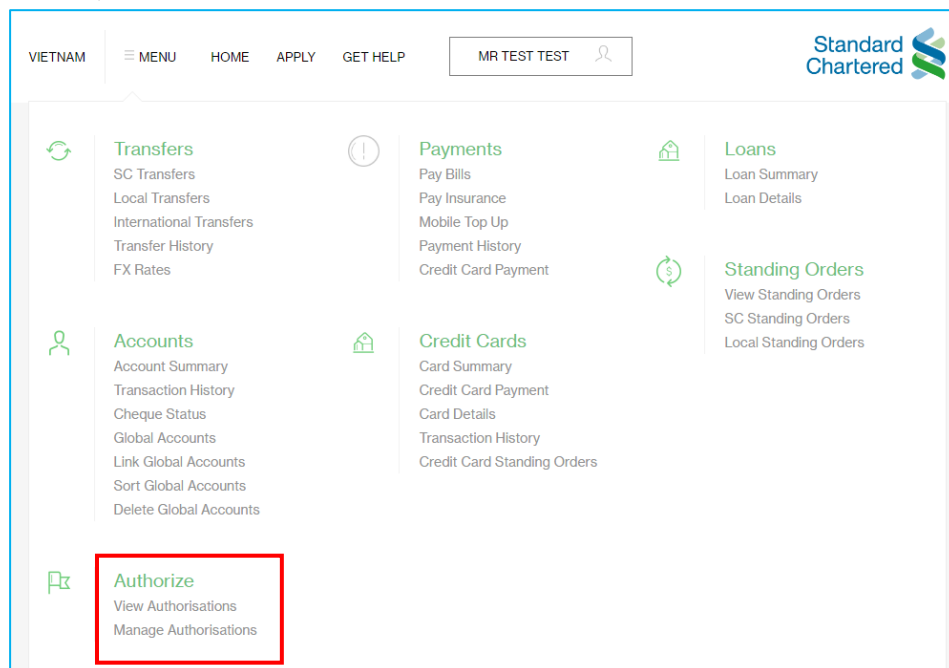
Every eTAC (SMS passcode) will only valid for 03 minutes for each transaction. Please input your eTAC (SMS passcode) right away in the respective screen.

In case that your eTAC is not received in time for transaction, please follow the instruction in [Authorization](#) for:

- ✓ Input the received eTAC code; or
- ✓ Request a new eTAC code for your transaction

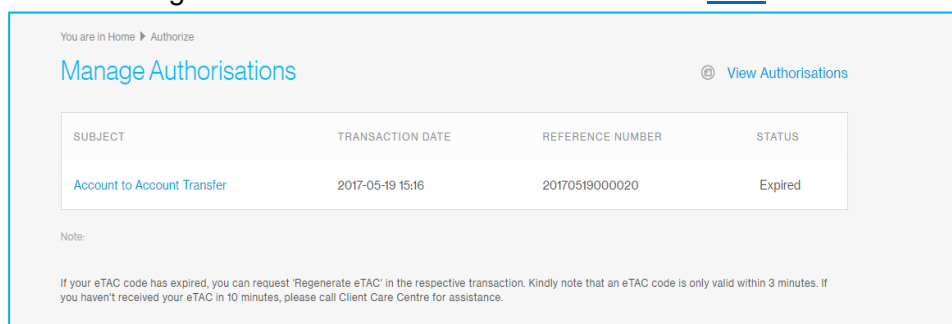
Authorization function

In the main menu, choose **Authorize**



In this function, you will find all of your transactions that have been requested but not yet authorized with eTAC

- ☑ In case the status of transaction is 'Expired', please click to the headline of the transaction to generate new eTAC code. Find out more [here](#)



- ☑ In case the status of transaction is ‘Pending’, please click on the head line of the transaction to input eTAC code for the respective transaction. Find our more [here](#)

You are in Home ▶ Authorize

Manage Authorisations

Ⓢ View Authorisations

SUBJECT	TRANSACTION DATE	REFERENCE NUMBER	STATUS
Account to Account Transfer	2017-06-13 18:17	20170613002397	Pending

Input eTAC for a Pending Transaction

For transactions having status “Pending”, after clicking the headline of transactions

- ☑ If you wish to cancel the transaction, choose ‘Decline’
- ☑ If you received the eTAC code and wish to continue with it, please choose ‘Accept’ and input eTAC in the next screen

Authorise Transaction

Account to Account Transfer Details

REFERENCE NUMBER	20170519000020
TRANSFER FROM	XXXXXXXX
TRANSFER TO	XXXXXXXX
TO CURRENCY	VND
DEBIT AMOUNT	1
EXCHANGE RATE	1.000000000
PAYMENT REFERENCE	
DATE OF TRANSACTION	2017-05-19 15:30
ACTION	Accept Decline Regenerate eTAC

CANCEL

Authorise Transaction

DEBIT ACCOUNT	XXXXXXXX
REFERENCE NUMBER	20170519000020
ETAC CODE	<div>*****</div> <div>eTAC code is valid only for 3 minutes.</div>

CANCEL

CONFIRM

- ☒ If you did not receive eTAC for the related transaction, please choose ‘Regenerate eTAC’ and ‘Accept’ to request a new eTAC code. After you receive the new eTAC, please follow instruction of [Authorization](#)

Regenerate eTAC

DEBIT ACCOUNT	XXXXXXXX
REFERENCE NUMBER	20170519000020
CREDIT ACCOUNT	XXXXXXXX
DEBIT AMOUNT	1
EXCHANGE RATE	1.000000000
PAYMENT REFERENCE	

CANCEL

CONFIRM

Generate new eTAC for a requested transaction

For those transaction having status ‘Expired’, after clicking headline of the transaction, please choose ‘Regenerate eTAC’ and ‘Accept’ to receive new eTAC
After receiving new eTAC, please follow the instruction of [Authorization](#) to continue.



Authorise Transaction

Account to Account Transfer Details	
REFERENCE NUMBER	20170519000020
TRANSFER FROM	XXXXXXXX
TRANSFER TO	XXXXXXXX
TO CURRENCY	VND
DEBIT AMOUNT	1
EXCHANGE RATE	1.000000000
PAYMENT REFERENCE	
DATE OF TRANSACTION	2017-05-19 15:16
ACTION	Accept Decline Regenerate eTAC

CANCEL

You are in Home » Authorize

Regenerate eTAC

DEBIT ACCOUNT	XXXXXXXX
REFERENCE NUMBER	20170519000020
CREDIT ACCOUNT	XXXXXXXX
DEBIT AMOUNT	1
EXCHANGE RATE	1.000000000
PAYMENT REFERENCE	

CANCEL

CONFIRM

2. Register for Online Banking

- ☞ If you have requested for Online Banking when opening the account, you will receive your temporary login ID (user name) and password to log in. Find out more at [Login with temporary password and user name](#)
- ☞ If you have not registered for Online Banking when opening your account, you can register anytime by using 2 methods:
 - ☑ Using your ATM / Debit / Credit card. Find out more [Register using ATM / Debit / Credit card of Standard Chartered](#)
 - ☑ Using 2FA method with email and registered phone number. Find out more [Register using 2FA](#).

2.1. Login with temporary user name and password

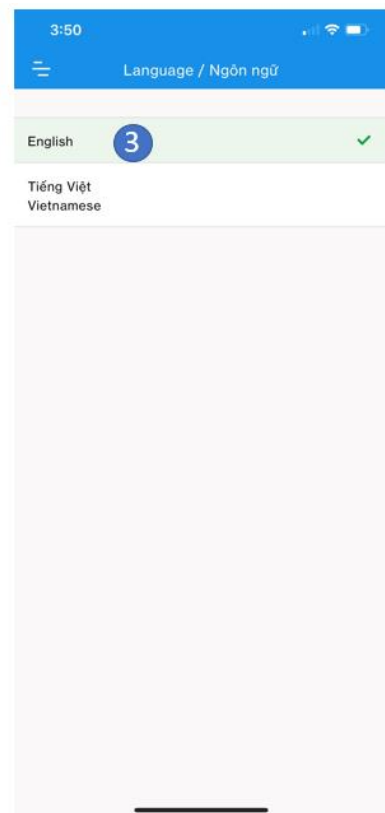
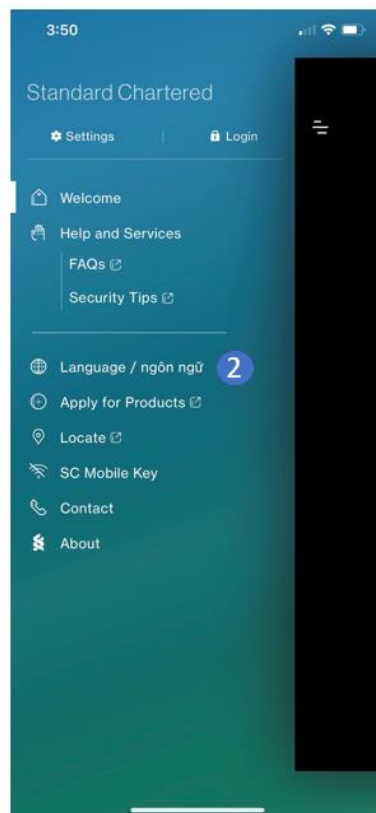
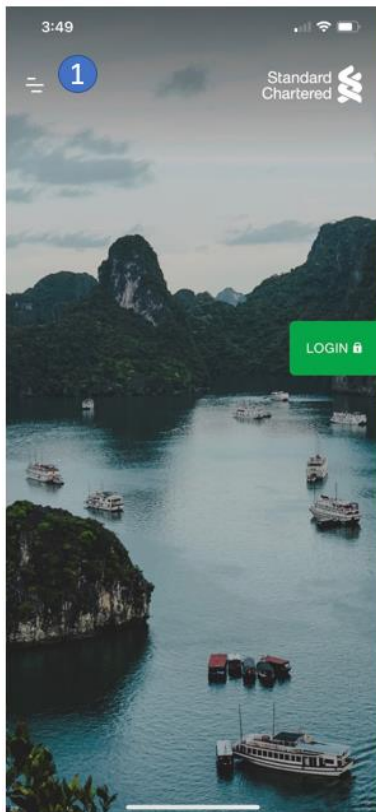
Please make sure you check your email and phone number registered with the bank.

- ☒ Temporary user name will be sent to your registered email.
- ☒ Temporary password will be sent to your registered phone number.

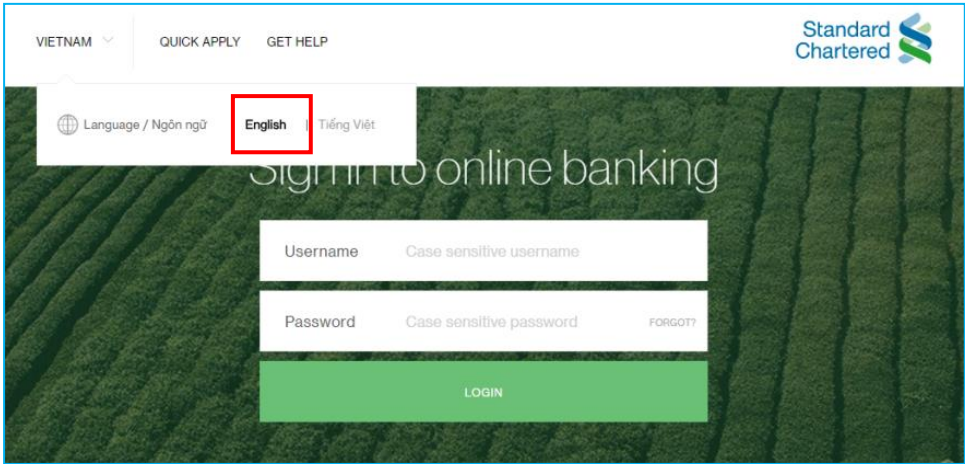


*Notice: Temporary user name and password will only be valid for **72 hours** from the time you receive it.*

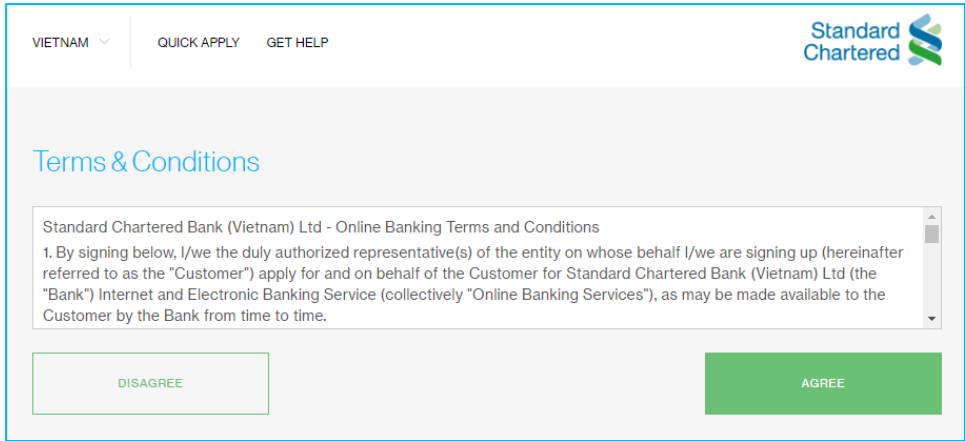
For SC Mobile Banking app users, select preferred language as followed.



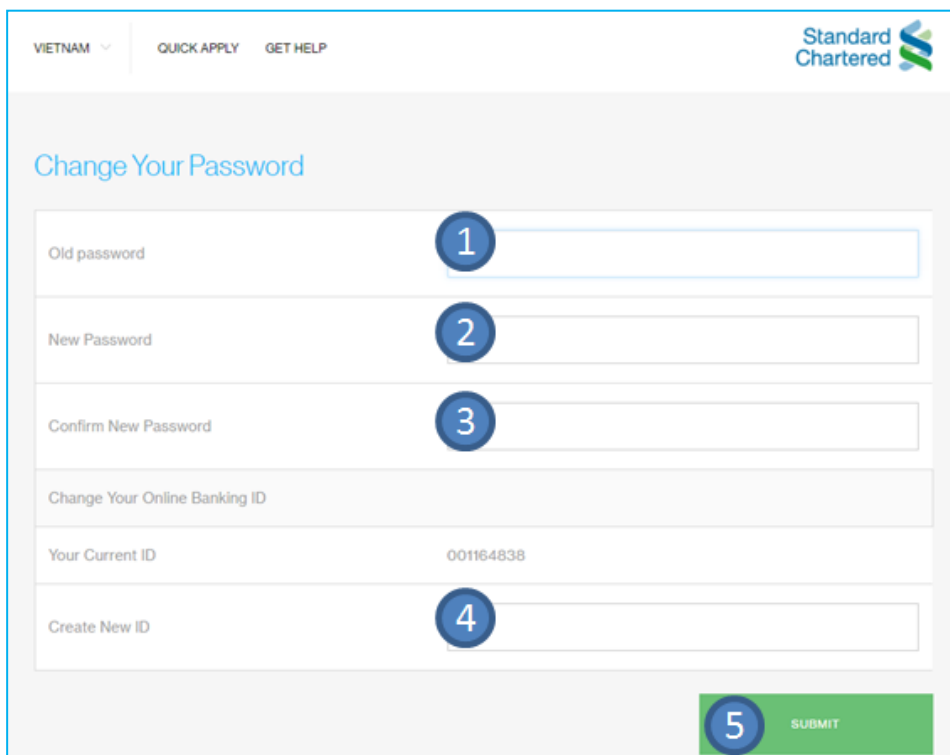
For website browser users, select language as followed.



After choosing preferred language, please input the temporary user name and password in the respective field, then
Choose **Agree** in the screen showing “Terms and Conditions”



In the next screen, please input all of the required information to continue



Explanation:

- ❶ Input the temporary password provided by the bank
- ❷ Input new desired password
- ❸ Confirm new password
- ❹ Input new desired user name, must include both number and alphabet character.
- ❺ Click 'send' to complete the registration form. After this step you can log-in to Online banking using the new user name and password.



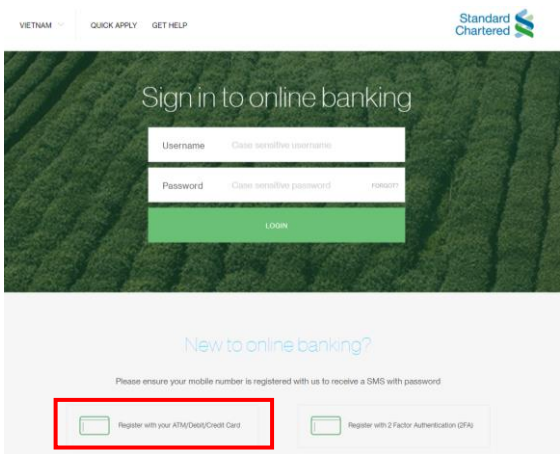
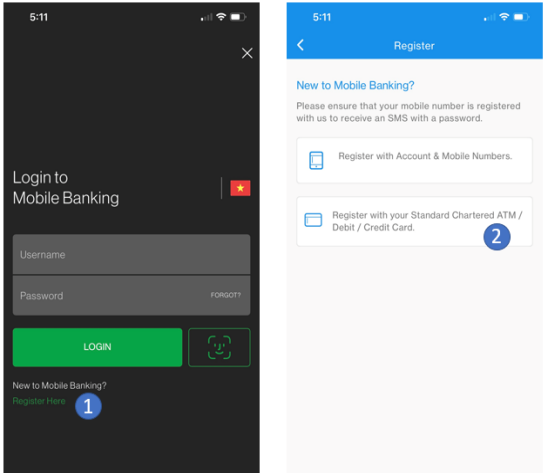
You should change your password regularly to enhance the security when accessing Online Banking. Find out more at [Change password](#) to know instruction how to change your password.

2.2. Register using your ATM / Debit / Credit card from Standard Chartered

With this option, you will be able to quickly register with only four easy steps

- ☞ Step 1: Input your card information
- ☞ Step 2: Confirmation of personal information
- ☞ Step 3: Input eTac code
- ☞ Step 4: Input your new desired password and user name then complete the registration

The following pages will show you step by step how to register for online banking

On web browser	SC Mobile Banking App
<p>When access <i>Online banking</i> on SC website, you will find Register with your ATM/Debit/ Credit Card</p> 	<p>When access <i>SC Mobile Banking app</i>, you will find Register here at the bottom of Log-in screen, then select Register with SC ATM/ Debit/Credit card</p> 

Step 1: Input card information

Step 1Step 2Step 3Step 4Step 5

Online Banking Registration

ENTER CARD NUMBER1

ENTER CARD EXPIRY DATE(MM/YY)2

ENTER CARD PIN NUMBER3

4☐ I agree to the Terms and Conditions

CANCEL6

5SUBMIT

Explanation

- ➊ Input 16 digits of your card (without space)
- ➋ Input expired date (could be found on card), with the format MM/YY (ex: 03/21)
- ➌ Input PIN of your card (the PIN when you use the ATM)
- ➍ Tick in the box “I agree to the Terms and Conditions”
- ➎ Click **Submit** to continue
- ➏ Click **Cancel** to cancel the request

Step 2: Confirmation of personal information

Online Banking Registration

✔ You will be registered for Online Banking service shortly.

Profile Summary

ONLINE BANKING RELATIONSHIP NUMBER:XXXXXXXXXX

ACCOUNT TITLE:XXX XXX XXX

FIRST NAME:XXX

LAST NAME:XXX

ACCOUNT NUMBER :XXXXXXXXXX

Your SMS pass code and reference number will be sent to following mobile number in our records, click 'Proceed' to continue. To update your mobile number kindly contact our Call Center (84.8.9110000 / 84.4.6960000).

MOBILE NUMBER :XXXXXXXXXX

EMAIL:XXXXXXXXXX

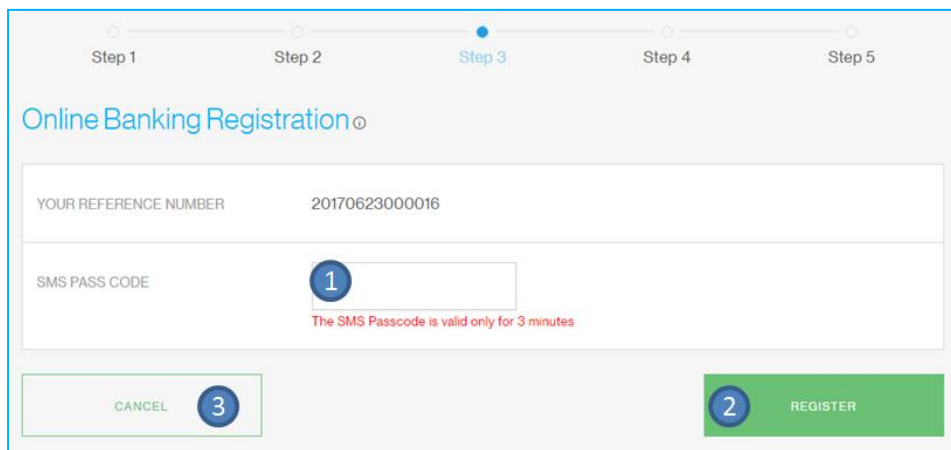
ADDRESS INFORMATION:XXX,XXX,XXX,XXX,XXX,Ha Noi City,VIETNAM

BACK2

1PROCEED

- ➐ Click **Proceed** to continue
Please check all of your information carefully. Contact our Client Contact Centre (24/7) (84 28) 3911 0000/ (84 24) 3696 0000 if any of your information is incorrect.
- ➑ Choose **Back** to get back to the previous page

Step 3: Input eTAC code to complete the registration



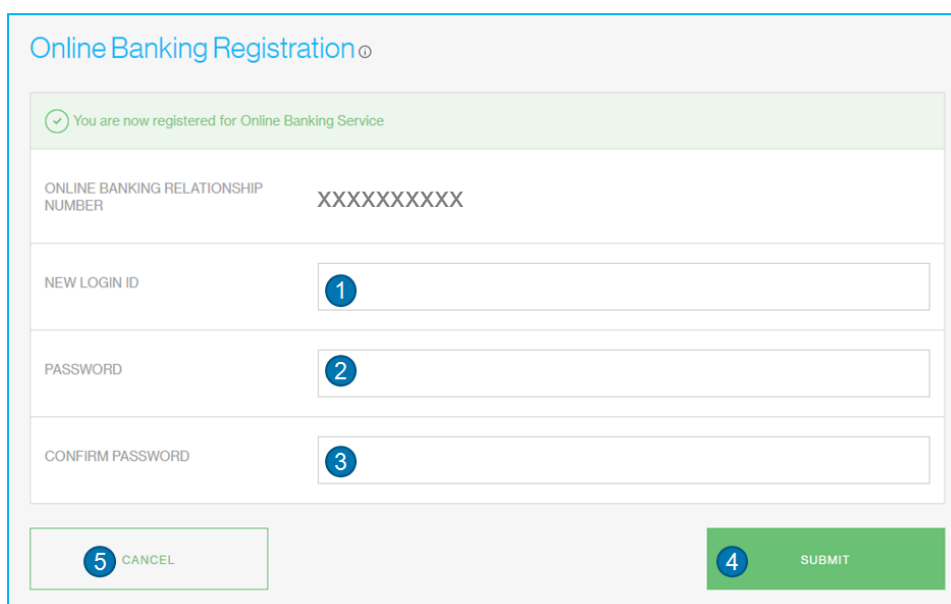
The screenshot shows the 'Online Banking Registration' interface at Step 3. At the top, a progress bar indicates Steps 1 through 5, with Step 3 currently active. Below the title, a box displays 'YOUR REFERENCE NUMBER' as 20170623000016. The main section is for the 'SMS PASS CODE', with a text input field marked with a blue circle '1'. A red warning message below the field states 'The SMS Passcode is valid only for 3 minutes'. At the bottom, there are two buttons: a light green 'CANCEL' button marked with a blue circle '3' and a dark green 'REGISTER' button marked with a blue circle '2'.

Explanation

- ❶ Input eTAC code which is sent to your registered phone number.
- ❷ Click on **Register** to continue
- ❸ Choose **Cancel** to cancel the process

(1) [Learn more about eTAC code](#)

Step 4: Input new desired user name and password



The screenshot shows the 'Online Banking Registration' interface at Step 4. A green success message at the top reads 'You are now registered for Online Banking Service'. Below this, a box displays 'ONLINE BANKING RELATIONSHIP NUMBER' as XXXXXXXXXX. The main section contains three text input fields: 'NEW LOGIN ID' (marked with a blue circle '1'), 'PASSWORD' (marked with a blue circle '2'), and 'CONFIRM PASSWORD' (marked with a blue circle '3'). At the bottom, there are two buttons: a light green 'CANCEL' button marked with a blue circle '5' and a dark green 'SUBMIT' button marked with a blue circle '4'.

Explanation

- ❶ Input your new User name (login ID)
 - ✓ Capital and non-capital character are defined
 - ✓ Length of user name is from 8 to 16 characters include numbers and alphabet characters
- ❷ Input your new desired password
 - ✓ Capital and non-capital character are defined
 - ✓ Length of password is from 6 to 16 characters include numbers and alphabet characters

You should change your password regularly to enhance the security when accessing Online Banking. Find out more at [Change password](#) to know instruction how to change your password.

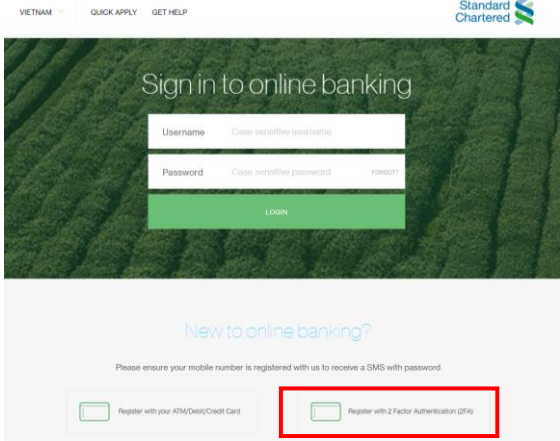
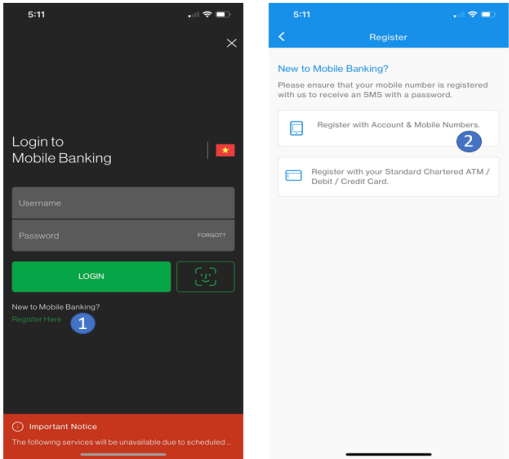
- 3 Confirm of new password
- 4 Click **Submit** to complete the registration process
- 5 Click **Cancel** to cancel the request

2.3. Register using 2FA Method

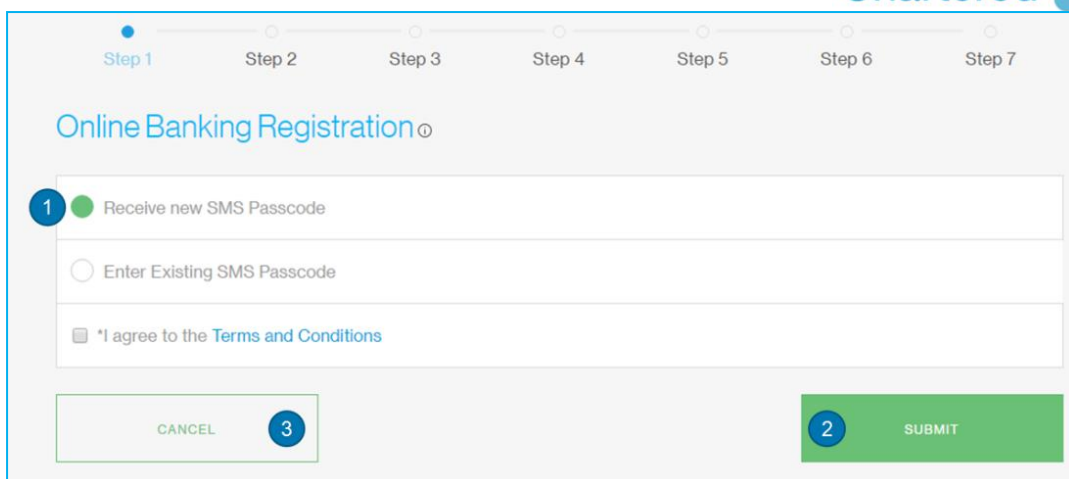
With this option, you will be able to register quickly with just 4 easy steps

- ☞ Step 1: Input your account information
- ☞ Step 2: Input your registered phone number
- ☞ Step 3: Input eTAC code
- ☞ Step 4: Input the desired user name and password

The following pages will show you step by step how to register

On web browser	SC Mobile Banking App
<p>When access <i>Online banking</i> on SC website, you will find Register with 2 Factor Authentication (2FA)</p> 	<p>When access <i>SC Mobile Banking app</i>, you will find Register here at the bottom of Log-in screen, then select Register with Account & Mobile Number</p> 

Step 1: Input your account information



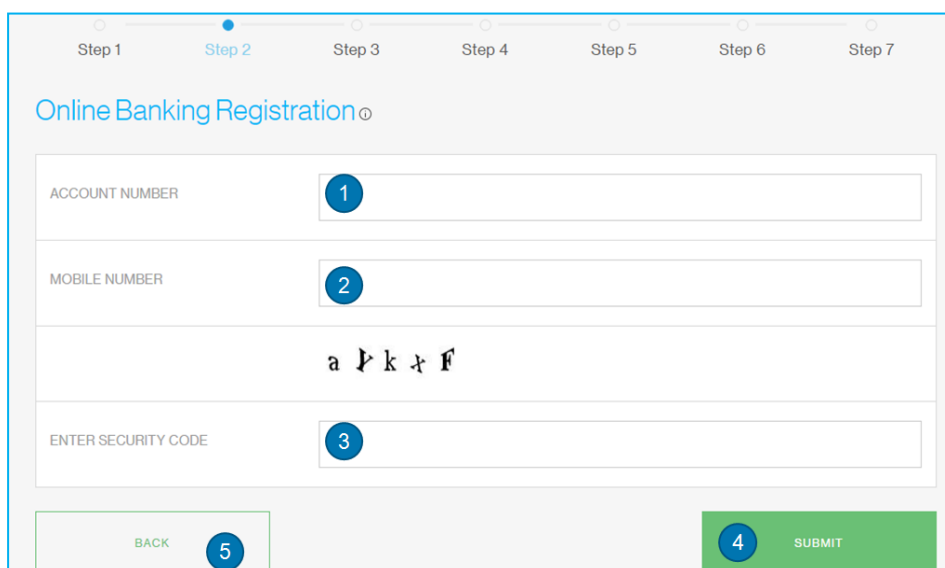
Explanation

① Choose Receive new SMS passcode

If you have received the SMS code but not yet registered or used the code within 03 minutes, you can choose the option 'Enter Existing SMS Passcode'

② Click Submit to continue

③ Click Cancel to cancel the request



Explanation

① Input your account number

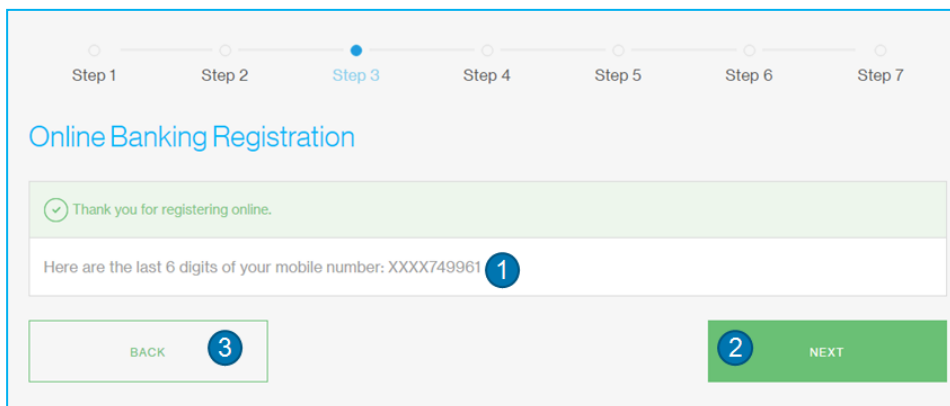
② Input your registered mobile number

③ Input the security code

④ Click Submit to continue

⑤ Click Back to previous page.

Step 2: Verify of registered mobile phone number



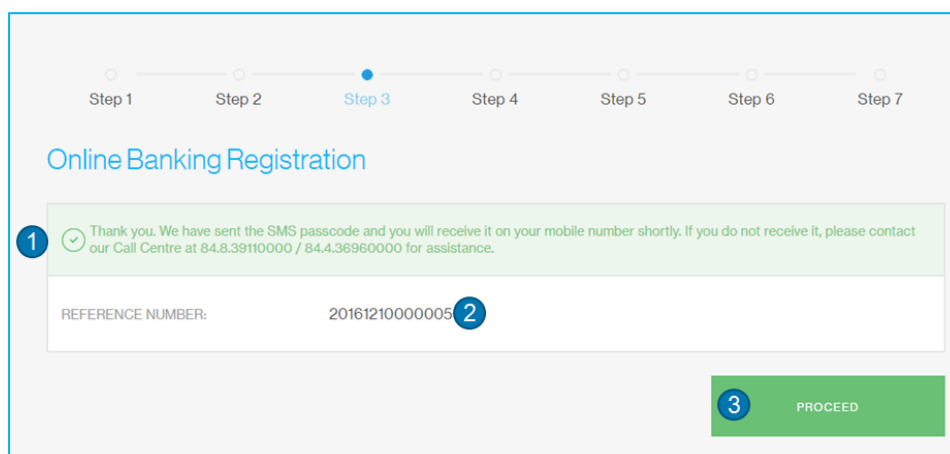
Explanation

❶ Check the last 6 digits of your Mobile number which registered with Standard Chartered
Please check all of your information carefully. Contact our Client Contact Centre (24/7) (84 28) 3911 0000/ (84 24) 3696 0000 if any of your information is incorrect.

❷ Click **Next** to continue the process

❸ Click **Back** to previous page.

*In the next page after you click **Next**, you will receive a reference number for your eTAC. The SMS passcode will be sent to your registered mobile number.*



Explanation

❶ SMS passcode will be sent to your registered mobile number

❷ Please save the reference number for next step

❸ Click **Proceed** to continue

Step 3: Input your eTAC code (SMS passcode)

Online Banking Registration ⓘ

ACCOUNT NUMBER

1

SMS PASS CODE

2

ENTER TRANSACTION REFERENCE

3

q n E x O

ENTER SECURITY CODE

4

CANCEL

6

5

REGISTER

Explanation

- 1 Input your account number
- 2 Input the eTAC (SMS Passcode) sent to your registered mobile number
- 3 Input the transaction reference number which shown in the previous page (also include in the SMS code sent to your mobile phone)
- 4 Input the security code
- 5 Click **Register** to register
- 6 Click **Cancel** to cancel the request

(1) [Learn more about eTAC code](#)

Step 4: Input the new desired user name and password

Online Banking Registration ⓘ

✓ You are now registered for Online Banking Service

ONLINE BANKING RELATIONSHIP NUMBER

XXXXXXXXXX

NEW LOGIN ID

1

PASSWORD

2

CONFIRM PASSWORD

3

5

CANCEL

4

SUBMIT

Explanation

- 1 Input your new User name (login ID)

- ✓ Capital and non-capital character are defined
- ✓ Length of user name is from 8 to 16 characters include numbers and alphabet characters

② Input your new desired password

- ✓ Capital and non-capital character are defined
- ✓ Length of password is from 6 to 16 characters include numbers and alphabet characters

You should change your password regularly to enhance the security when accessing Online Banking. Find out more at [Change password](#) to know instruction how to change your password.

③ Confirm of new password

④ Click **Submit** to complete the registration process

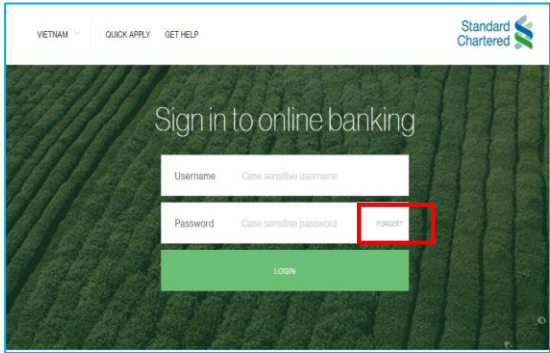
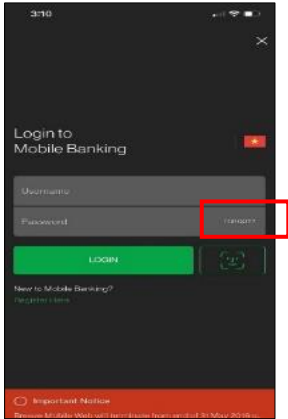
⑤ Click **Cancel** to cancel the request

3. Reset login password

When you are using Online Banking,

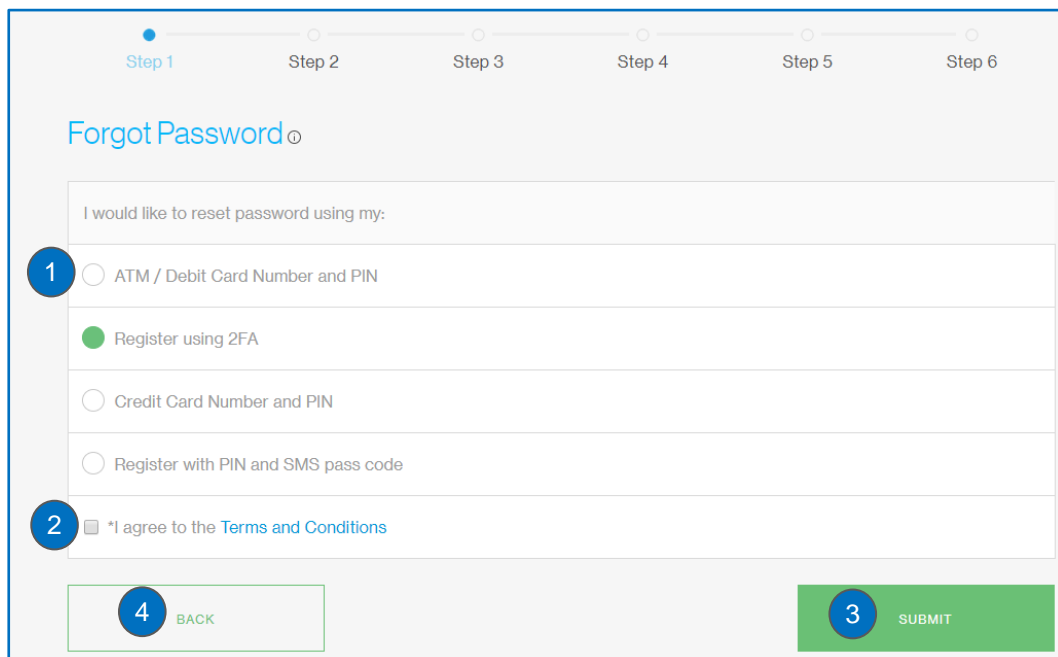
- ☞ If you forgot your password, please use Forgot password function. Learn more
- ☞ If you still remember your password and wish to change your password because of security reason. Please use the change password function. Learn more

3.1. Forgot password

On web browser	SC Mobile Banking App
<p>When access <i>Online banking</i> on SC website, you will find Forgot</p> 	<p>When access <i>SC Mobile Banking app</i>, you will find Forgot on Log-in screen</p> 

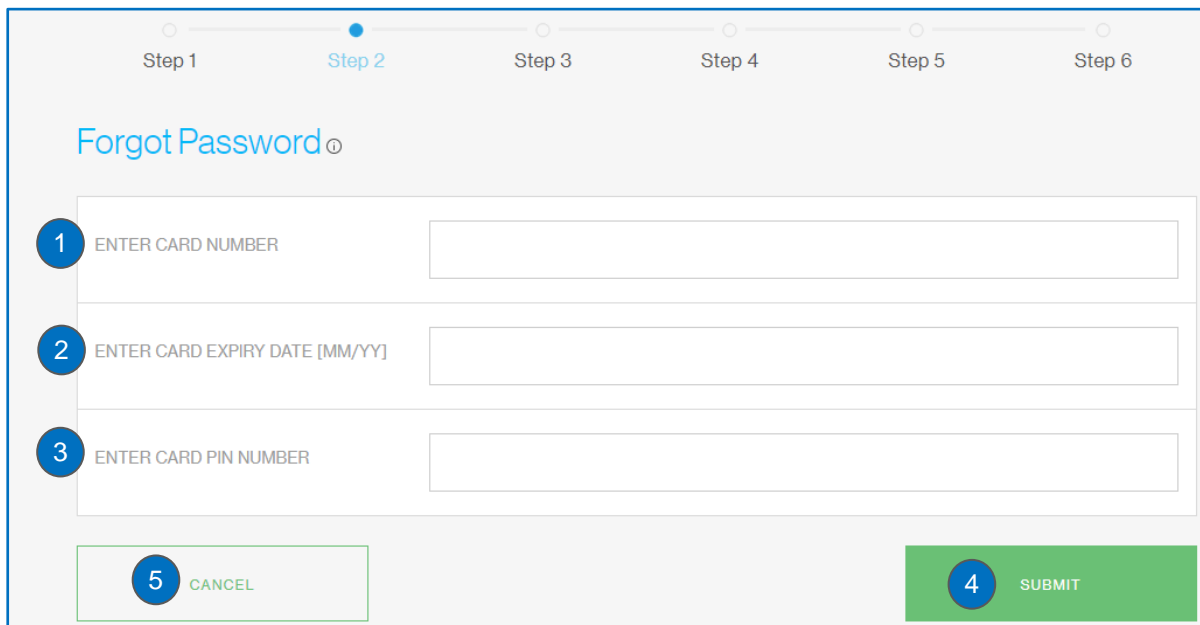
(i) Generate new password using ATM / Debit card

The following pages will show you step by step how to generate password



Explanation

- ❶ Choose **ATM / Debit card number and PIN**
- ❷ Tick on the box “I agree with Terms and Conditions”
- ❸ Click **Submit** to proceed
- ❹ Click **Back** to previous page.

**Explanation**

- ❶ Input **ATM / Debit card number**
- ❷ Input expired date (could be found on card front), with the format MM/YY (ex: 03/21)
- ❸ Input PIN of your card (the PIN when you use at the ATM).
- ❹ Click **Submit** to continue.
- ❺ Click **Cancel** to cancel the request.

Profile Summary

ONLINE BANKING RELATIONSHIP NUMBER:

001095860

ACCOUNT TITLE:

XXX XXX XXX

FIRST NAME:

XXX

LAST NAME:

XXX

ACCOUNT NUMBER :

66193531366

Your SMS pass code and reference number will be sent to following mobile number in our records, click 'Proceed' to continue. To update your mobile number kindly contact our Call Center (84.8.9110000 / 84.4.6960000).

MOBILE NUMBER :

XXXXXX6319

EMAIL:

test@sc.com

ADDRESS INFORMATION:

XXX,XXX,XXX,XXX,XXX,Ha Noi City,VIETNAM

BACK

2

1

PROCEED

Explanation:

- 1 Click **Proceed** to continue
Please check all of your information carefully. Contact our Client Contact Centre (24/7) (84 28) 3911 0000/ (84 24) 3696 0000 if any of your information is incorrect.
- 2 Choose **Back** to get back to the previous page

Step 1Step 2Step 3Step 4Step 5Step 6

Forgot Password ⓘ

REFERENCE NUMBER

20190906002275

SMS PASS CODE

1

The SMS Passcode is valid only for 3 minutes

CANCEL

3

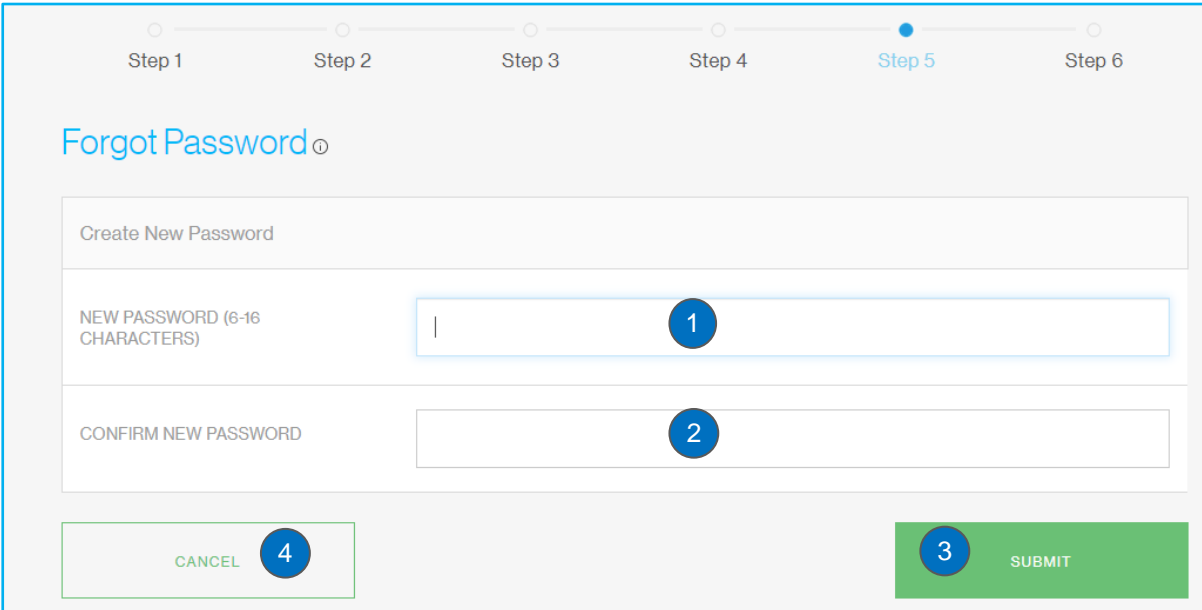
2

PROCEED

Explanation

- 1 Input eTAC code which is sent to your registered phone number

- ② Click **Proceed** to continue
- ③ Click **Cancel** to cancel the request



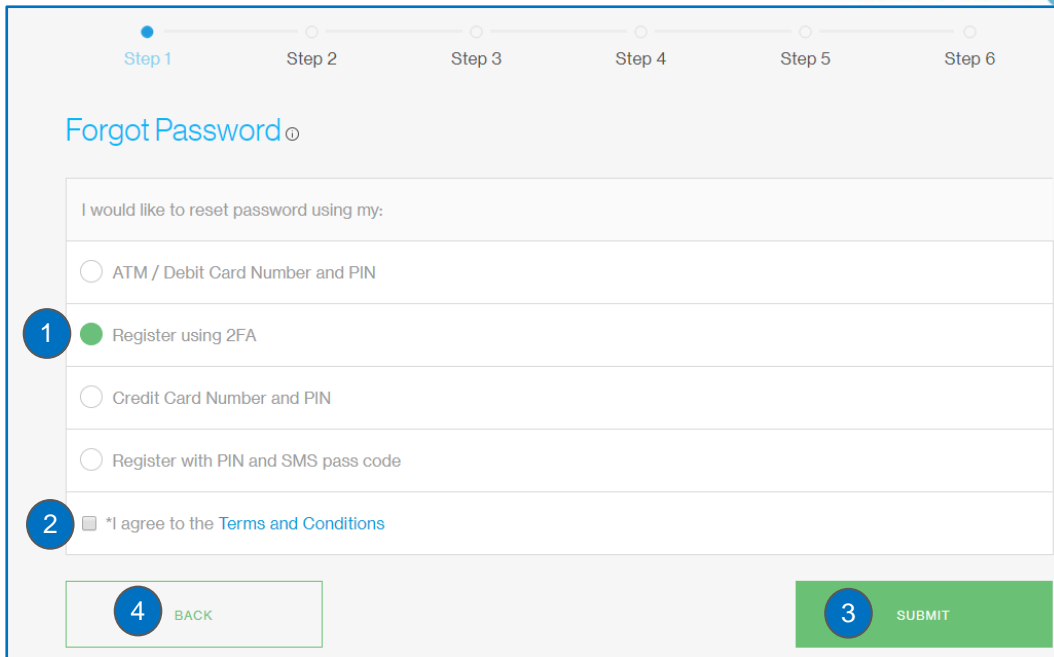
Explanation

- ① Input the new password you wish to use
 - ✓ Capital and non-capital character are defined
 - ✓ Length of password is from 6 to 16 characters include numbers and alphabet characters

You should change your password regularly to enhance the security when accessing Online Banking. Find out more at [Change password](#) to know instruction how to change your password.
- ② Confirmation of password
- ③ Click **Submit** to complete your request
- ④ Click **Cancel** to cancel the request

(ii) Generate new password using 2FA

The following pages will show you step by step how to generate password by using 2FA



Explanation

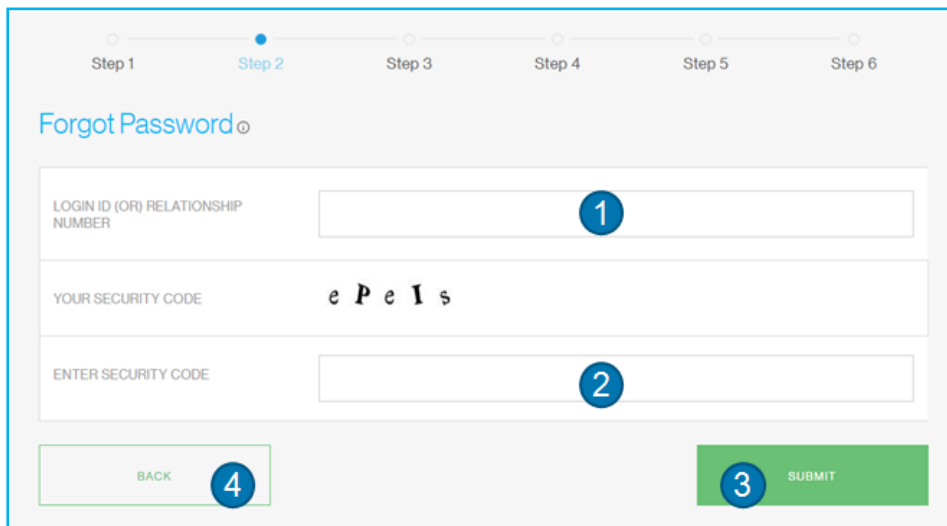
① Choose Register using 2FA

If you already receive SMS and PIN but not yet use within 3 minutes, you can use that code to register with option “Register with PIN and SMS pass code” to save time.

② Tick in the box “I agree to all the terms and conditions”

③ Click Submit to proceed to the next page

④ Click Back to main page



Explanation

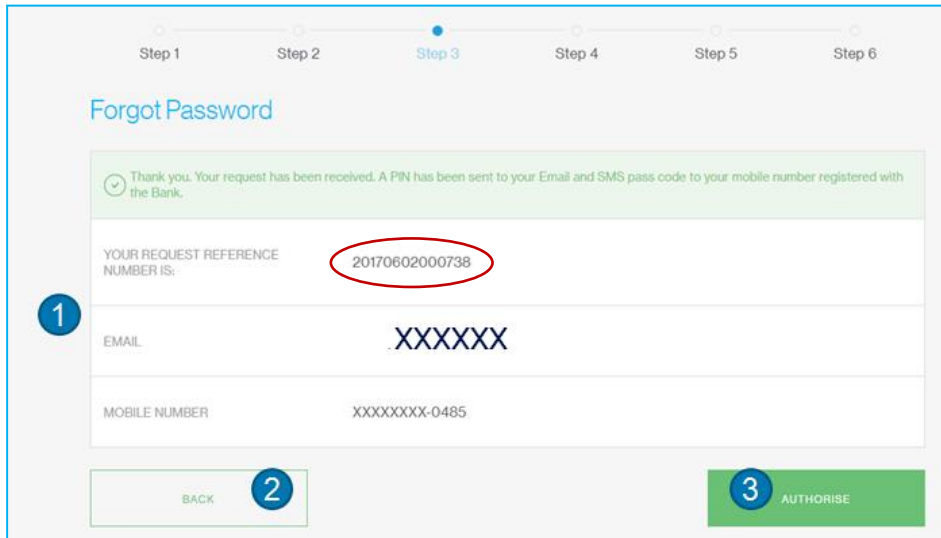
① Enter your Login ID or your Relationship number

If you could not remember either of this mentioned information, please call our Client Contact Center (24/7) (84 28) 3911 0000/ (84 24) 3696 0000 for support.

② Input security code

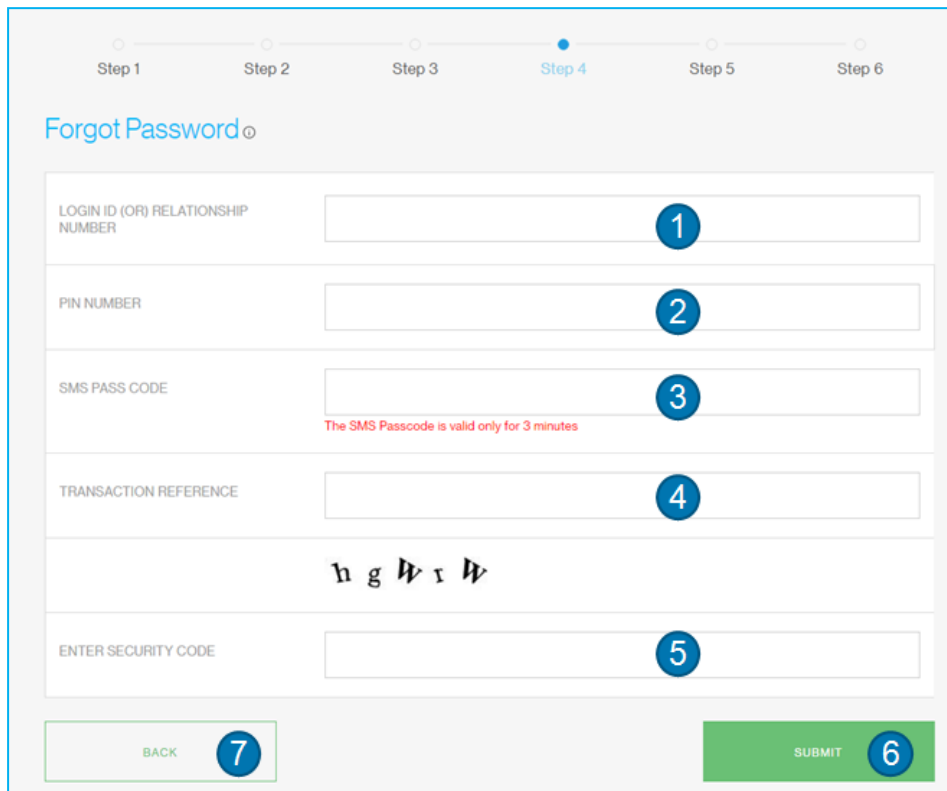
③ Click Submit to complete the request

- ④ Click **Back** to previous page



Explanation

- ① Please check all of your information carefully. Contact our Client Contact Centre (24/7) (84 28) 3911 0000/ (84 24) 3696 0000 if any of your information is incorrect.
Save the **Request reference number** for next step
- ② Click **Back** to get back to the main page
- ③ Click **Authorise** to continue

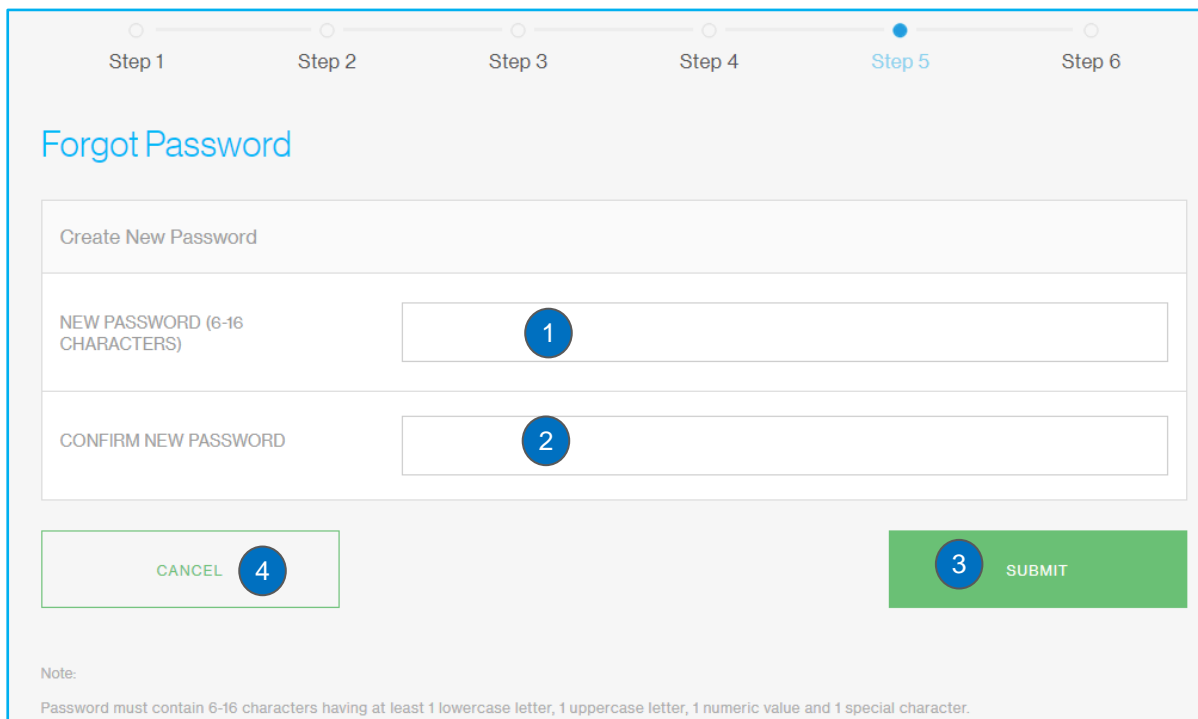


Explanation

- ① Input your Log in ID or your Relationship number

- ➊ Input the PIN which will be sent to your registered email
- ➋ Input eTAC⁽¹⁾ (SMS passcode) which will be sent to your registered mobile number
- ➌ Input Reference number which is shown in the previous screen, also include along with the SMS passcode
- ➍ Input Security code
- ➎ Click **Submit** to complete your request
- ➏ Click **Back** to get back previous page.

(1) [Learn more about eTAC](#)



Explanation

- ➊ Input the new password you wish to use
 - ✓ Capital and non-capital character are defined
 - ✓ Length of password is from 6 to 16 characters include numbers and alphabet characters

You should change your password regularly to enhance the security when accessing Online Banking. Find out more at [Change password](#) to know instruction how to change your password.
- ➋ Confirmation of new password
- ➌ Click **Submit** to complete your request
- ➍ Click **Cancel** to cancel your request

(iii) Generate new password using Credit Card number and PIN

Step 1 Step 2 Step 3 Step 4 Step 5 Step 6

Forgot Password ⓘ

I would like to reset password using my:

☐ ATM / Debit Card Number and PIN

☐ Register using 2FA

1 ☒ Credit Card Number and PIN

☐ Register with PIN and SMS pass code

2 ☐ *I agree to the [Terms and Conditions](#)

BACK 4 SUBMIT 3

Explanation

- 1 Choose **Credit Card number and PIN**
- 2 Tick in the box “I agree to all the terms and conditions”
- 3 Click **Submit** to proceed to the next page
- 4 Click **Back** to main page

Step 1 Step 2 Step 3 Step 4 Step 5

Forgot Password ⓘ

ENTER CARD NUMBER

1

2 ☒ I know the PIN

☐ I don't know the PIN

CANCEL 4 SUBMIT 3

Explanation

- 1 Input your credit card number
- 2 Click “*I know the PIN*” if you know or remember the PIN of your credit card and then input the PIN of your credit card.

Click “I don’t know the PIN” if you do not know or not remember the PIN of your credit card.

- 3 Click **Submit** to proceed to the next page
- 4 Click **Cancel** to cancel the request

Step 1

Step 2

Step 3

Step 4

Step 5

Forgot Password

Profile Summary

1

ONLINE BANKING RELATIONSHIP NUMBER:XXXXXXXX

Your eTAC and Reference Number will be sent to your registered mobile number as per our record. Click "Next" to continue. To update your mobile number kindly contact nearest branch.

MOBILE NUMBER:XXXXXXXX

EMAIL:XXXXXXXXXX@YAHOO.COM

CANCEL

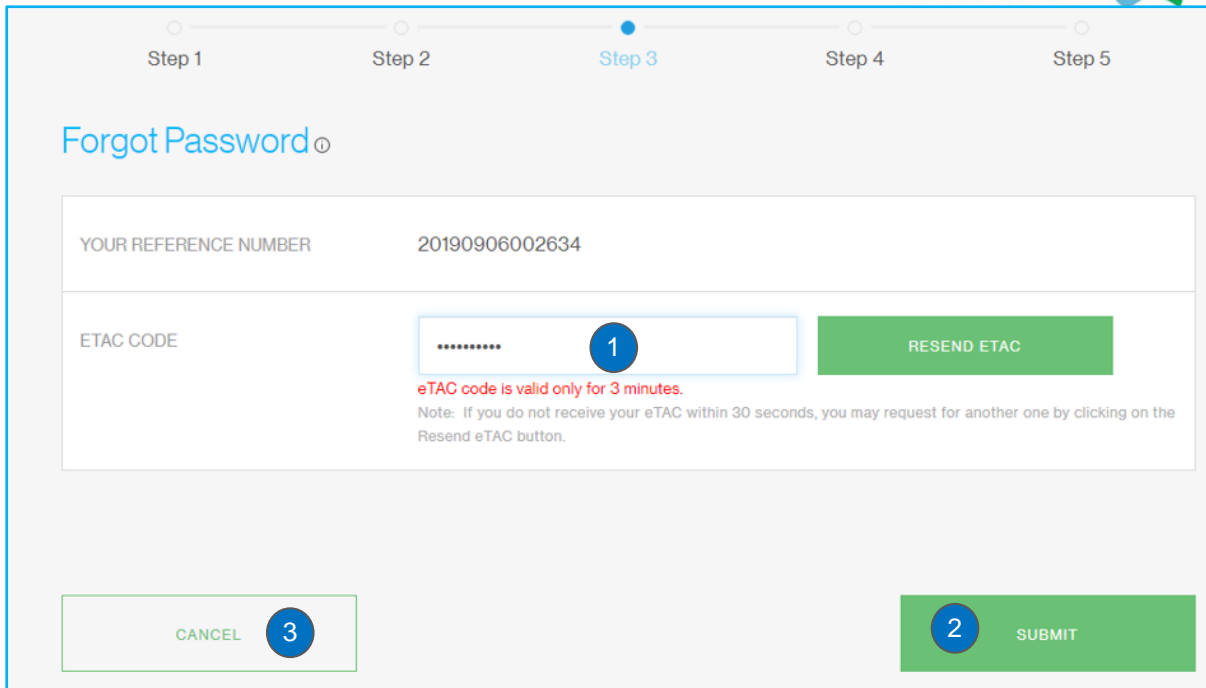
3

2

NEXT

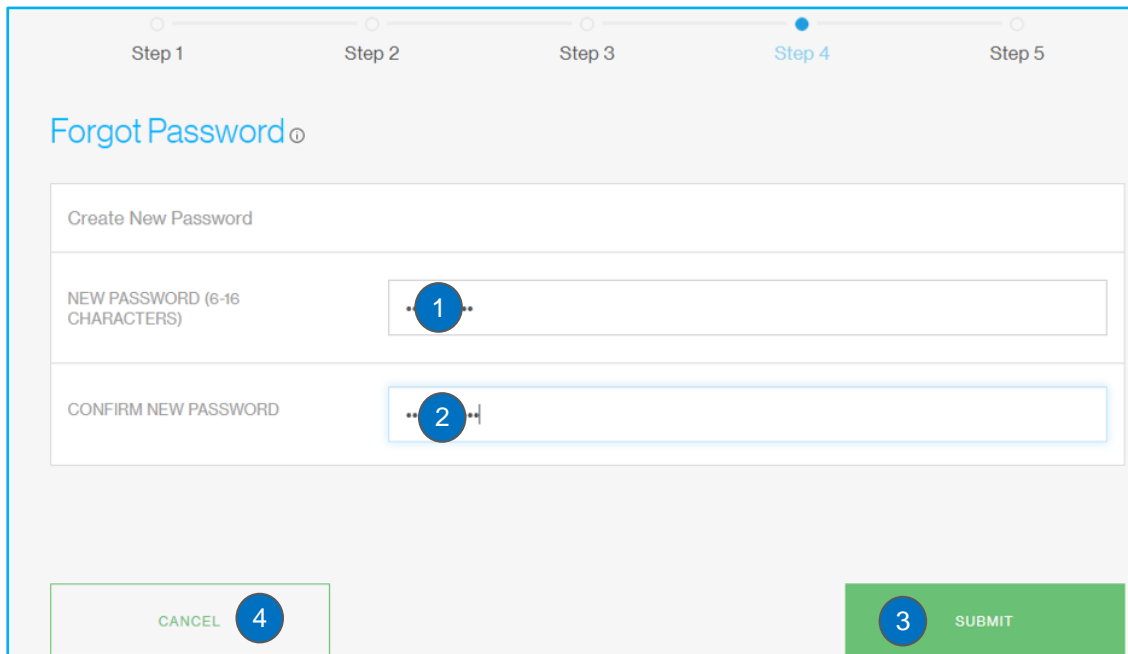
Explanation

- 1 Check your profile information
Please check all of your information carefully. Contact our Client Contact Centre (24/7) (84 28) 3911 0000/ (84 24) 3696 0000 if any of your information is incorrect.
- 2 Click **Next** to proceed to the next page
- 3 Click **Cancel** to cancel your request



Explanation

- ❶ Input eTAC code which is sent to your registered phone number
Click "Resend ETAC" if you do not receive eTAC within 30 seconds.
- ❷ Click **Submit** to proceed to the next page
- ❸ Click **Cancel** to cancel your request



Explanation

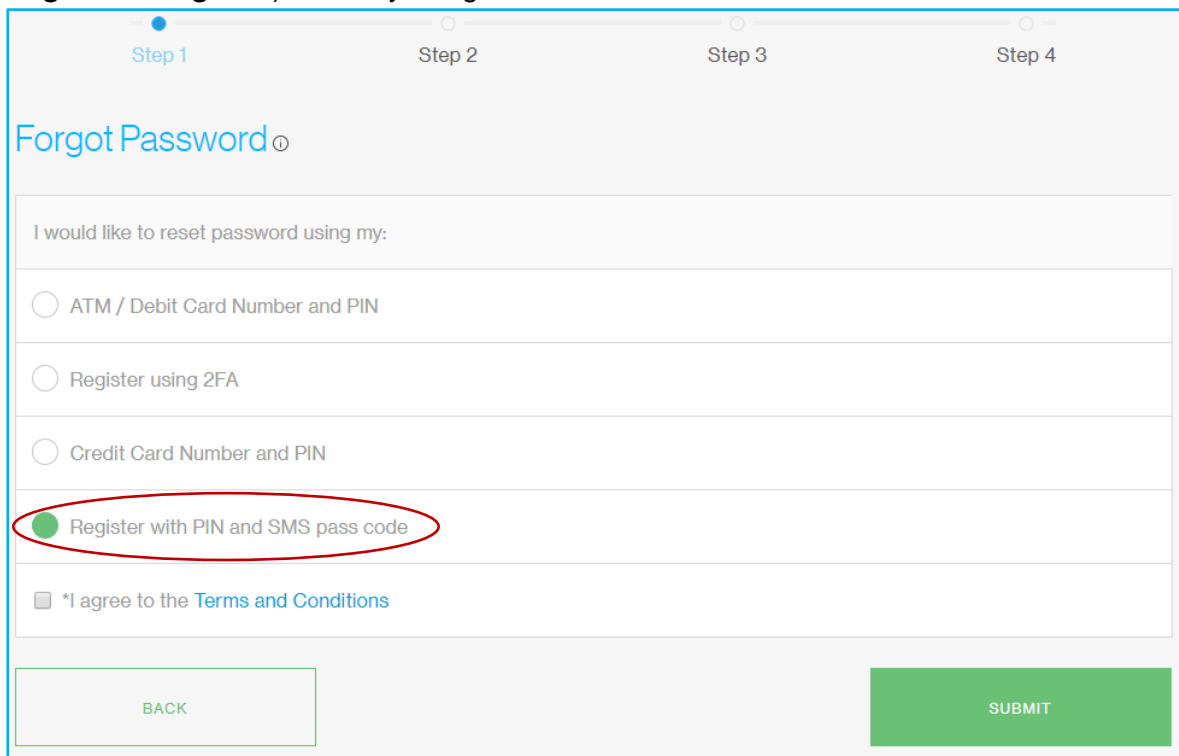
- ❶ Input the new password you wish to use
 - ✓ Capital and non-capital character are defined
 - ✓ Length of password is from 6 to 16 characters include numbers and alphabet characters

You should change your password regularly to enhance the security when accessing Online Banking. Find out more at [Change password](#) to know instruction how to change your password.

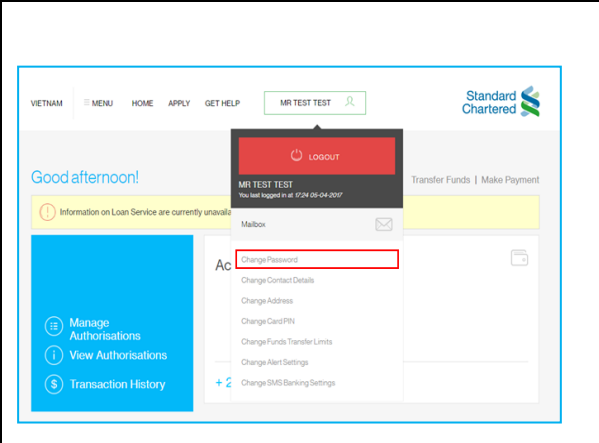
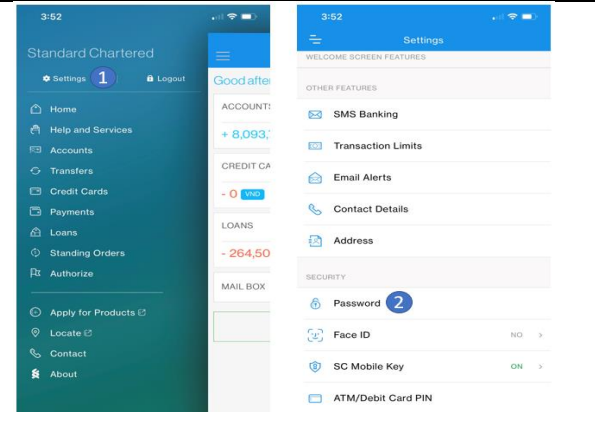
- ② Confirmation of new password
- ③ Click **Submit** to complete your request
- ④ Click **Cancel** to cancel your request

(iv) Generate new password using PIN and SMS pass code

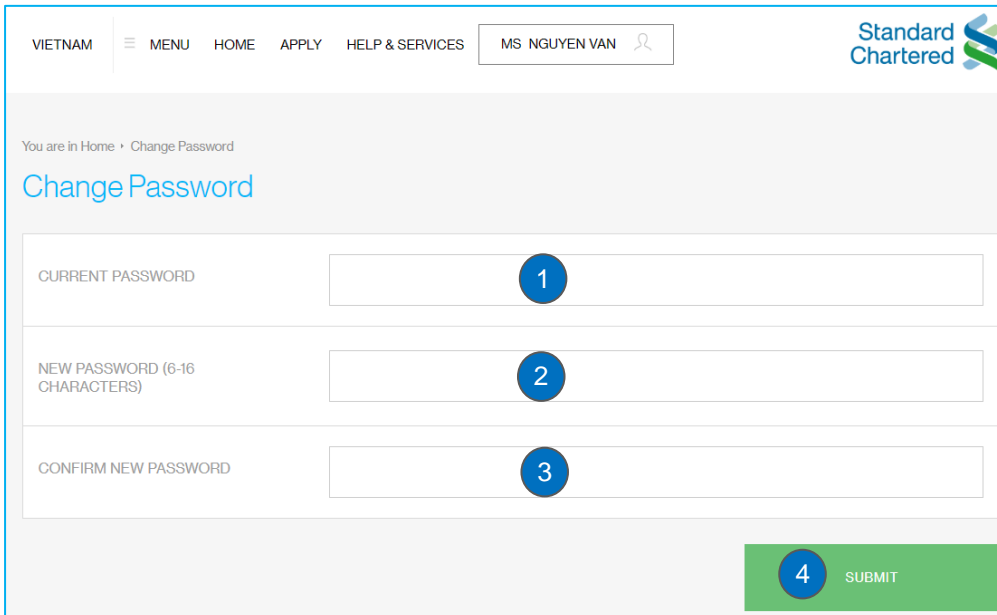
Use this option if you have received the SMS code (when choosing to generate password by **Register using 2FA**) but not yet registered or used the code within 03 minutes.



3.2. Change password

On web browser	On SC Mobile App
	

After access the function, complete below screen to finish



VIETNAM MENU HOME APPLY HELP & SERVICES MS NGUYEN VAN

Standard Chartered

You are in Home > Change Password

Change Password

CURRENT PASSWORD 1

NEW PASSWORD (6-16 CHARACTERS) 2

CONFIRM NEW PASSWORD 3

4 SUBMIT

Explanation

- ❶ Input your current password
- ❷ Choose a new password
 - ✓ Capital and non-capital character are defined
 - ✓ Length of password is from 6 to 16 characters include numbers and alphabet characters
- ❸ Confirm new password
- ❹ Click **Submit** to complete your request

4. Card / Loan Management

4.1. Activate your ATM/Debit Card

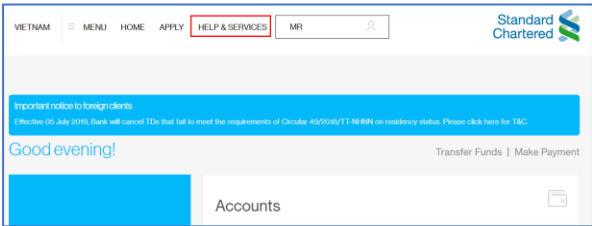
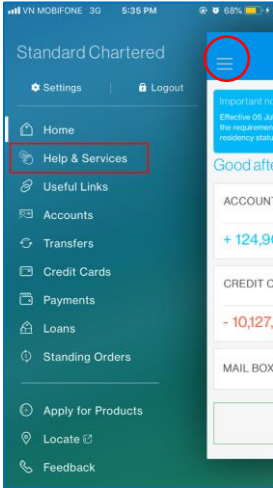
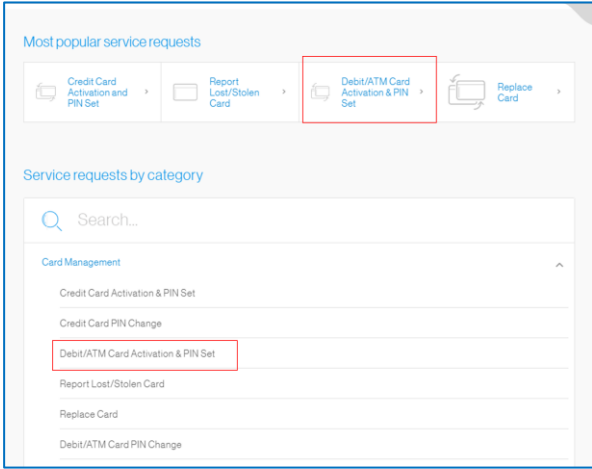
This function helps you to activate the Debit/ATM Card of Standard Chartered. Debit Cards eligible for activation are inactive cards that are:

- 👍 Newly issued or re-issued.
- 👍 Not activated in any other channels
- 👍 Still valid; and
- 👍 Not locked for any reasons.

If you don't find your card listed, please contact our Client Care Center (24/7) at (84 28) 3911 0000/ (84 24) 3696 0000.

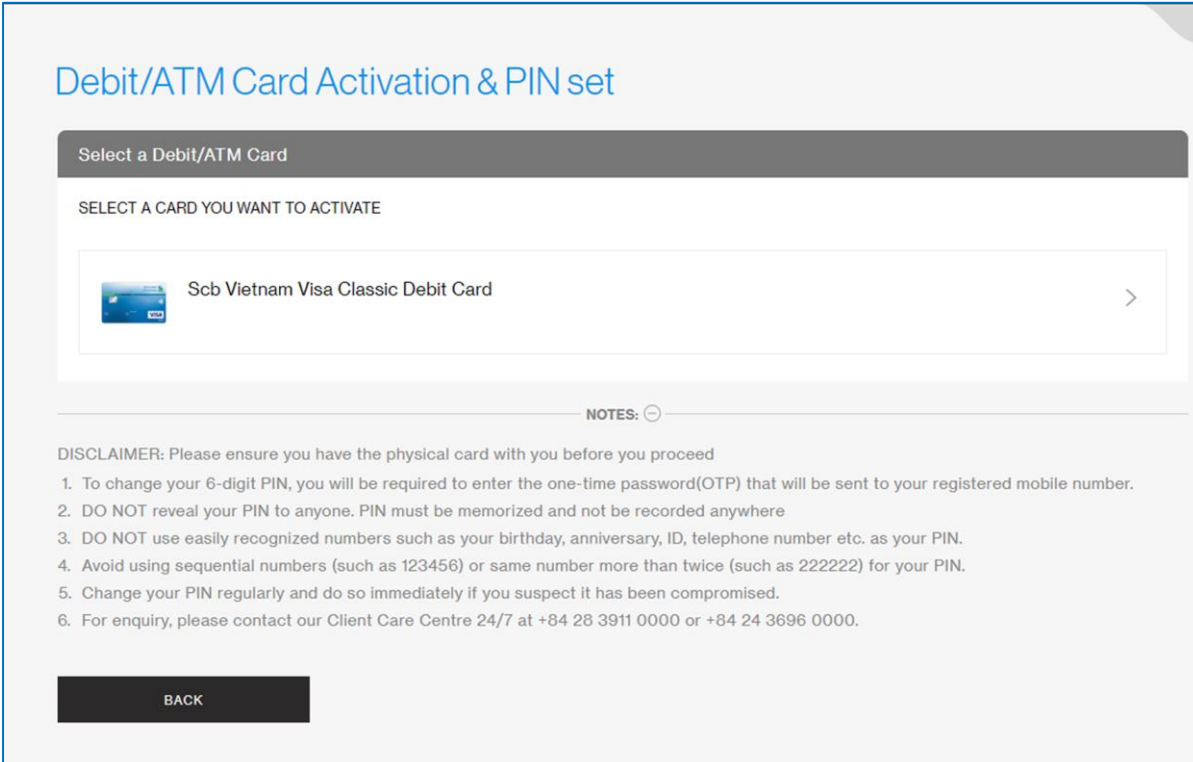
To access the function:

Go to “Help & Services” on the main menu, click on “Debit/ATM Card Activation & PIN Set” under “Most popular service requests” or “Card Management”.

Help & Services on web browser	Help & Services on SC Mobile App
	
	

Step 1: Select the card which needs to be activated


After choosing “Debit/ATM Card Activation & PIN Set”, click on the card you want to activate.



Debit/ATM Card Activation & PIN set

Select a Debit/ATM Card

SELECT A CARD YOU WANT TO ACTIVATE

 Scb Vietnam Visa Classic Debit Card >

NOTES: ☹

DISCLAIMER: Please ensure you have the physical card with you before you proceed

1. To change your 6-digit PIN, you will be required to enter the one-time password(OTP) that will be sent to your registered mobile number.
2. DO NOT reveal your PIN to anyone. PIN must be memorized and not be recorded anywhere
3. DO NOT use easily recognized numbers such as your birthday, anniversary, ID, telephone number etc. as your PIN.
4. Avoid using sequential numbers (such as 123456) or same number more than twice (such as 222222) for your PIN.
5. Change your PIN regularly and do so immediately if you suspect it has been compromised.
6. For enquiry, please contact our Client Care Centre 24/7 at +84 28 3911 0000 or +84 24 3696 0000.


BACK

Step 2: Input new PIN for the selected Debit/ATM Card

After choosing the card, you need to set your new desired PIN to proceed with activation. Please follow the instructions in the Notes section.

Debit/ATM Card Activation & PIN set

Set Debit/ATM Card PIN

 Scb Vietnam Visa Classic Debit Card

SET YOUR NEW CARD PIN

ENTER YOUR NEW CARD PIN

RE-ENTER YOUR PIN

NOTES:

1. To change your 6-digit PIN, you will be required to enter the one-time password(OTP) that will be sent to your registered mobile number.
2. DO NOT reveal your PIN to anyone. PIN must be memorized and not be recorded anywhere
3. DO NOT use easily recognized numbers such as your birthday, anniversary, ID, telephone number etc. as your PIN.
4. Avoid using sequential numbers (such as 123456) or same number more than twice (such as 222222) for your PIN.
5. Change your PIN regularly and do so immediately if you suspect it has been compromised.
6. For enquiry, please contact our Client Care Centre 24/7 at +84 28 3911 0000 or +84 24 3696 0000.

CANCEL


NEXT

Explanation

- ➊ Input your new desired PIN
- ➋ Confirm your new PIN.
- ➌ Choose **Next** for following steps.
- ➍ Choose **Cancel** to cancel the process.

Step 3: Input OTP to complete your request

Debit/ATM Card Activation & PIN set



A SMS with the One Time Password (OTP) has been sent to your registered mobile number

Enter OTP

svDn-

CANCEL

NEXT

Explanation

- ➊ Input OTP code which is sent to your registered phone number to authenticate the PIN-change transaction
- ➋ Click on **Next** to complete the transaction.

3 Choose **Cancel** to cancel the process.

4.2. Activate your Credit Card

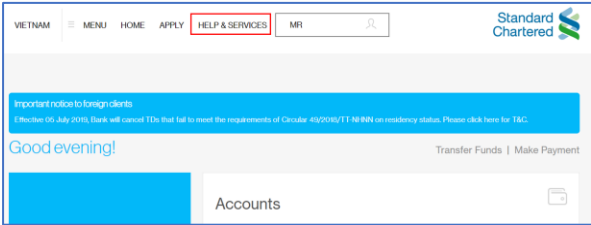
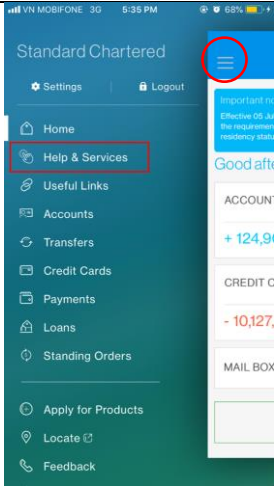
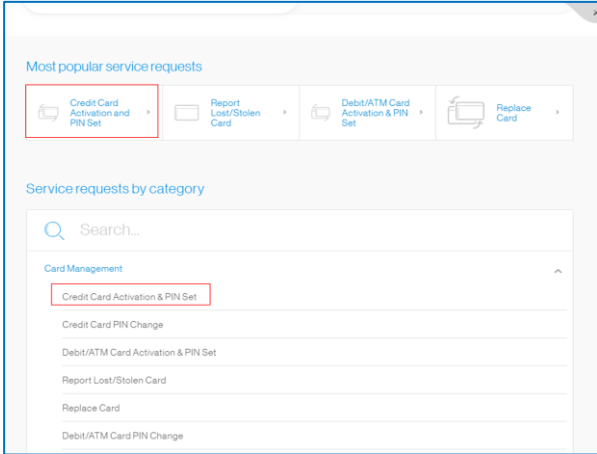
This function helps you to activate the Credit Card of Standard Chartered. Credit Cards eligible for activation are inactive cards that are:

- 👍 Newly issued or re-issued.
- 👍 Not activated in any other channels
- 👍 Still valid; and
- 👍 Not locked for any reasons.

If you don't find your card listed, please contact our Client Care Center (24/7) at (84 28) 3911 0000/ (84 24) 3696 0000.

To access the function:

Go to **“Help & Services”** on the main menu, click on **“Credit Card Activation and PIN Set”** under **“Most popular service requests”** or **“Card Management”**.

Help & Services on web browser	Help & Services on SC Mobile App
	
	

Step 1: Select the card which needs to be activated


After choosing “Credit Card Activation and PIN Set”, click on the card you want to activate.


You are in Home ▶ Help & Services

Credit Card Activation/PIN Setup

Select a Credit Card1 of 2

SELECT A CARD YOU WANT TO ACTIVATE

Priority WorldMiles (P)>

Priority WorldMiles (S)>

DISCLAIMER : Please ensure you have the physical card with you before you proceed for Activation and PIN Set request for this Card.

BACK


Step 2: Input new PIN for the selected Credit Card

After choosing the card, you need to set your new desired PIN to proceed with activation. Please follow the instructions in the Notes section.

You are in Home > Help & Services

Credit Card Activation/PIN Setup

Set Credit Card PIN2 of 2

Priority WorldMiles (P)

SET YOUR NEW CREDIT CARD PIN

ENTER YOUR NEW CARD PIN*

1

RE-ENTER YOUR PIN*

2

NOTES

1. To change your 4-digit PIN, you will be required to enter the one-time password(OTP) that will be sent to your registered mobile number.

2. DO NOT reveal your PIN to anyone. The PIN must be memorized and not be recorded anywhere.

3. DO NOT use easily recognized numbers such as your birthday, anniversary, National ID, telephone number etc. as your PIN.

4. Avoid using sequential numbers (such as 1234) or same number more than twice (such as 1223) for your PIN.

5. Change your 4-digit PIN regularly and do so immediately if you suspect it has been compromised.

6. For enquiry, please contact our Client Care Center (24/7) at +84 28 3911 0000 or +84 24 3696 0000.

CANCEL

4

3


NEXT

Explanation

- 1 Input your new desired PIN
- 2 Confirm your new PIN.
- 3 Choose **Next** for following steps.
- 4 Choose **Cancel** to cancel the process.

Step 3: Input OTP to complete your request

Credit Card Activation/PIN Setup



An SMS with OTP has been sent to your mobile number
Enter your OTP

Qrih -

1

CANCEL

3

2

SUBMIT

{ 46 }

Explanation

- ➊ Input OTP code which is sent to your registered phone number to authenticate the PIN-change transaction
- ➋ Click on **Submit** to complete the transaction.
- ➌ Choose **Cancel** to cancel your request.

4.3. Change PIN of your ATM/Debit Card

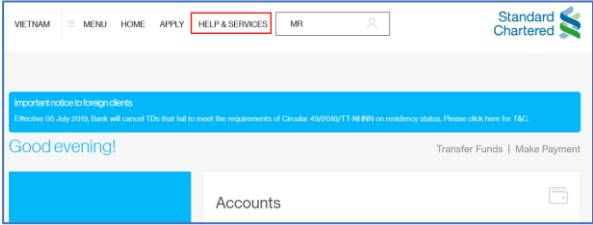
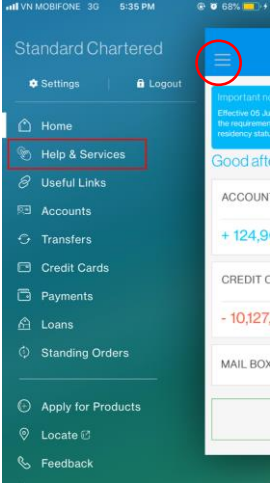
This function helps you to change the PIN of your active ATM or Debit card of Standard Chartered. Active cards are those:

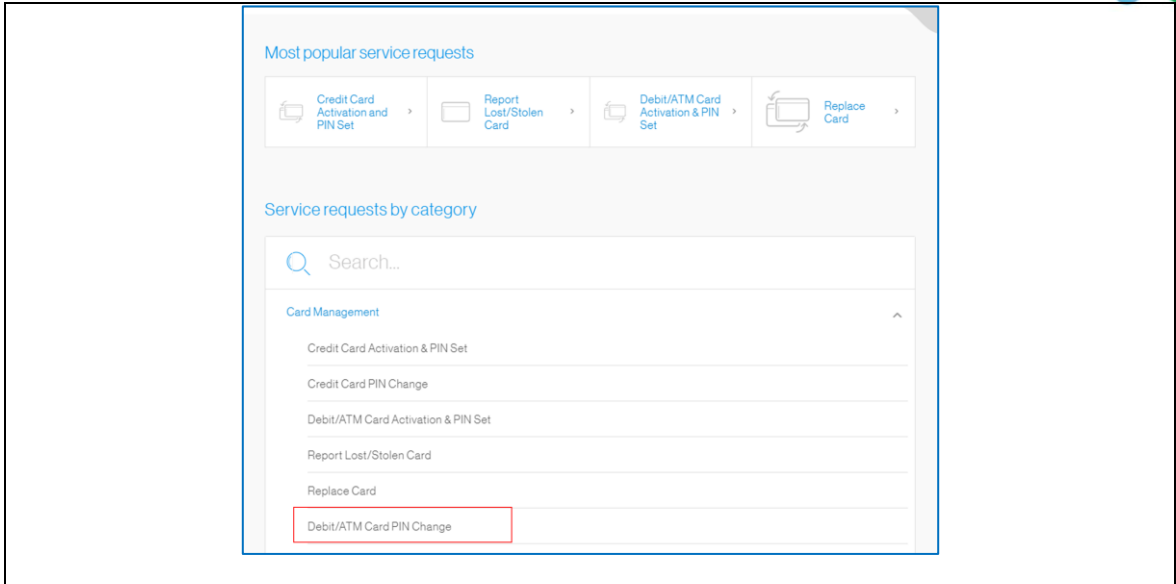
- 👍 Activated via SC Mobile App or SC Online Banking and has set up card PIN after being activated.
- 👍 Activated via Client Care Centre; and
- 👍 Still valid; and
- 👍 Not Locked for any reasons.

If you don't find your card listed, please contact our Client Care Center (24/7) at (84 28) 3911 0000/ (84 24) 3696 0000.

To access the function:

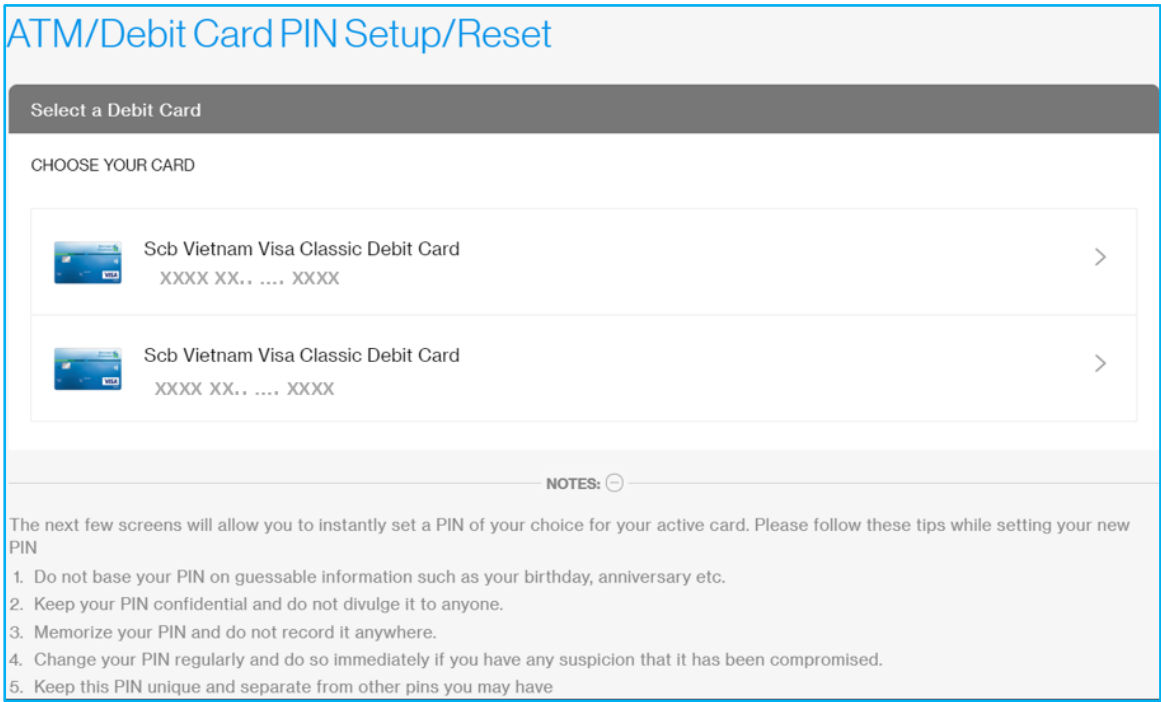
Go to “**Help & Services**” on the main menu, click on “**Debit/ATM Card PIN Change**” under “**Card Management**”.

Help & Services on web browser	Help & Services on SC Mobile App
	



Step 1: Select the card which needs the PIN change

After choosing “ATM/Debit Card PIN Change”, click on the card you need to change PIN.




Step 2: Input new PIN for the selected ATM/Debit Card

Input your new desired PIN. Please follow the instructions in the Notes section.

ATM/Debit Card PIN Setup/Reset

Set Debit Card PIN


Scb Vietnam Visa Classic Debit Card
XXXX XX... XXXX

INPUT YOUR NEW CARD PIN

ENTER YOUR NEW PIN

RE-ENTER YOUR NEW PIN

NOTES:

1. Do not base your PIN on guessable information such as your birthday, anniversary etc.
2. Keep your PIN confidential and do not divulge it to anyone.
3. Memorize your PIN and do not record it anywhere.
4. Change your PIN regularly and do so immediately if you have any suspicion that it has been compromised.
5. Keep this PIN unique and separate from other pins you may have
6. Your PIN should not contain consecutive identical numbers e.g. '11111' or sequential numbers e.g. '123456'.

CANCEL


NEXT

Explanation

- ➊ Input your new desired PIN
- ➋ Confirm your new PIN.
- ➌ Choose **Next** for following steps.
- ➍ Choose **Cancel** to cancel your request.

Step 3: Input eTAC ⁽¹⁾ to complete your request

ATM/Debit Card PIN Setup/Reset


eTAC has been sent to your registered mobile number. Please enter the eTAC
Enter eTAC
zMiU-

CANCEL

NEXT

Explanation

- ➊ Input eTAC code which is sent to your registered phone number to authenticate the PIN-change transaction
- ➋ Click on **Next** to complete the transaction.
- ➌ Choose **Cancel** to cancel the process.

⁽¹⁾ [Learn more about eTAC code](#)

4.4. Change PIN of your Credit Card

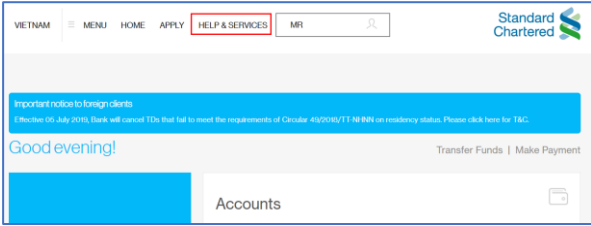
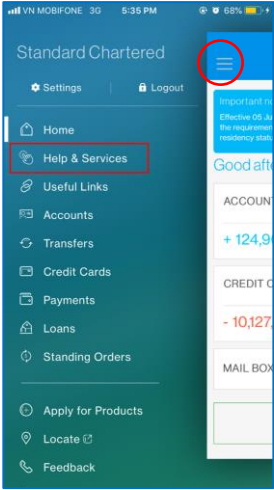
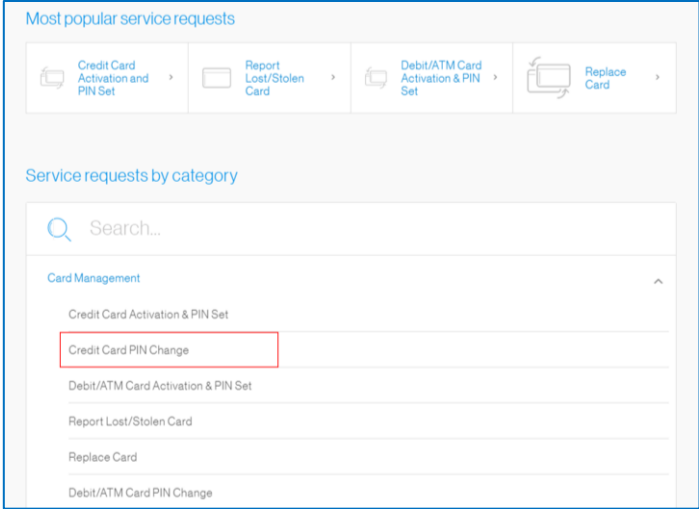
This function helps you to change the PIN of your active Credit Card of Standard Chartered. Active cards are those:

- 👍 Activated via SC Mobile App or SC Online Banking and has set up card PIN after being activated.
- 👍 Activated via Client Care Centre; and
- 👍 Still valid; and
- 👍 Not Locked for any reasons.

If you don't find your card listed, please contact our Client Care Center (24/7) at (84 28) 3911 0000/ (84 24) 3696 0000.

To access the function:

Go to “**Help & Services**” on the main menu, click on “**Credit Card PIN Change**” under “**Card Management**”.

Help & Services on web browser	Help & Services on SC Mobile App
	
	

Step 1: Select the card which needs the PIN change

After choosing “Credit Card PIN Change”, click on the card you need to change PIN.

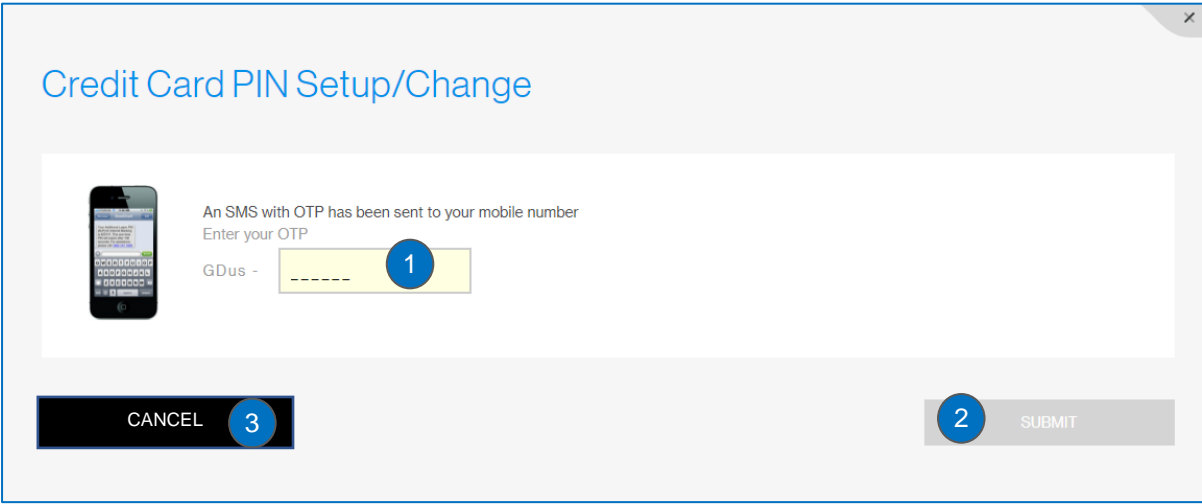
Step 2: Input new PIN for the selected Credit Card

Input your new desired PIN. Please follow the instructions in the Notes section.

Explanation

- ❶ Input your new desired PIN
- ❷ Confirm your new PIN.
- ❸ Choose **Next** for following steps.
- ❹ Choose **Cancel** to cancel your request.

Step 3: Input OTP to complete your request



Credit Card PIN Setup/Change

An SMS with OTP has been sent to your mobile number
Enter your OTP

GDus - ❶

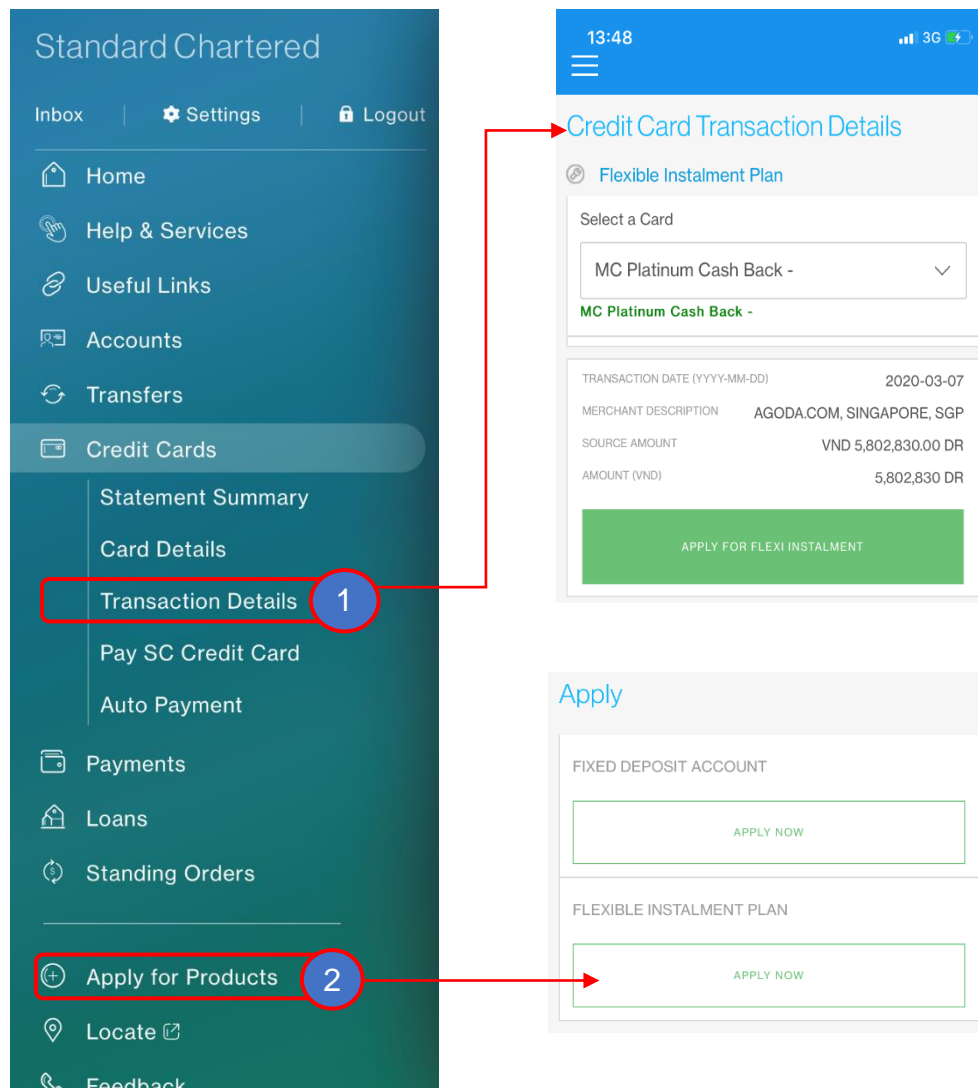
CANCEL ❸ **SUBMIT** ❷

Explanation

- ❶ Input OTP code which is sent to your registered phone number to authenticate the PIN-change transaction
- ❷ Click on **Next** to complete the transaction.
- ❸ Choose **Cancel** to cancel the process.

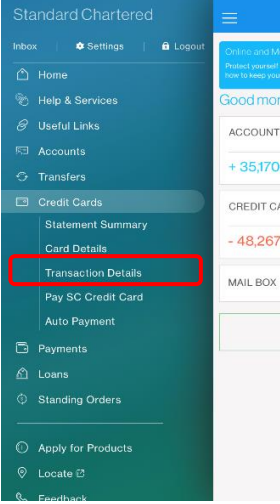
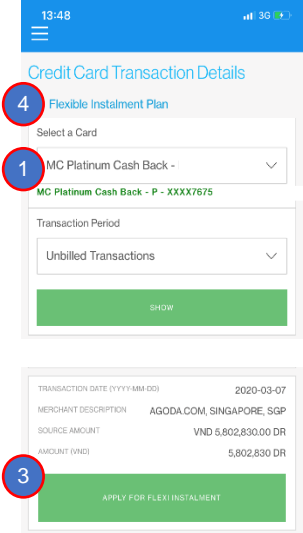
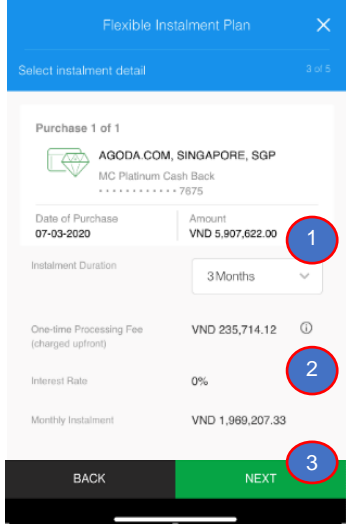
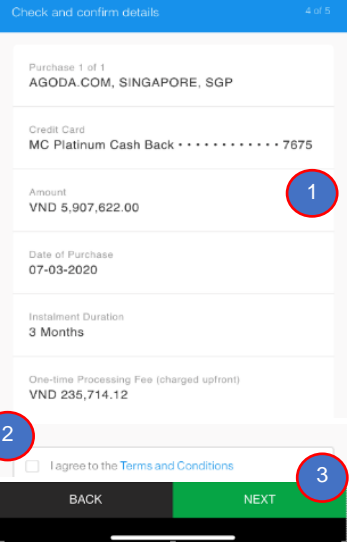
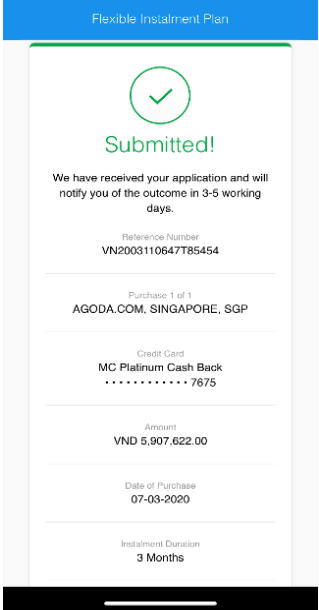
4.5. Convert a Credit Card transaction with Flexible Instalment Plan

- **Flexible Instalment Plan (FIP)** allows user to convert an instalment plan via I-Banking channel by themselves (both Web & SC Mobile Vietnam)
- The feature can be found at **post-login**, via 2 options:
 1. **Credit Card Transaction Details**, or
 2. **Apply for Product (SC Mobile) / Apply (Web version)**

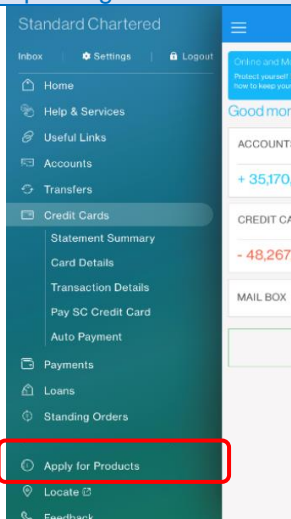
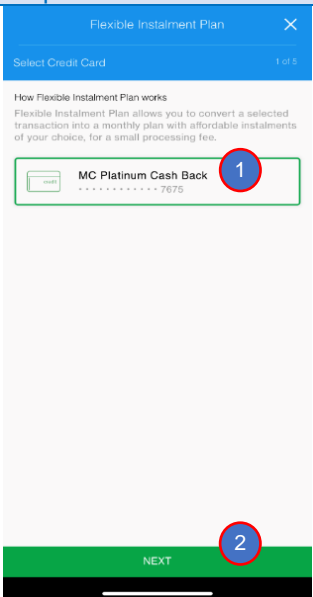
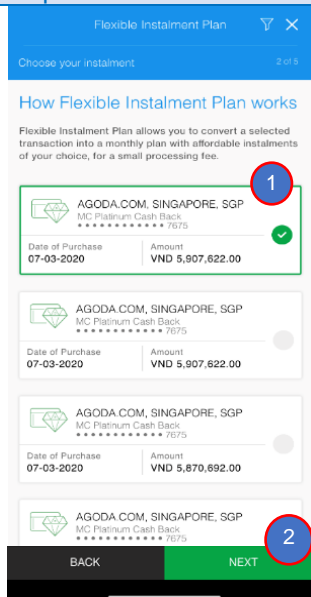
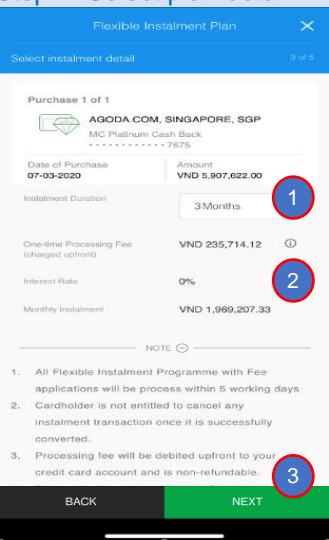
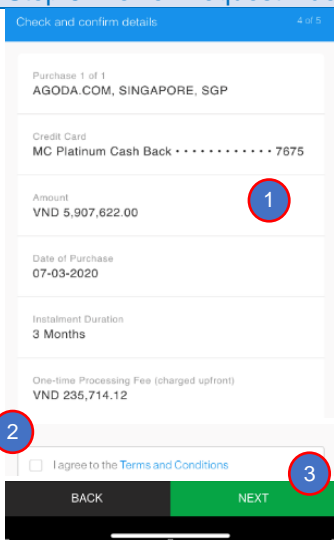
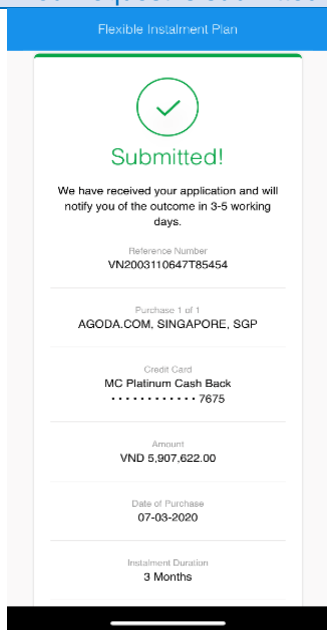


How to submit a Flexible Instalment Plan request?

If you enter feature via Credit Card Transaction Details page

Step 1: Login & access feature	Step 2: Select desired transaction	
		<p>Option 1: You can select (4) to directly go to view the list of all eligible cards and transactions, or</p> <p>Option 2: You can query transaction by selecting a specific card number at (1), > Eligible transactions are displayed on screen, > Select transaction at (3)</p>
Step 3: Select plan details	Step 4: Review detail	Your request is submitted!
		
<p>> Select tenor at (1) > Detail is displayed on screen > Select (3) to next step</p>	<p>> details is displayed on screen (1) > Tick I agree Term & Condition at (2) > Select (3) submit</p>	

If you enter feature via Apply for Product (SC Mobile App) or Apply (Web version):

Step1: Login & access feature	Step 2: Select card number	Step 3: Select transaction
		
	<p>> Select card number at (1) > Select (2) to go to next page</p>	<p>> Select transaction at (1) > Select (2) to go to next page</p>
Step 4: Select plan detail	Step 5: Review request's detail	Your request is submitted!
		
<p>> Select tenor at (1) > Detail (2) is displayed on screen > Select (3) to next step</p>	<p>> Details are displayed on screen (1) > Tick I agree Term & Condition at (2) > Select (3) to submit the request</p>	

4.6. Card Settings

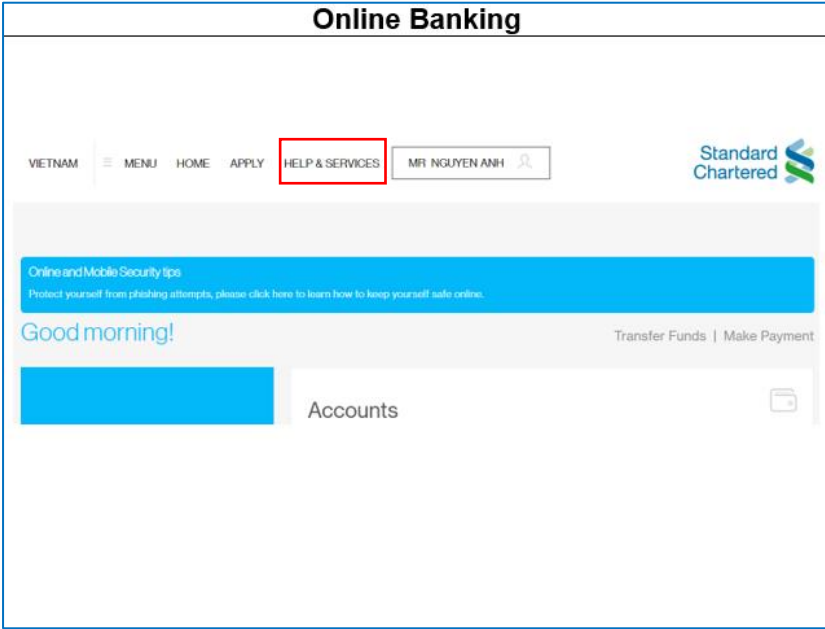
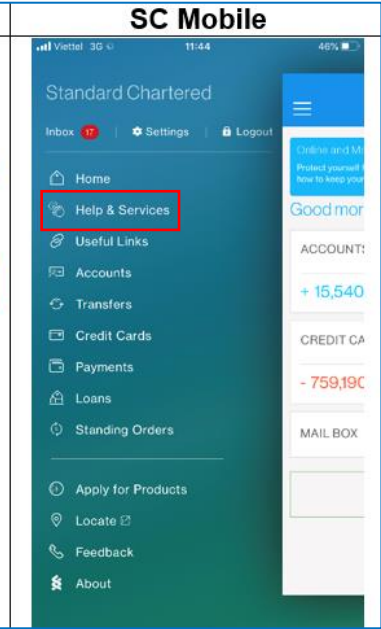
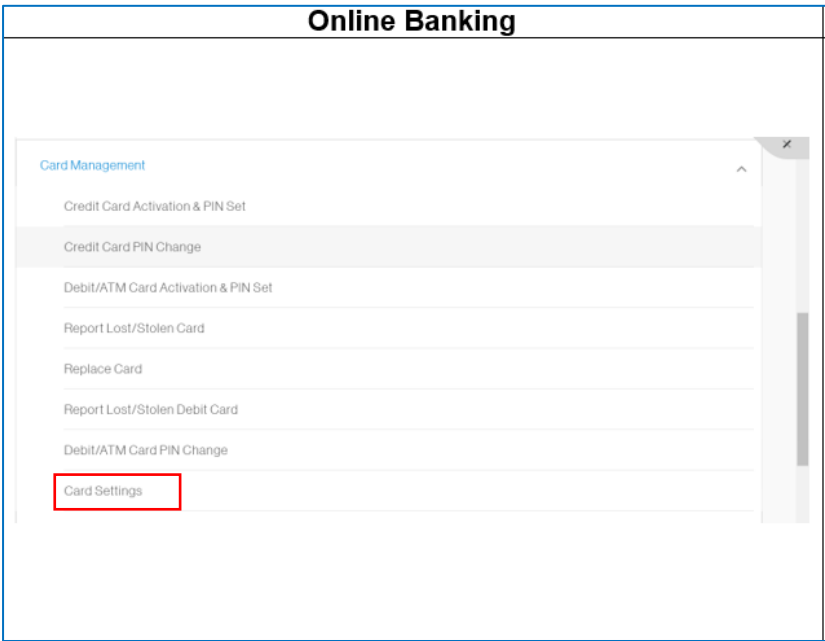
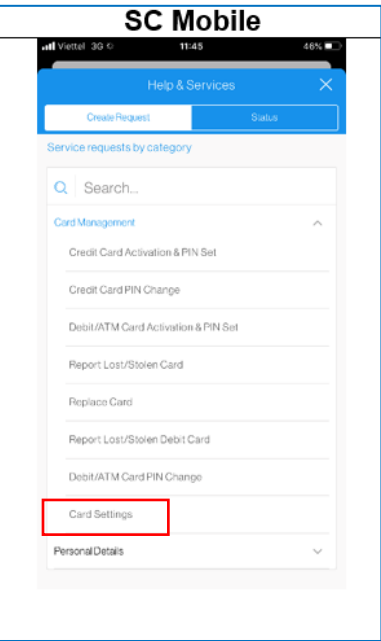
This feature is applied for active credit cards which allow you to control on how, when and where your credit cards may be used. The available settings are:

- Temporary lock (card ON/OFF switch)
- Overseas transactions (all overseas card-present transactions or specific countries)
- Transaction Limit (limit per individual transaction)
- Transaction channels (online, contact)
- Transaction categories (merchant category groups)

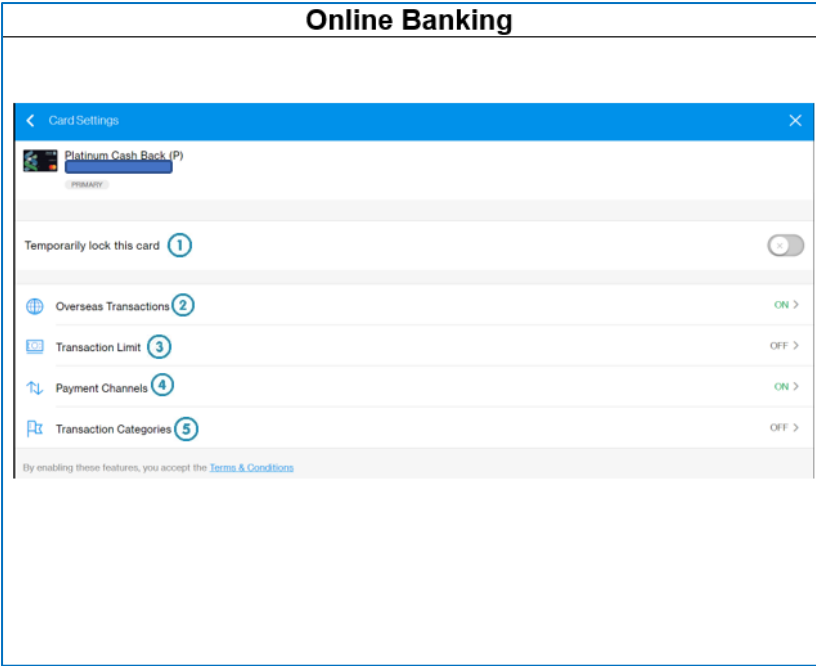
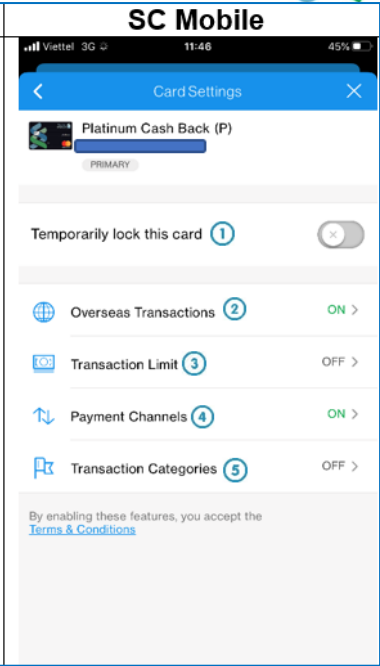
If you don't find your card listed, please contact our Client Care Center (24/7) at (84 28) 3911 0000/ (84 24) 3696 0000.

To access the function:

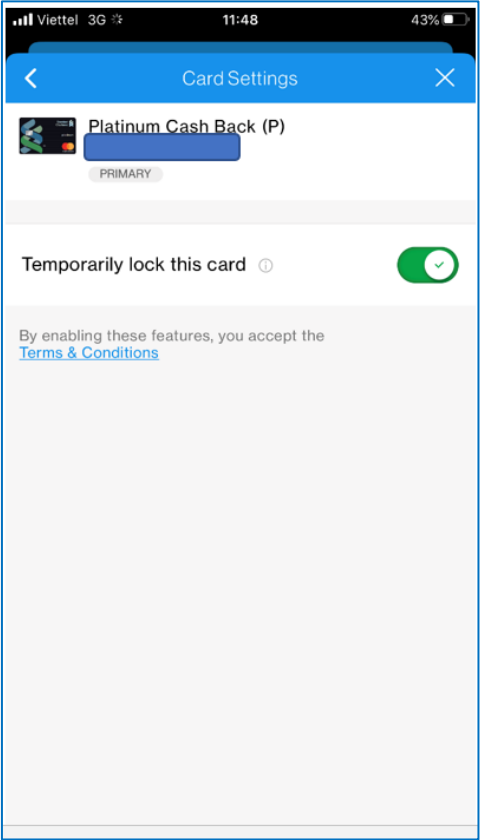
Step 1: Go to “Help & Services” on the main menu, click on “Card Settings” under “Card Management”.

Online Banking	SC Mobile
	
	

Step 2: Set feature for your credit cards

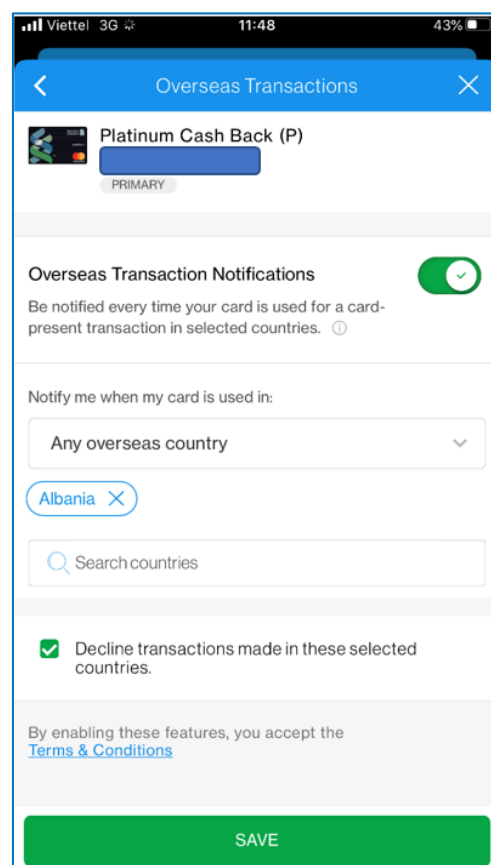
Online Banking	SC Mobile
	

Explanation

<p>1 Allow temporary Card lock/unlock</p> <ul style="list-style-type: none">- Customer may lock or unlock card – applied instantly.- Temporary lock will apply to all transaction.- SMS notification will be triggered when a transaction is attempted on a locked card- When lock is enabled, no other settings can be applied	
---	---

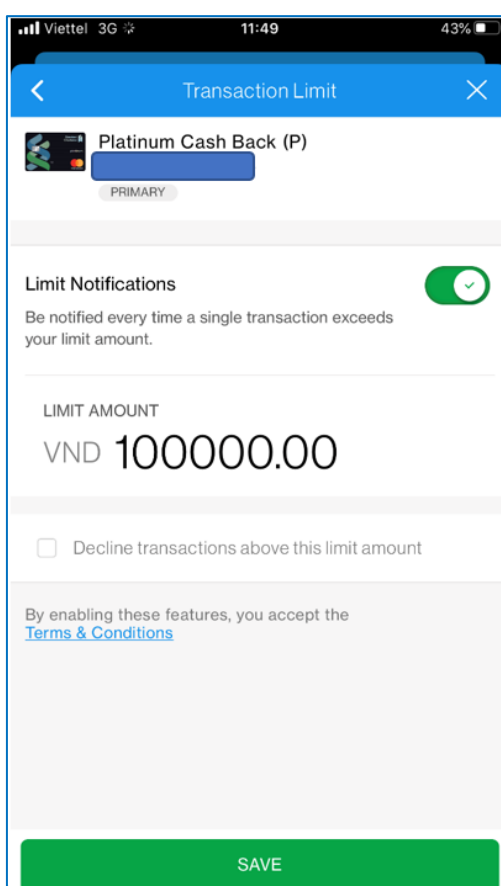
② Set control for **Overseas transaction**

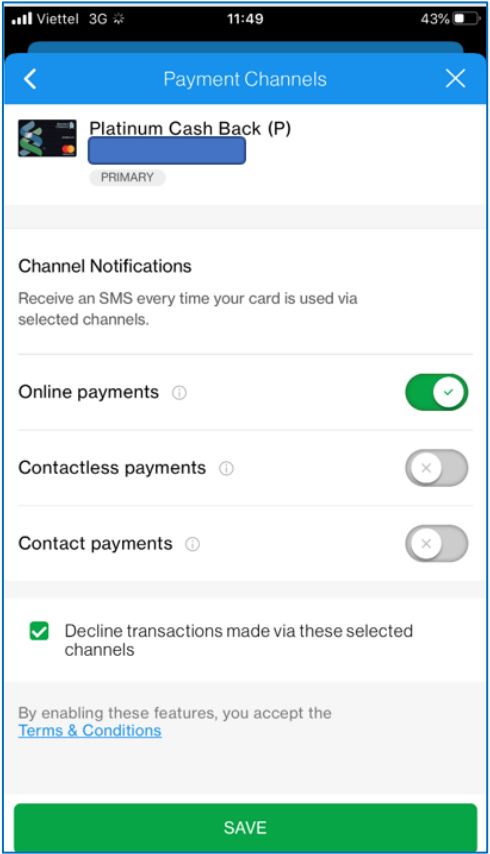
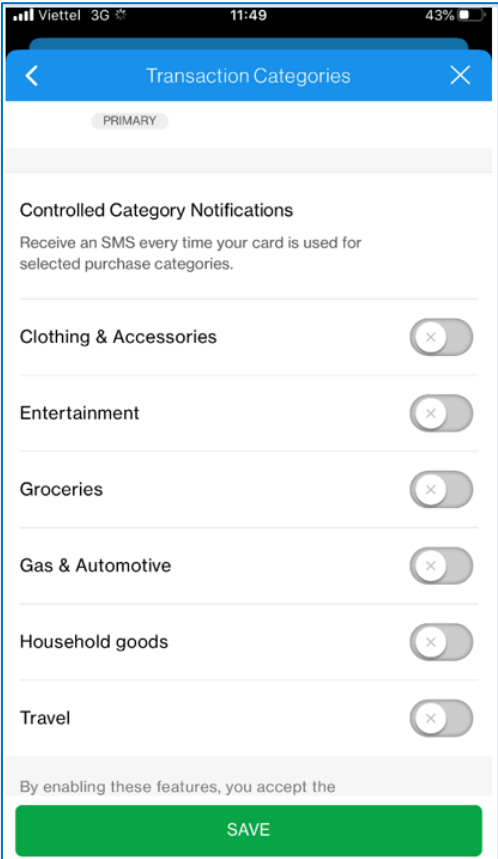
- Set to receive Notifications or Decline overseas card-present transaction
- Clients have option to select specific countries (blacklist) or all countries except specific countries (whitelist)



③ Setting **Transaction limit** applied for single transaction

- Customers may request to be notified (default) and also has the option to decline the transactions (will still trigger SMS notification)
- Minimum transaction limit is **100,000VND**.
- Maximum amount is customer's assigned credit limit



<div><p>④ Payment channels settings:</p><ul style="list-style-type: none">- Customers may select one or combination of channels- Customers may request to be notified (default) and also has the option to decline the transactions (will still trigger SMS notification)</div>	<div></div>
<div><p>⑤ Transaction Categories settings</p><ul style="list-style-type: none">- Customers may select one or any combination of channels- Does NOT offer the option to decline the transactions</div>	<div></div>

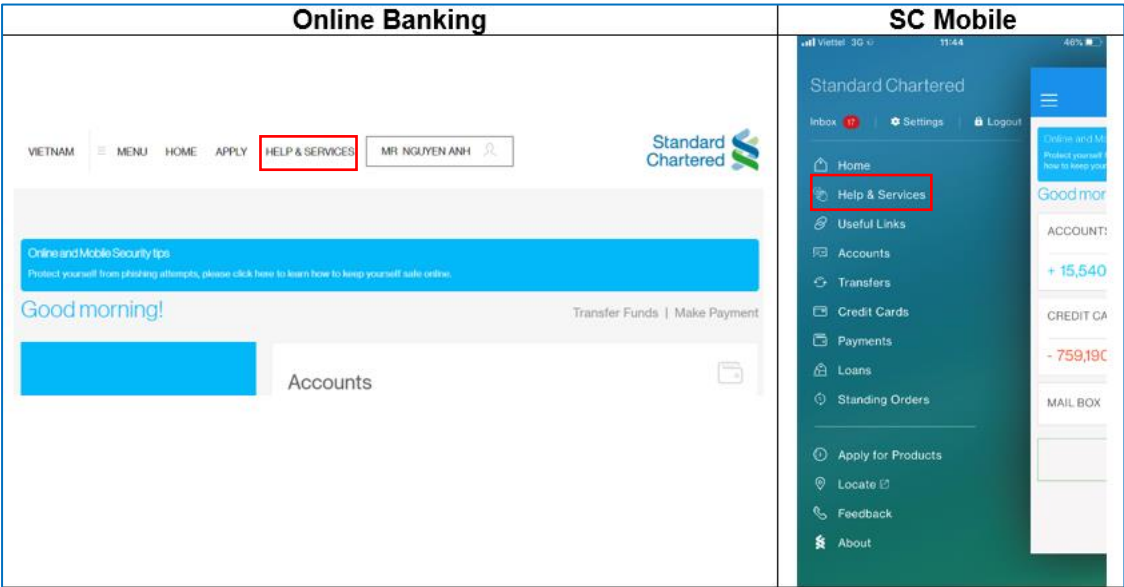
4.7. Card Block and Replacement

4.7.1. Debit / Credit Card Report Lost and Stolen

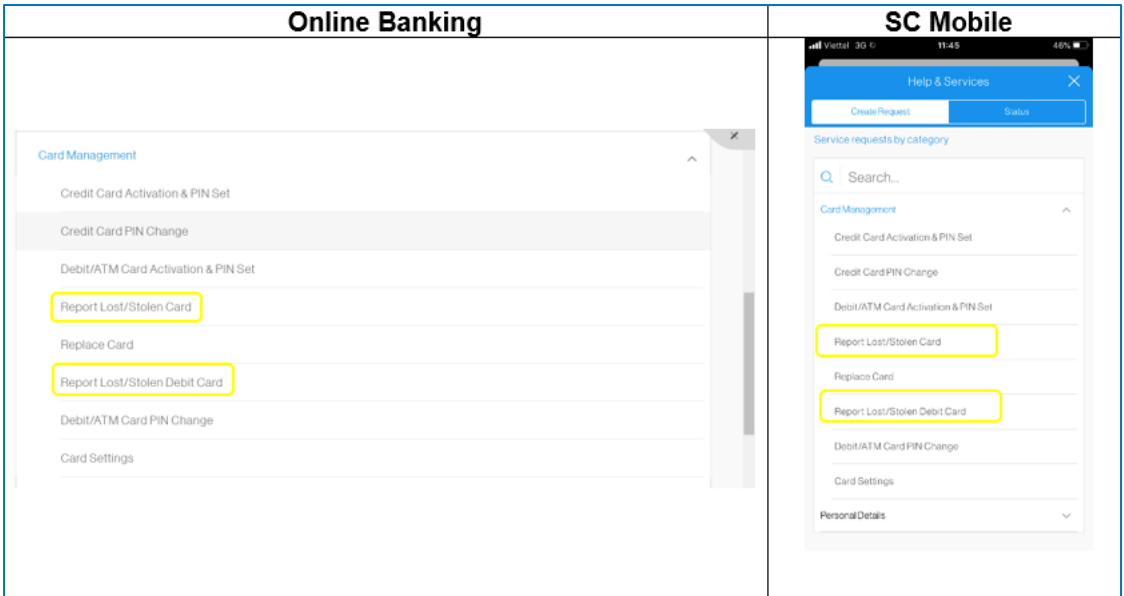
This function allows users to immediately block debit or credit cards, then new card will be automatically issued to replace.

A. Where can these be found?

Step 1: Go to “Help & Services” on the main menu

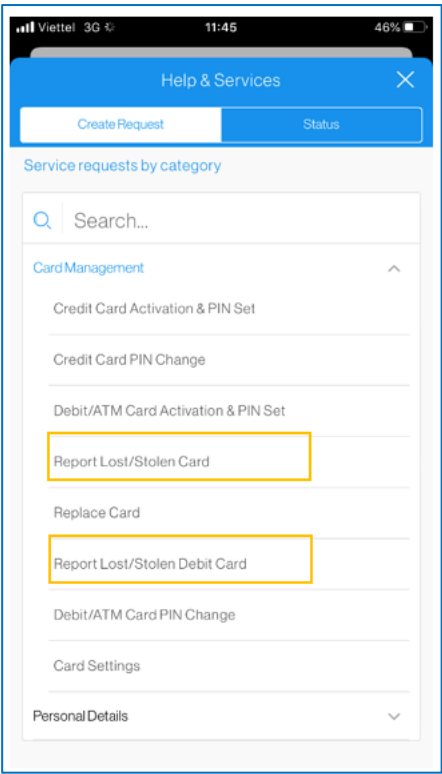


Step 2: From “Help and Services” window, these functions can be found under “Card Management”

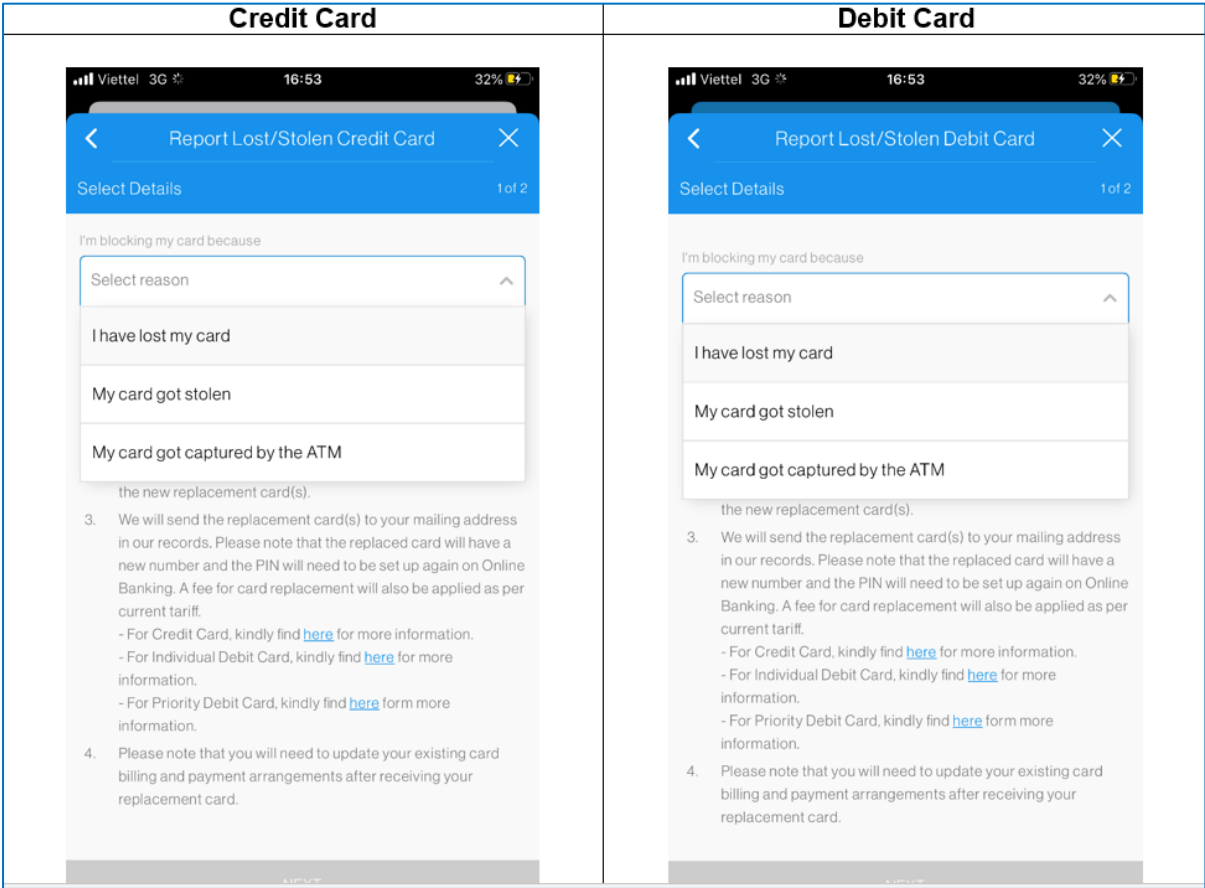


B. How to use this feature?

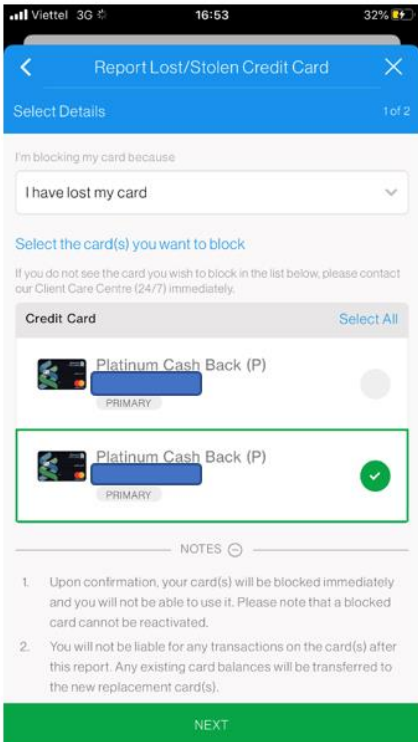
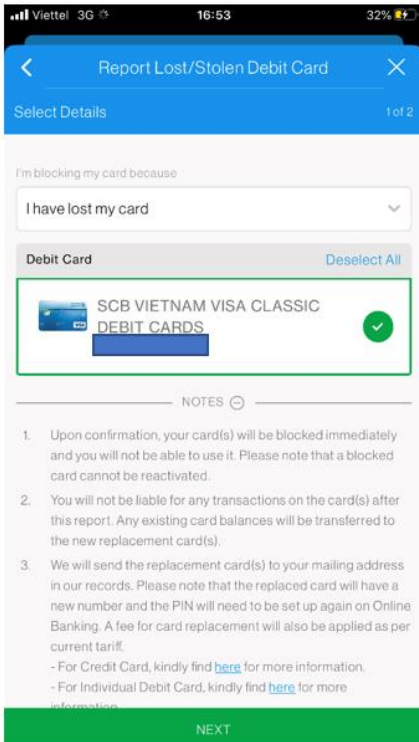
Step 1: Click on either of the highlighted sections depending on type of card

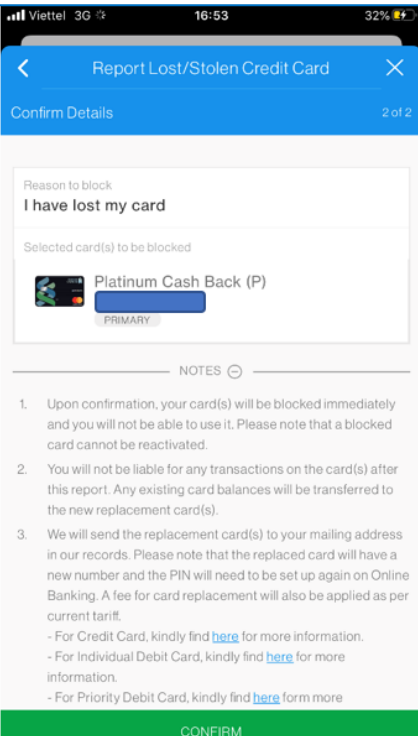
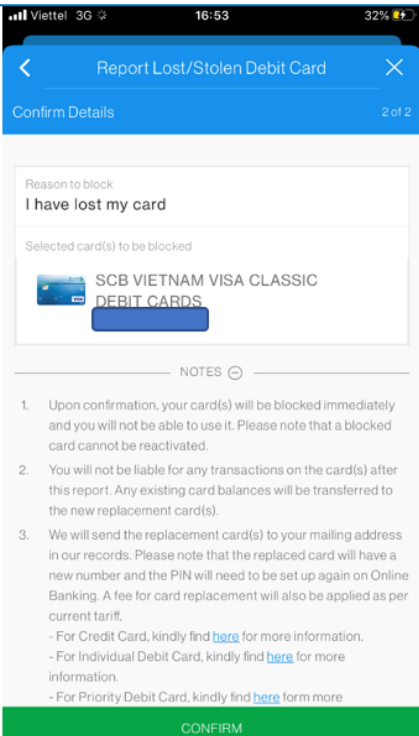


Step 2: Select reason for blocking card



Step 3: Select relevant Card and confirm

Credit Card	Debit Card
	

	
---	--

Note:

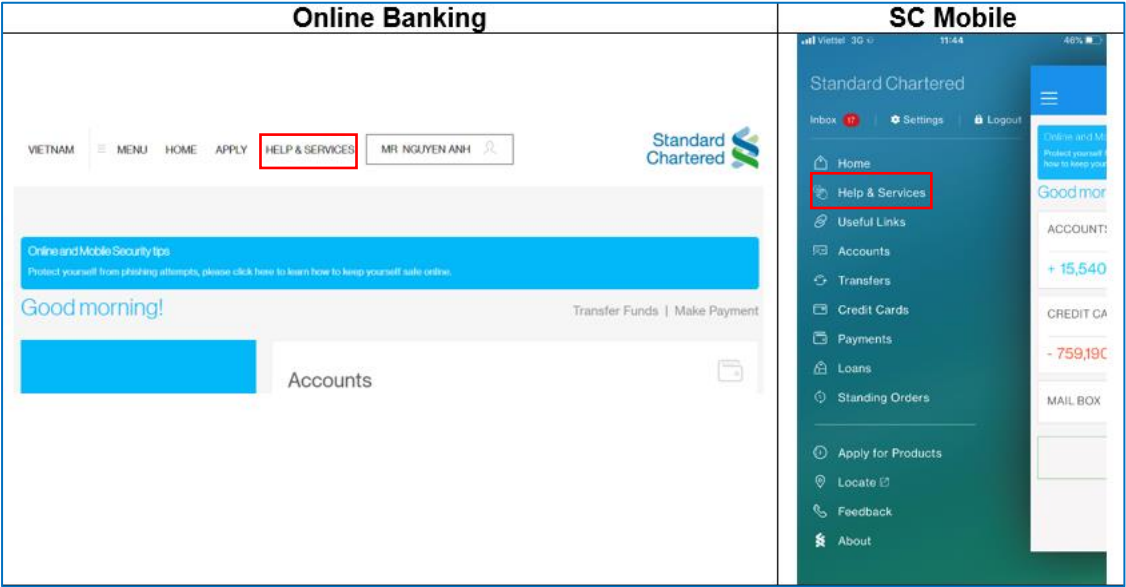
- Standard card replacement fees & charges will be applied if any.
- Once card(s) is reported Lost/Stolen, it will be permanently locked, i.e cannot be unlocked to use.
- A new card will be automatically issued and delivered to client.

4.7.2. Credit Card Replacement

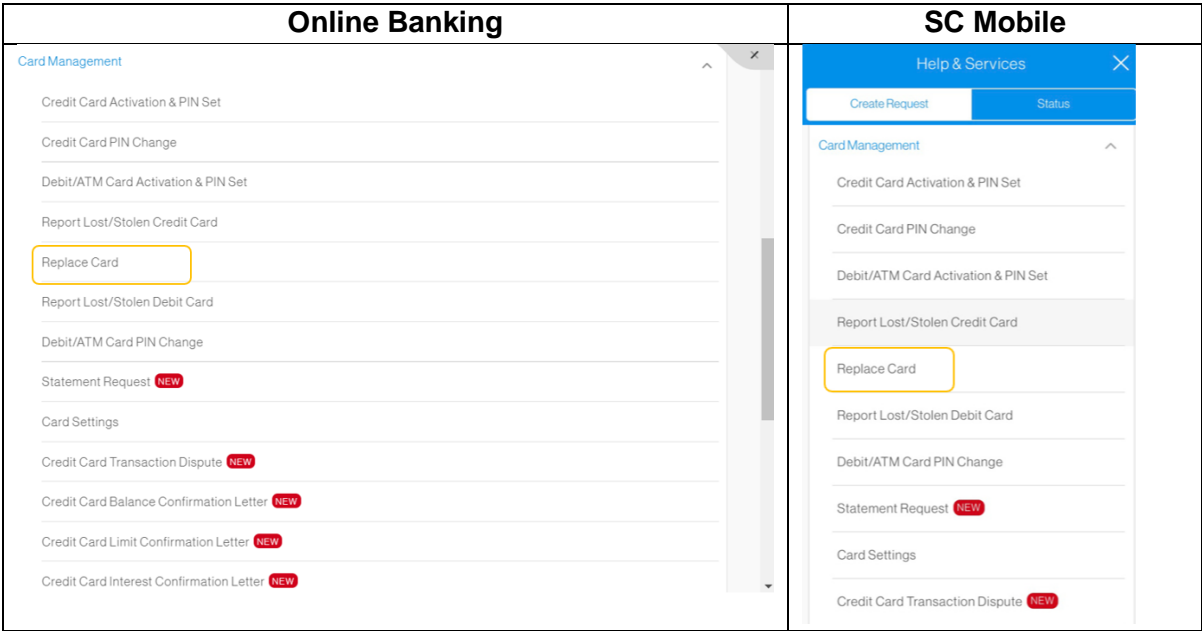
This function allows users to request for Credit Card replacement for those cards which were blocked before due to Lost or Stolen or Captured in ATM reasons, but not yet requested for a replacement

A. Where can these be found?

Step 1: Go to “Help & Services” on the main menu



Step 2: From “Help and Services” window, function can be found under “Card Management”



B. How to use this feature?

Step 1: Click on Replace Card menu

The screenshot shows the 'Help & Services' app interface. At the top, there's a blue header with 'Help & Services' and a close icon. Below it, there are two tabs: 'Create Request' and 'Status'. The main content area is titled 'Card Management' and lists several options: 'Credit Card Activation & PIN Set', 'Credit Card PIN Change', 'Debit/ATM Card Activation & PIN Set', 'Report Lost/Stolen Credit Card', 'Replace Card' (highlighted with a yellow box), 'Report Lost/Stolen Debit Card', 'Debit/ATM Card PIN Change', 'Statement Request' (with a 'NEW' badge), 'Card Settings', and 'Credit Card Transaction Dispute' (with a 'NEW' badge).

Step 2: Select card(s) to be replaced

The screenshot shows the 'Replace Credit Card' app interface. At the top, there's a blue header with 'Replace Credit Card' and a close icon. Below it, there's a 'Select Details' section with '1 of 2' cards. A 'Select cards to replace' section is visible, showing a 'Credit Card' selection option with a 'Select All' button. Below this, there's a card preview for 'Priority WorldMiles (P)' with card number '5261 81...'. A 'NOTES' section follows, containing three numbered points about the replacement process. At the bottom, there's a 'NEXT' button.

Step 3: Confirm card(s) to be replaced

The screenshot shows the 'Replace Credit Card' app interface. At the top, there's a blue header with 'Replace Credit Card' and a close icon. Below it, there's a 'Confirm Details' section with '2 of 2' cards. A 'Your card(s) to be replaced' section is visible, showing a card preview for 'Priority WorldMiles (S)' with card number '5261 81...'. A 'NOTES' section follows, containing three numbered points about the replacement process. At the bottom, there's a green 'CONFIRM' button.

Step 4: Receive acknowledgement

The screenshot shows the 'Replace Credit Card' app interface. At the top, there's a blue header with 'Replace Credit Card' and a close icon. Below it, there's a large green checkmark icon and the text 'Submitted!'. Below this, there's a message: 'Request submission successful. We will be processing your replacement card(s). To check the status, go to the 'Status' tab under Help & Services.' A 'Reference No.' field is visible. Below this, there's a 'Credit Card' section showing a card preview for 'Priority WorldMiles (S)' with card number '5261 81...'. A green 'SUBMITTED' button is visible. At the bottom, there's a green 'VIEW STATUS' button.

Note:

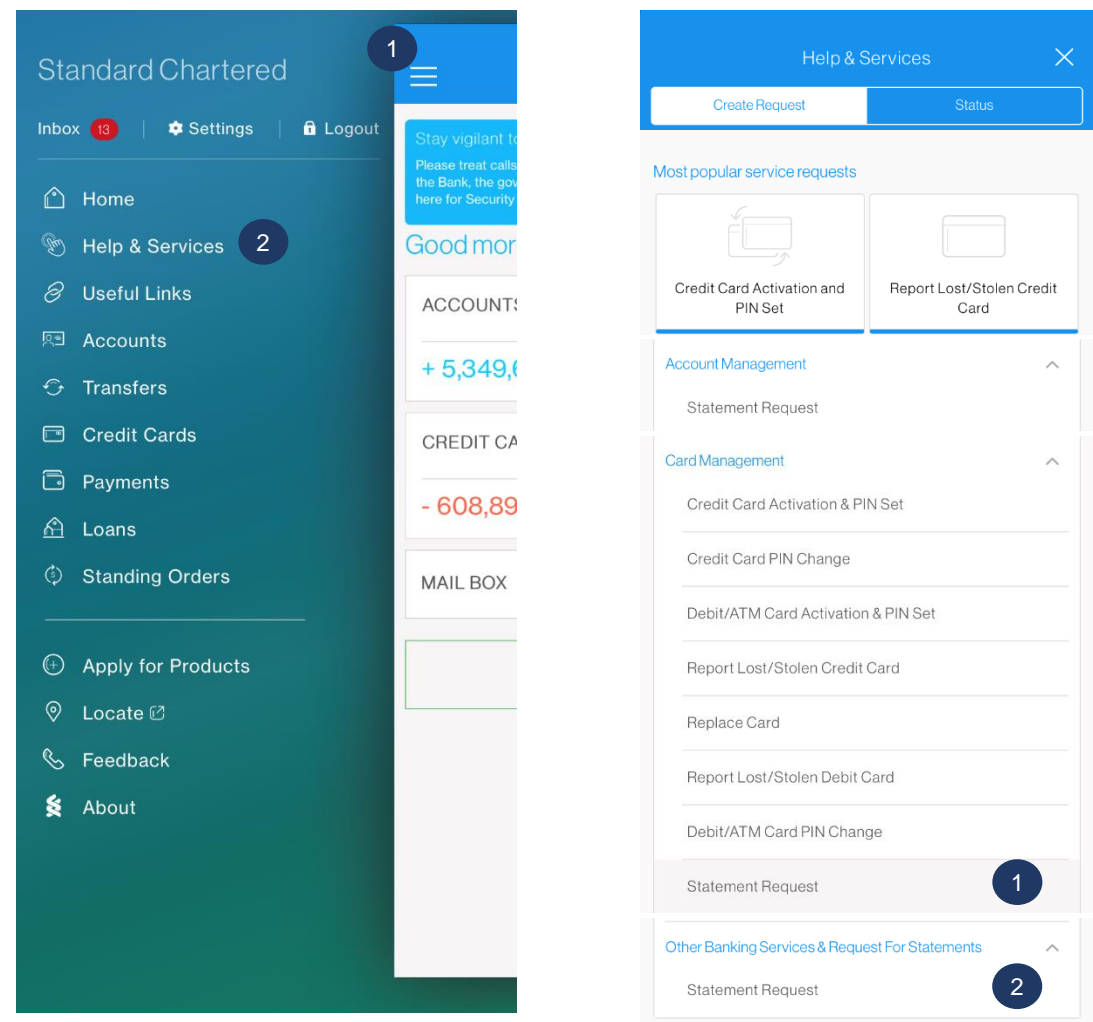
- Card replacement fees & charges will be applied if any.
- A new card will be automatically issued and delivered to client.

4.8. Credit Card Statement Request

This function allows user to request an ad-hoc Credit Card Statement (for the last 1 year).

Step 1:
Login to I-banking account
go to **Help & Services**

Step 2:
Select Statement Request under ‘**Card Management**’ or ‘**Other Banking Services & Requests for Statements**’



Step 3:
select Card number

Step 4:
input date range

Statement Request

Enter Details1 of 3

Product Selection
Credit Card

Please select an account/ card you require statement for

1

Platinum Cash Back (P)
675

WorldMiles (P)
984

Platinum Cash Back (P)
900

6Statement Request

Enter Details2 of 3

Product Selection
Credit Card

FROM STATEMENT MONTH *

06/20202

TO STATEMENT MONTH *

06/20203

DELIVERY METHOD

Email Statement

Email Address

We will send the statement copy to your registered email address. Please ensure your email address is correct before proceeding to the next step.

CHECK EMAIL4

NOTES

1. Account Statement:
i. For the list of transactions in past 1 year from the current date, it is available and ready to be downloaded at any time. Please go to Account > Transaction History.

NEXT5

- Select Credit Card from displayed list ①.
- Enter date range in ② and ③.
- Statement will be sent to registered email address, click ④ to view detail.
- Select ⑤ to go to next step.
- If you wish to go back to select another card, select ⑥.

Step 5:
review before submitting

Step 6:
request is submitted

< 3 Statement Request X

Confirmation 3 of 3

Product Selection 1
Credit Card

ACCOUNT/ CARD
Platinum Cash Back (P)
675

FROM STATEMENT MONTH
06/2020

TO STATEMENT MONTH
06/2020

Delivery Mode
Email Statement

CONFIRM 2

Statement Request X

Thank you!

Your Statement Request is successfully submitted.
You can track the status at any time by going to Help & Services > tab Status.

Reference No: 4
VN2006090237Q93582

VIEW YOUR REQUESTS 5

Detail is displayed on screen ①

To submit the request, click ②.

If you wish to go back to previous step, click ③.

Request is submitted with Reference number displayed on-screen ④.

If you wish to view its status, click ⑤ View your requests or you can go to tab Status after closing this window.

4.9. Credit Card Confirmation Letter Request

This service allows Credit Cardholders to request an ad-hoc Credit Card Confirmation Letter via i-banking (both Web browser version and SC Mobile Vietnam app).

There are 05 letter types that credit cardholder can request, including:

- 1.Credit Card Balance confirmation letter
- 2.Credit Card Interest confirmation letter
- 3.Credit Card Limit confirmation letter
- 4.Credit Card Loan group confirmation letter
- 5.Credit Card Payment history letter

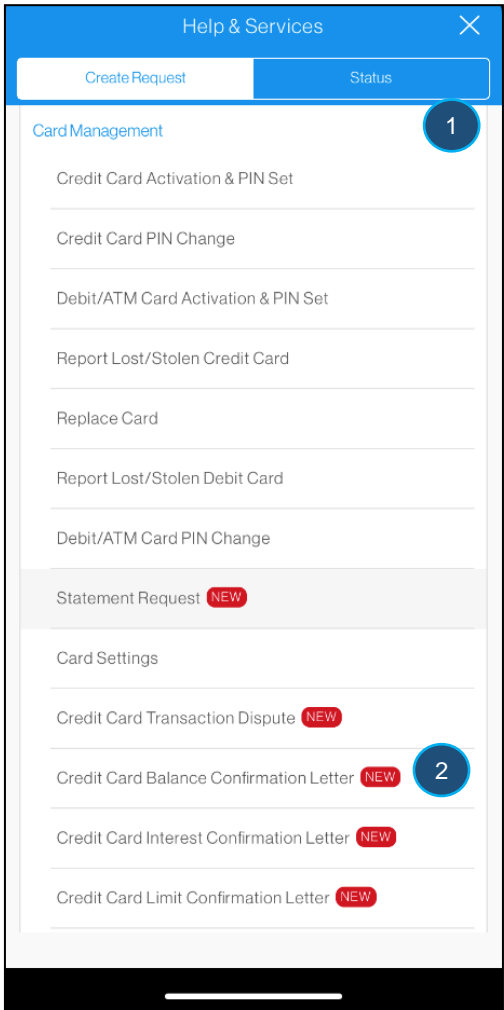
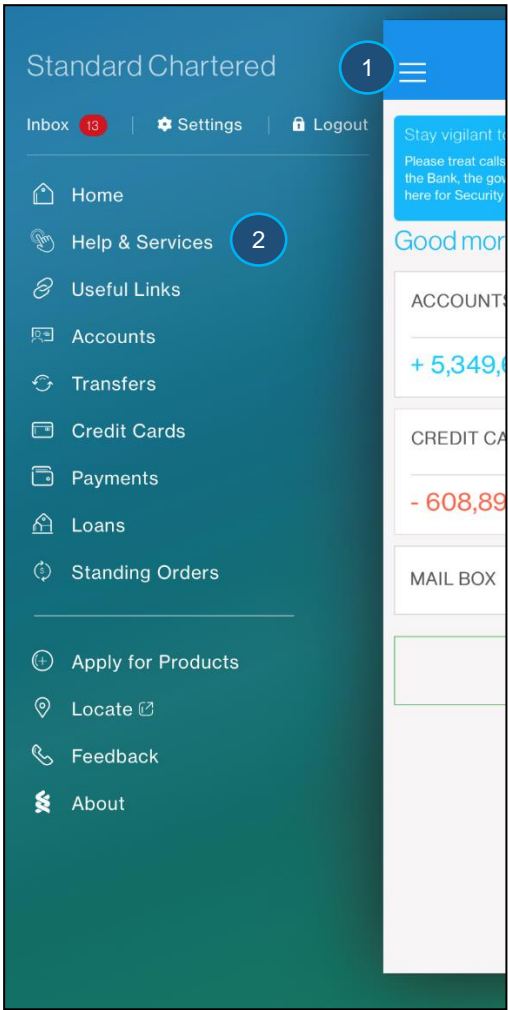
During proceeding, the bank can directly connect with credit cardholder to collect additional information, by sending a message on i-banking. Upon receiving notification from the bank, cardholder can respond directly on the same platform (ibanking) without calling to Client Care or coming to the branch.

Step 1

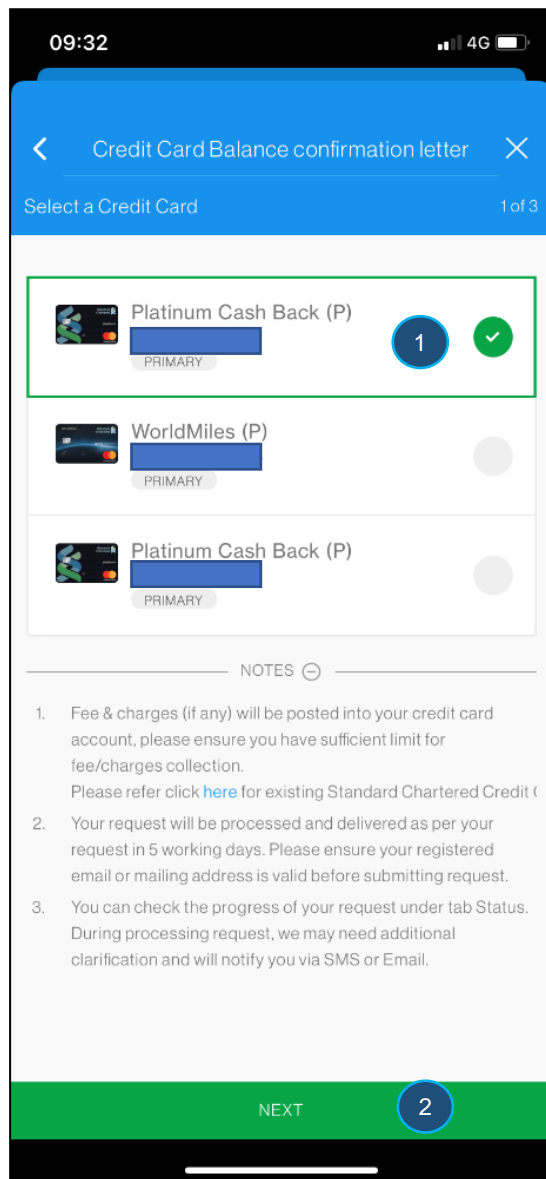
Login to I-banking > go to Help & Services

Step 2

Select letter type under Card Management



Step 3 Select card number



09:32 4G

Credit Card Balance confirmation letter X

Select a Credit Card 1 of 3

Platinum Cash Back (P) PRIMARY 1 ✓

WorldMiles (P) PRIMARY

Platinum Cash Back (P) PRIMARY

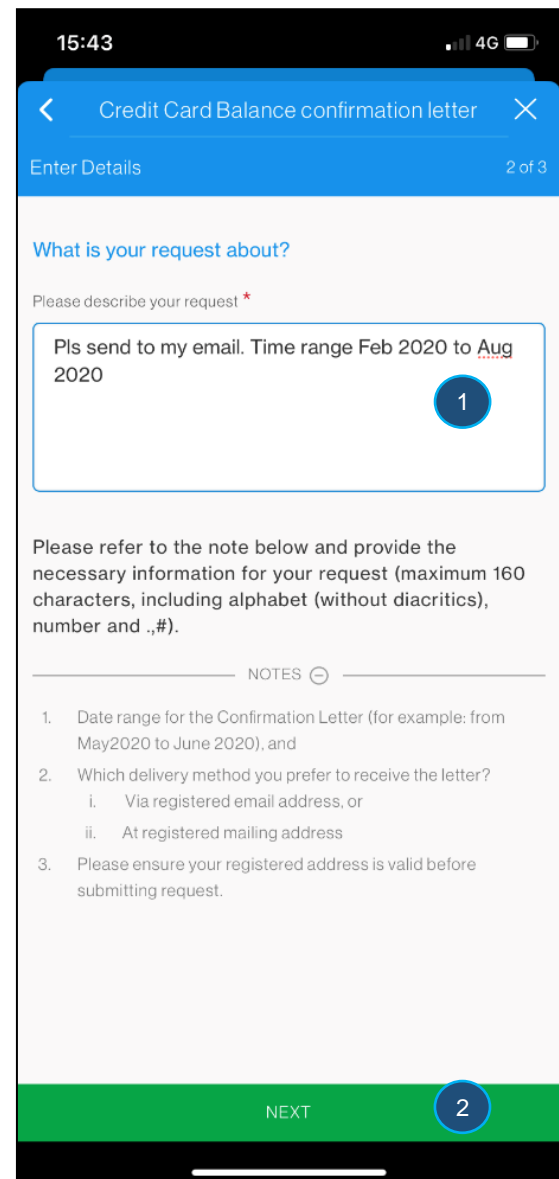
NOTES

1. Fee & charges (if any) will be posted into your credit card account, please ensure you have sufficient limit for fee/charges collection. Please refer click [here](#) for existing Standard Chartered Credit Card.
2. Your request will be processed and delivered as per your request in 5 working days. Please ensure your registered email or mailing address is valid before submitting request.
3. You can check the progress of your request under tab Status. During processing request, we may need additional clarification and will notify you via SMS or Email.

NEXT 2

- Select Card number at (1)
- Click (2) to go to next page

Step 4 Select letter type under Card Management



15:43 4G

Credit Card Balance confirmation letter X

Enter Details 2 of 3

What is your request about?

Please describe your request *

Pls send to my email. Time range Feb 2020 to Aug 2020 1

Please refer to the note below and provide the necessary information for your request (maximum 160 characters, including alphabet (without diacritics), number and „#“).

NOTES

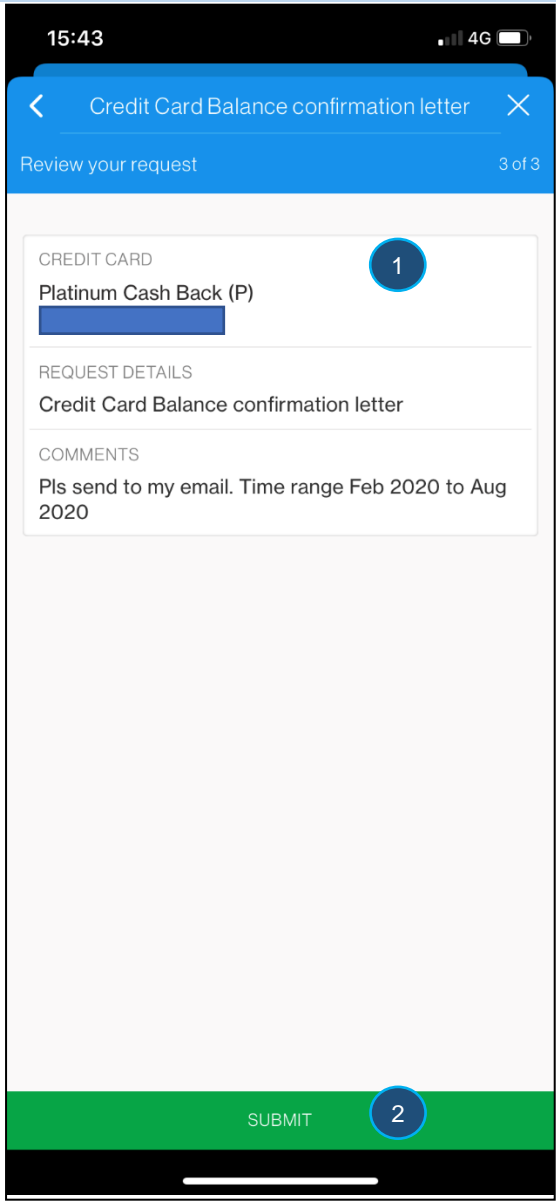
1. Date range for the Confirmation Letter (for example: from May2020 to June 2020), and
2. Which delivery method you prefer to receive the letter?
 - i. Via registered email address, or
 - ii. At registered mailing address
3. Please ensure your registered address is valid before submitting request.

NEXT 2

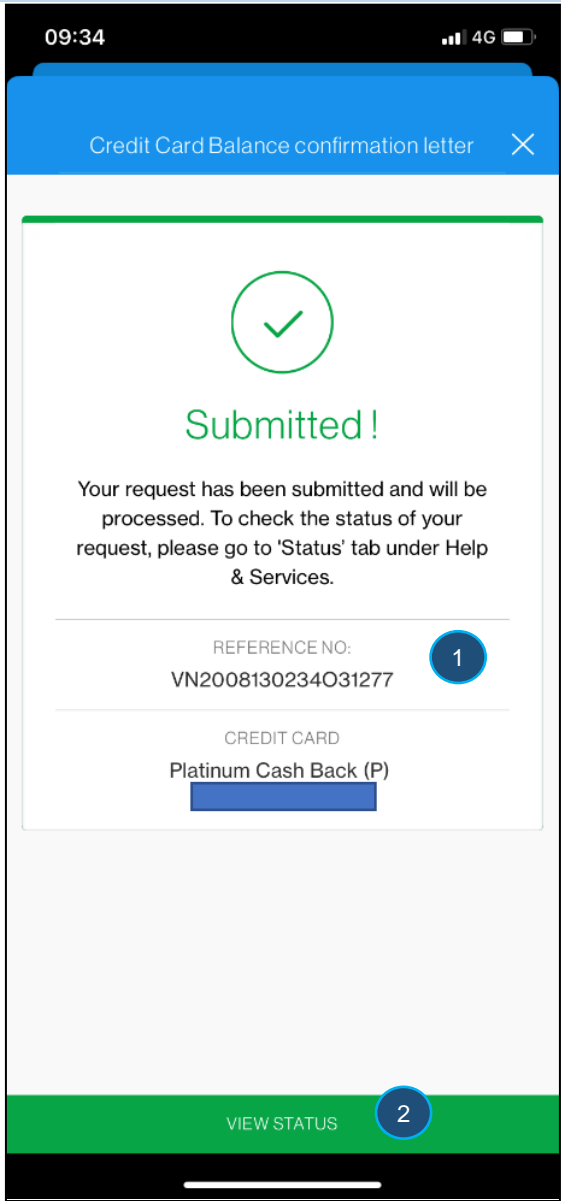
- Provide Date range and Delivery method in text box (1)
- Click (2) to go to next step

Step 5
Review before submitting request

Step 6
Submit request successfully



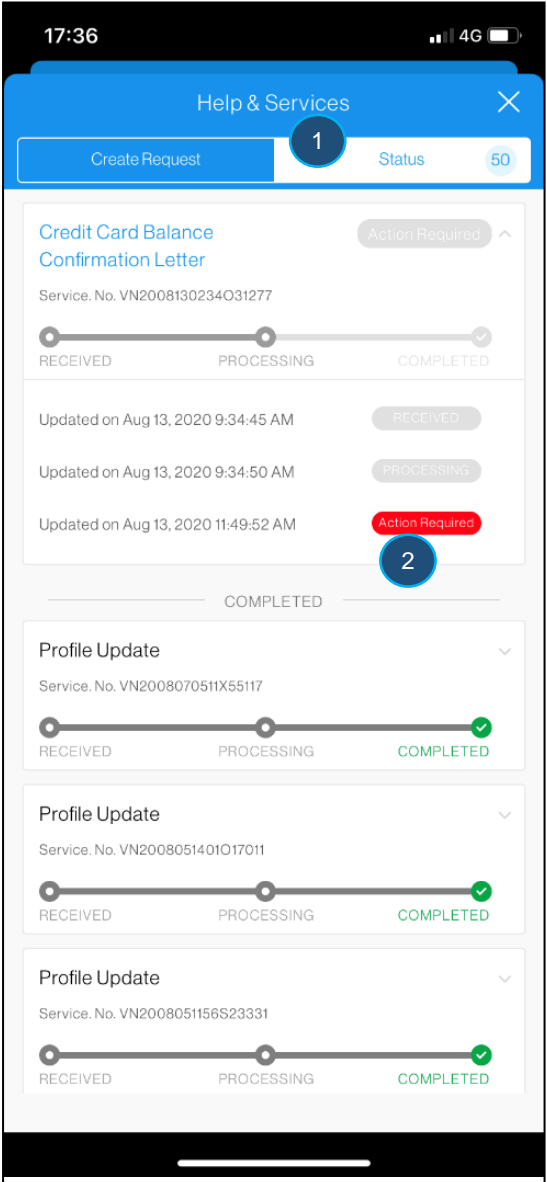
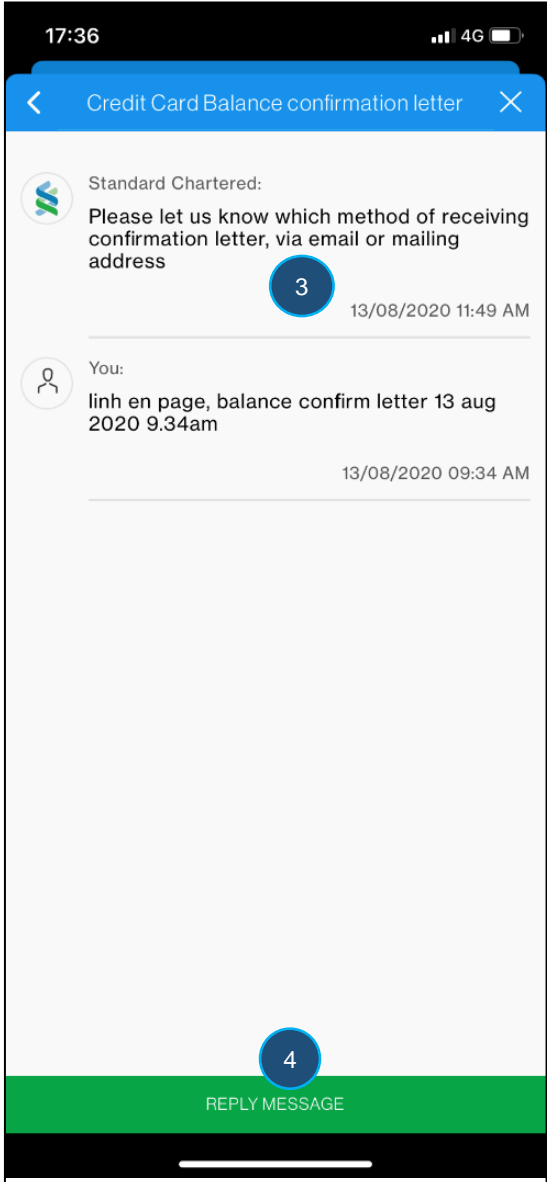
- Details are displayed on screen at (1)
- Click (2) to submit the request



- Request is submitted with Reference No.
- To view status of the request, click (2)

Respond to bank's query:

We may need you to provide additional information to proceed your request. In such case, the bank will send you a message on I-banking. You can find the message under Help & Services > Status > click 'Action Required' on respective Service No and provide your response.

Step 1 Login to I-banking > Help & Services > Status	Step 2 View query sent to you
	

- Click (1) Status
- Go to respective Service No. (Reference No.) & click (2) Action Required

- Query will be displayed on screen at (3)
- Select (4) to respond

Step 3
Review before submitting request

Step 6
Submit request successfully

17:37

4G

Credit Card Balance confirmation letter

Please provide your response here:

pls send to my email

1

NOTES

1. maximum 160 characters, including alphabet (without diacritics), number and ,.#

2

SUBMIT MESSAGE

- Input your response in (1)
- Click (2) to submit your response

17:37

4G

Credit Card Balance confirmation letter

✓

Submitted !

Your response to our query has been submitted and will be processed. To check the status of your request, please go to tab 'Status' under Help & Services.

REFERENCE NO:
VN2008130234031277

3

4

VIEW STATUS

- Response is submitted (3)
- To view status of the request, click (4)

4.10. Loan Confirmation Letter Request

This service allows Loan account holders to request an ad-hoc Loan Confirmation Letter via i-banking (both Web browser version and SC Mobile Vietnam app).

There are 14 letter types that you can request, including:

1. Certified true copy of Car Title
2. Photocopy of title deed/ car title
3. Bank Certificate
4. CIC confirmation
5. Late payment history letter
6. Loan information confirmation letter
7. Loan repayment history / summary
8. Loan repayment schedule
9. Loan settlement letter
10. BUC Sales & Purchase Agreement
11. Confirmation of title deed as a collateral
12. Copy of Mortgage/Facility agreement
13. Certified true copy of title deed
14. Extract loan agreement

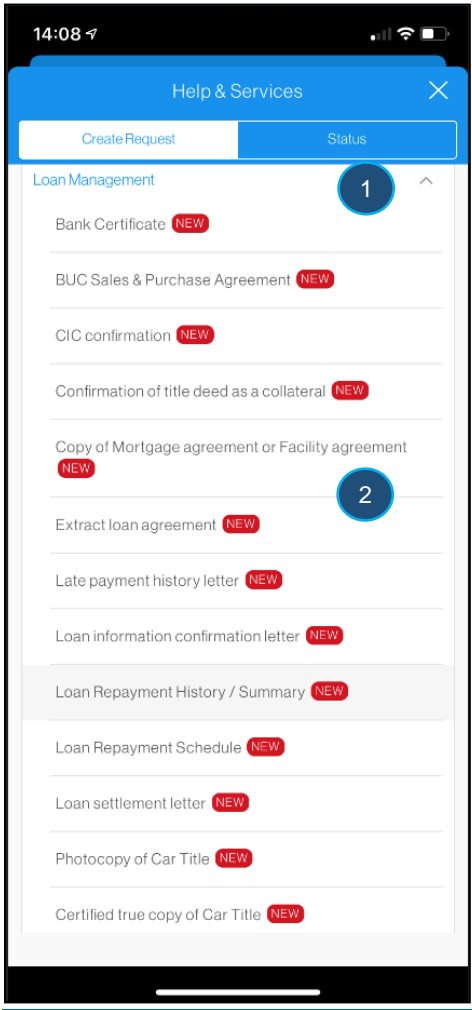
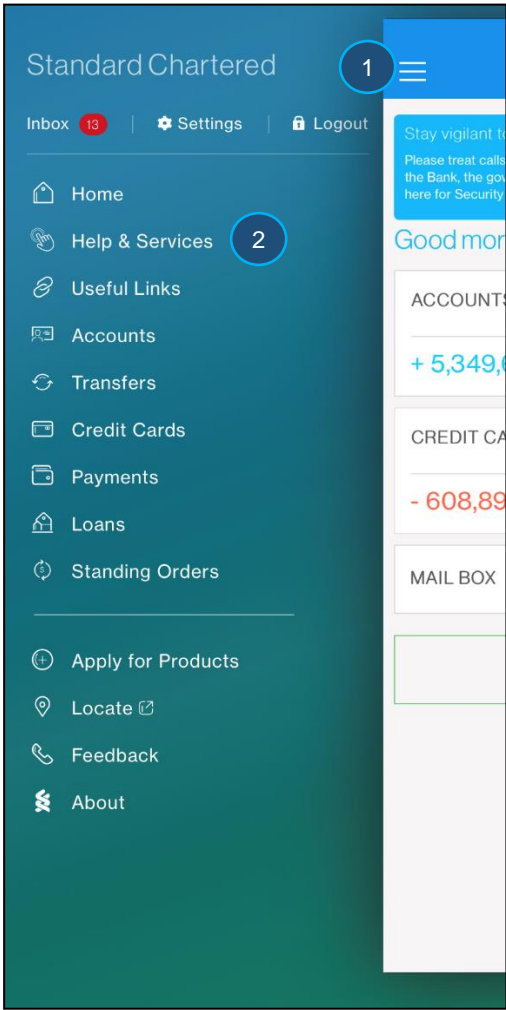
During proceeding, the bank can directly connect with loan account holder to collect additional information, by sending a message on i-banking. Upon receiving notification from the bank, loan account holder can respond on the same platform (I-banking) without calling to Client Care or coming to the branch.

Step 1

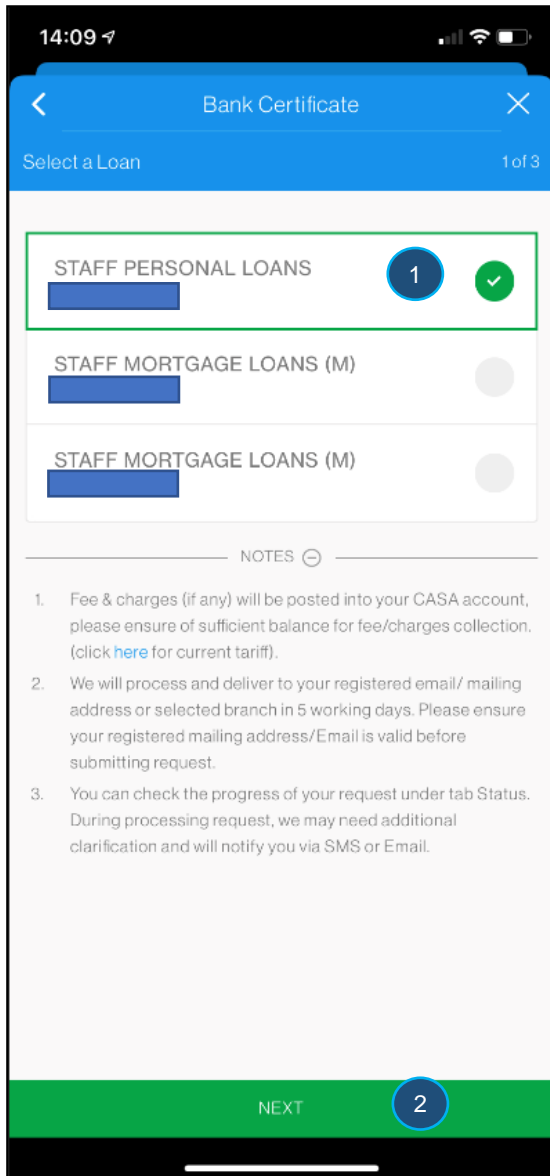
Login to I-banking > go to Help & Services

Step 2

Select letter type under Loan Management



Step 3
Select Loan account number



14:09

Bank Certificate

Select a Loan 1 of 3

STAFF PERSONAL LOANS 1 ✓

STAFF MORTGAGE LOANS (M)

STAFF MORTGAGE LOANS (M)

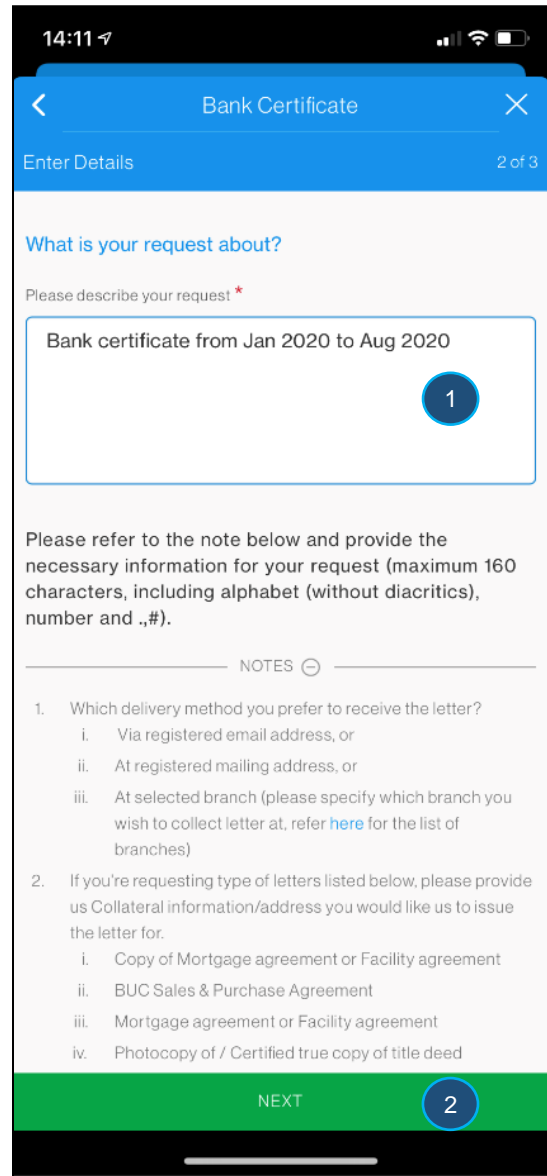
NOTES

1. Fee & charges (if any) will be posted into your CASA account, please ensure of sufficient balance for fee/charges collection. (click [here](#) for current tariff).
2. We will process and deliver to your registered email/ mailing address or selected branch in 5 working days. Please ensure your registered mailing address/Email is valid before submitting request.
3. You can check the progress of your request under tab Status. During processing request, we may need additional clarification and will notify you via SMS or Email.

NEXT 2

- Select Loan number at (1)
- Click (2) to go to next page

Step 4
Select letter type under Card Management



14:11

Bank Certificate

Enter Details 2 of 3

What is your request about?

Please describe your request *

Bank certificate from Jan 2020 to Aug 2020 1

Please refer to the note below and provide the necessary information for your request (maximum 160 characters, including alphabet (without diacritics), number and „#).

NOTES

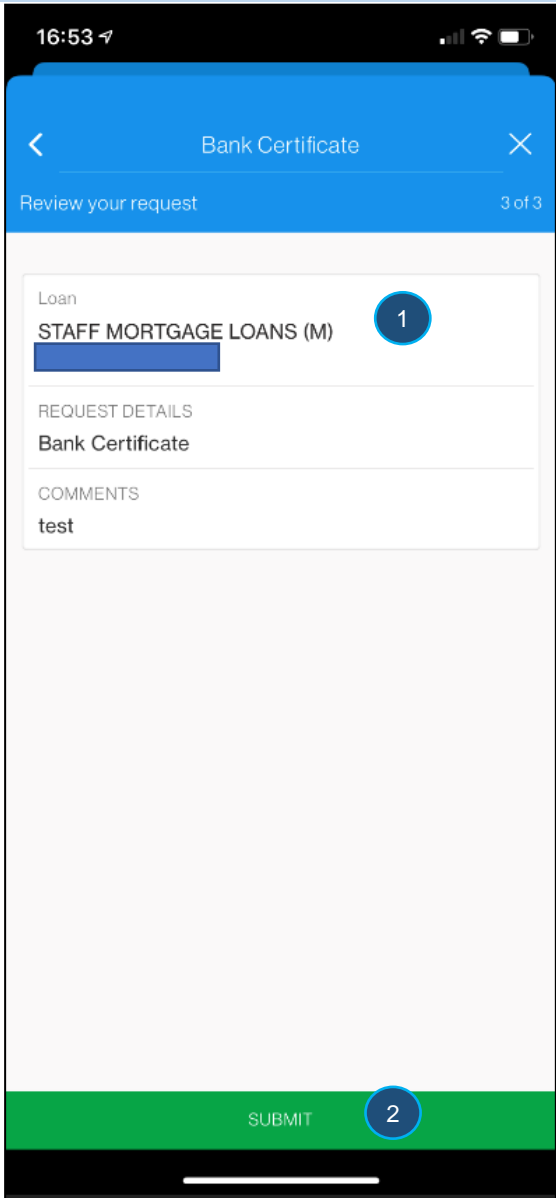
1. Which delivery method you prefer to receive the letter?
 - i. Via registered email address, or
 - ii. At registered mailing address, or
 - iii. At selected branch (please specify which branch you wish to collect letter at, refer [here](#) for the list of branches)
2. If you're requesting type of letters listed below, please provide us Collateral information/address you would like us to issue the letter for.
 - i. Copy of Mortgage agreement or Facility agreement
 - ii. BUC Sales & Purchase Agreement
 - iii. Mortgage agreement or Facility agreement
 - iv. Photocopy of / Certified true copy of title deed

NEXT 2

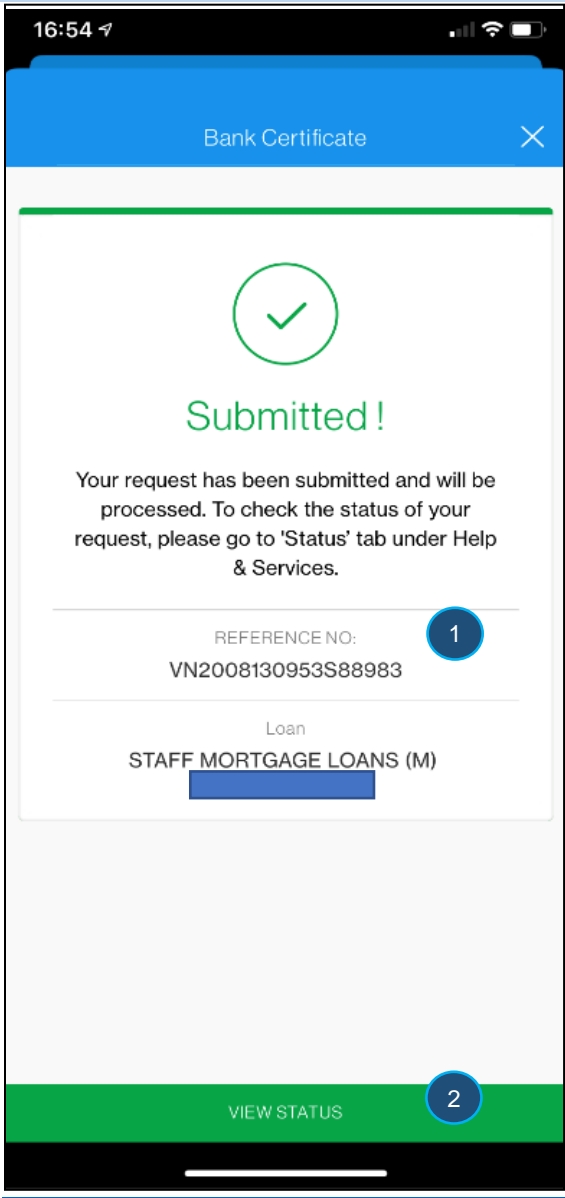
- Provide required information (as instruction provided in NOTES section) in text box (1)
- Click (2) to go to next step

Step 5
Review before submitting request

Step 6
Submit request successfully



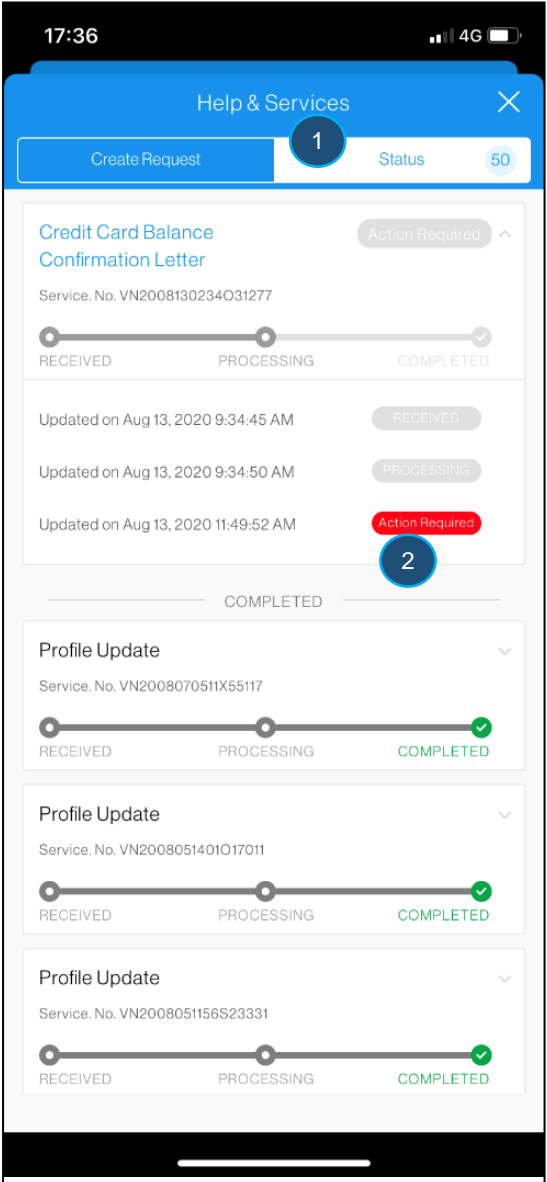
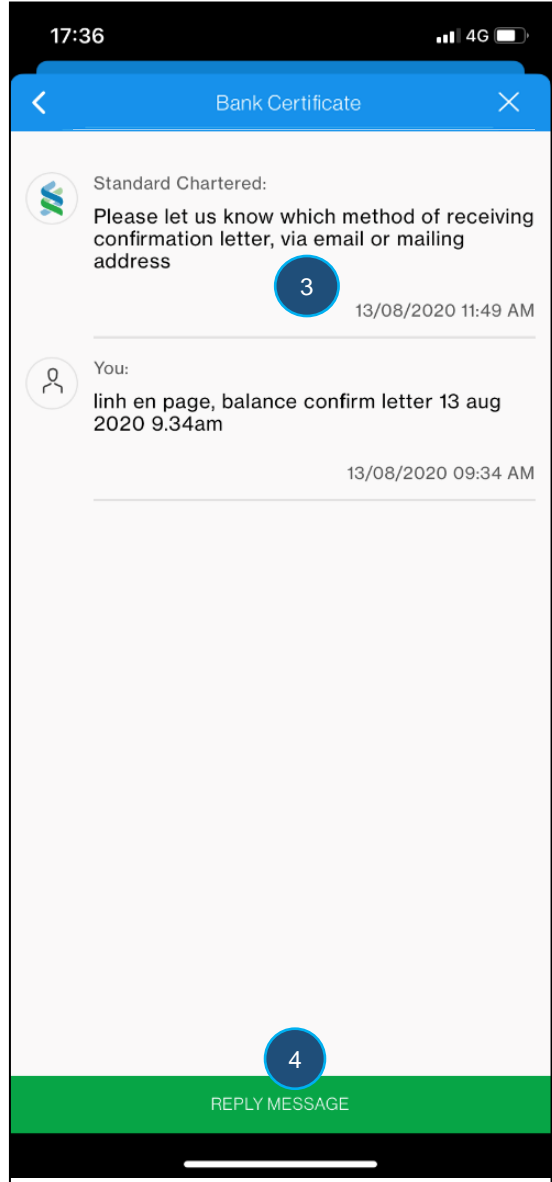
- Details are displayed on screen at (1)
- Click (2) to submit the request



- Request is submitted with Reference No.
- To view status of the request, click (2)

Respond to bank's query:

We may need you to provide additional information to proceed your request. In such case, the bank will send you a message on I-banking. You can find the message under Help & Services > Status > click 'Action Required' on respective Service No and provide your response.

Step 1 Login to I-banking > Help & Services > Status	Step 2 View query sent to you
	

- Click (1) Status
- Go to respective Service No. (Reference No.) & click (2) Action Required

- Query will be displayed on screen at (3)
- Select (4) to respond

Step 3
Review before submitting request

17:37 4G

Bank Certificate

Please provide your response here:

pls send to my email

1

NOTES

1. maximum 160 characters, including alphabet (without diacritics), number and ,/#

SUBMIT MESSAGE

2

- Input your response in (1)
- Click (2) to submit your response

Step 6
Submit request successfully

17:37 4G

Bank Certificate

Submitted!

Your response to our query has been submitted and will be processed. To check the status of your request, please go to tab 'Status' under Help & Services.

REFERENCE NO: VN2008130234031277

3

VIEW STATUS

4

- Response is submitted (3)
- To view status of the request, click (4)

4.11. Credit Card Transaction Dispute

This function allows Credit Cardholder to submit a Dispute Request via Internet Banking (inclusive of web version or SC Mobile Vietnam App) without calling to Client Care Center or coming to branch.

Login to I-banking
> Menu icon > Help & Services

Go to “Card Management”
>select “Credit Card Transaction Dispute

Step 1: select card number

- ✓ (1) Select a card number you wish to send dispute
- ✓ Please refer to (2) for Important NOTE before sending a dispute

Step 2: select a dispute reason

20:12

<

Credit Card Transaction Dispute

×


Select a Card

1 of 5


Please select a Card

Credit Card(s)

1



Platinum Cash Back (P)



Platinum Cash Back (P)

NOTE

2

1. Only eligible card and transaction will be shown on screen. If you cannot find your card number or transaction, please contact our Client Care Center (24/7) for further assistance.

2. Only Primary cardholder can submit dispute

3. If there is a disputed transaction involving a Credit Card and the card was delivered to you or an authorised person, you must prove that the card was not used or issued by you or an authorised person at the time the disputed transaction was entered into or recorded (otherwise you are liable).

4. Please ensure the input information is accurate before submitting the request. During the course of investigations, the Bank may contact Cardholder to review merchant's response.

5. Any dispute request must be raised to the Bank within 60 days since the date of transaction. After this 60-day period, we reserve the right to reject any request. You shall be responsible for any loss or damage (if any) arising out of or in connection with the relevant Credit Card transaction.

6. We do not have any obligations to conduct any investigation for and to resolve disputed transactions that are not shown on the Statement, unless the transaction not shown on the Statement is due to error from the Bank's fault. Our responsibility to indemnify the Cardholder in respect of disputed transactions

20:12


<

Credit Card Transaction Dispute

×

Select Dispute Reason

2 of 5



Platinum Cash Back (P)

Tell us about the problem you have with a card transaction?

1

Please select a dispute reason

I have a problem with the transaction details

I didn't authorize this transaction

I have a problem with the goods and/or services

I have a problem with an ATM Cash Withdrawal

{ 80 }

Step 3: select transaction(s)

- ✓ List of eligible transactions is shown on screen (1). Please select respective transaction(s) by click into the transaction.
- ✓ You may select up to 10 transactions per request
- ✓ Select (2) to go to next page

Step 4: provide supporting information

- ✓ Provide supporting information in (1)
Note:
 - Depending on dispute reason that is selected, you are required to provide the necessary information.
 - Please refer to (2) Notes for the instruction of supporting information.
- ✓ Provide your confirmation at (3)
- ✓ Click (4) to go to next page

20:12

Credit Card Transaction Dispute

Select Transaction 3 of 5

Platinum Cash Back (P)

You may select up to 10 transactions per request

Thursday, 20 August 2020

7-ELEVEN_1002 VND 59000 ✓

7-ELEVEN_1002 VND 226000 ✓

ACB CDM CN CHAU V LI VND 300000

ACB CDM CN CHAU V LI VND 100000

7-ELEVEN_1002 VND 59000

7-ELEVEN_1002 VND 226000

ACB CDM CN CHAU V LI VND 300000

Back Next

20:12

Credit Card Transaction Dispute

Upload Documents 4 of 5

Platinum Cash Back (P)

Dispute reason

I have a problem with the transaction details

This is a duplicate transaction

Thursday, 20 August 2020

7-ELEVEN_1002 VND 59000

7-ELEVEN_1002 VND 226000

Please provide the following documents

Sales Document

Merchant Correspondence

Description of what was purchased *

Tell us about your issue

Type description (500 characters)

*I confirm that the above information is correct and accurate

Notes

1. For a duplicate transaction, please upload Sales Invoice and Proof of dispute raised with the merchant (Example: Email correspondence)

Back Next

Step 5: review details before submitting

- ✓ Details of your dispute request are shown on screen. Please have a review and check before submitting.
- ✓ To submit request, select (1)
- ✓ If you wish to amend details, select (2) to go back to previous page.

Step 6: dispute request is submitted

- ✓ Your dispute request is submitted with reference number as shown at (1)
- ✓ To view its status, click (2) Check status
- ✓ To go to homepage, click (3)

20:13

Credit Card Transaction Dispute

Confirm Details5 of 5

Before you submit request, please double check its detail

Transaction Details

Platinum Cash Back (P)

Transaction details

Date	Description	Amount
20/08/2020	7-ELEVEN_1002	VND 59000
20/08/2020	7-ELEVEN_1002	VND 226000

Details of the issue

Dispute reason

I have a problem with the transaction details
This is a duplicate transaction

Sales Document

image.jpg

Description of what was purchased

test

Tell us about your issue

test

2

1

Back

Submit

20:13

Credit Card Transaction Dispute

✓

Your request is submitted and being processed.

Thank you. We will send you a notification when there is an update, and will be in touch if we need more information.

You can track the status at any time by going to Help & Service > Status

Service No.
VN2008231313Q17110

1

2

3

CHECK STATUS

BACK TO HOMEPAGE

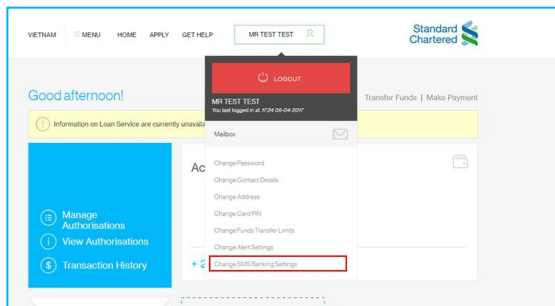
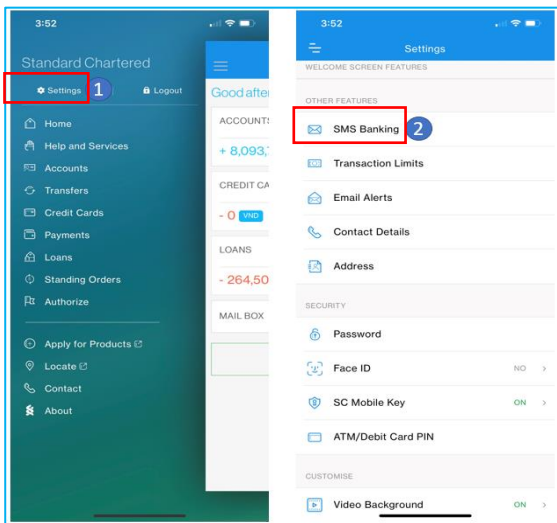
5. SMS Banking Settings

This function helps you to activate or config the SMS Banking which supports:

- ☑ SMS real-time alerts for every transaction
- ☑ Texting any time to check account balance & latest transactions

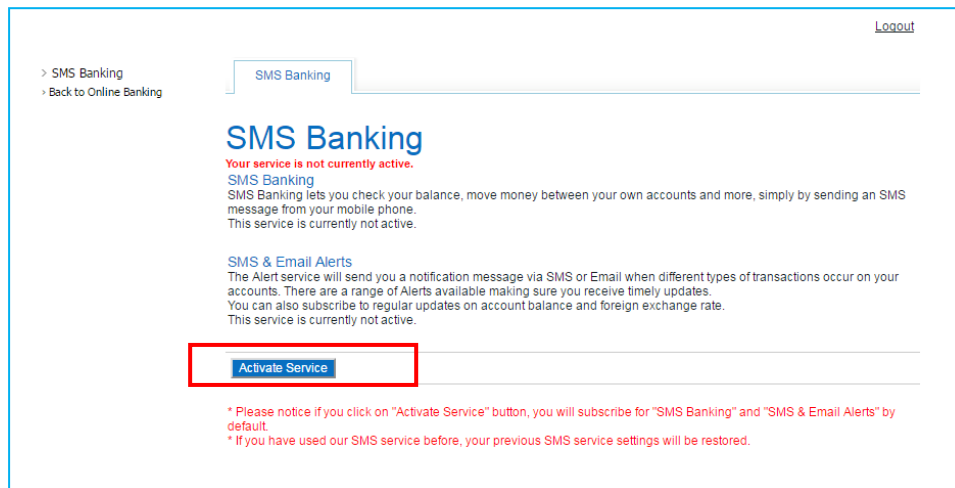


Click [here](#) to explore how to check account details via SMS Banking

On web browser	On SC Mobile App
	

5.1. Activate SMS Banking

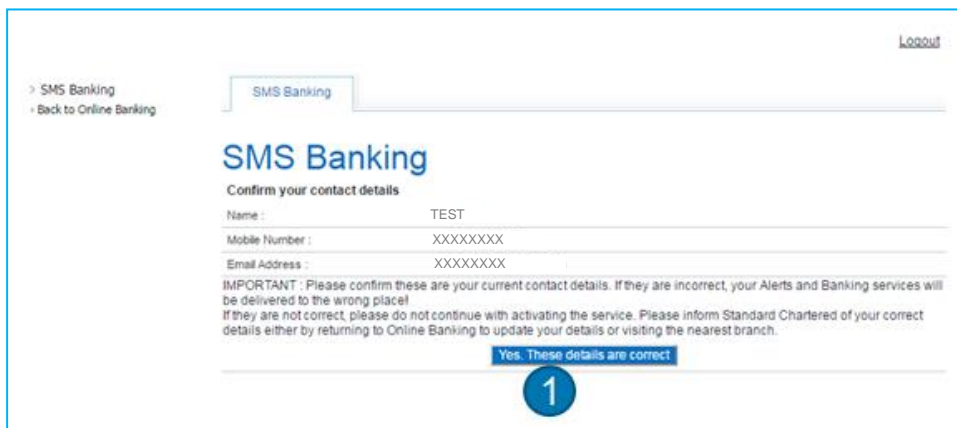
After choosing SMS Banking in the main menu, please choose **Activate service** in the next screen



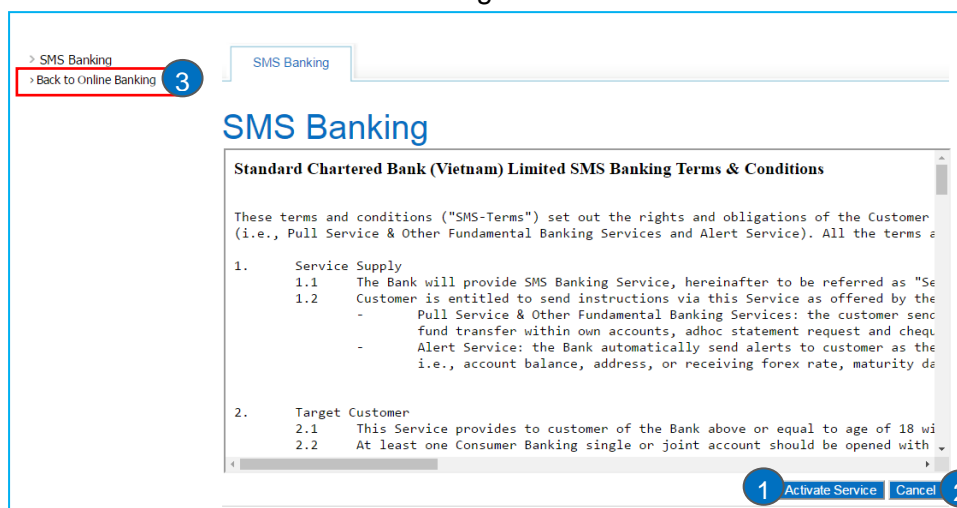
The screenshot shows the 'SMS Banking' activation page. At the top, there's a 'Logout' link. Below it, a breadcrumb trail shows '> SMS Banking' and '> Back to Online Banking'. The main heading is 'SMS Banking'. Below this, a message states: 'Your service is not currently active. SMS Banking SMS Banking lets you check your balance, move money between your own accounts and more, simply by sending an SMS message from your mobile phone. This service is currently not active.' There are two sections: 'SMS & Email Alerts' and 'SMS & Email Alerts'. The 'SMS & Email Alerts' section has a description: 'The Alert service will send you a notification message via SMS or Email when different types of transactions occur on your accounts. There are a range of Alerts available making sure you receive timely updates. You can also subscribe to regular updates on account balance and foreign exchange rate. This service is currently not active.' At the bottom, there is a red box around the 'Activate Service' button. Below the button, there are two lines of small text: '* Please notice if you click on "Activate Service" button, you will subscribe for "SMS Banking" and "SMS & Email Alerts" by default.' and '* If you have used our SMS service before, your previous SMS service settings will be restored.'

After requesting for activation, please check the phone number and email address carefully. Click on 'Yes. This is right information' **1** if the information is right

Please check all of your information carefully. Contact our Client Contact Centre (24/7) (84 28) 3911 0000/ (84 24) 3696 0000 if any of your information is incorrect.



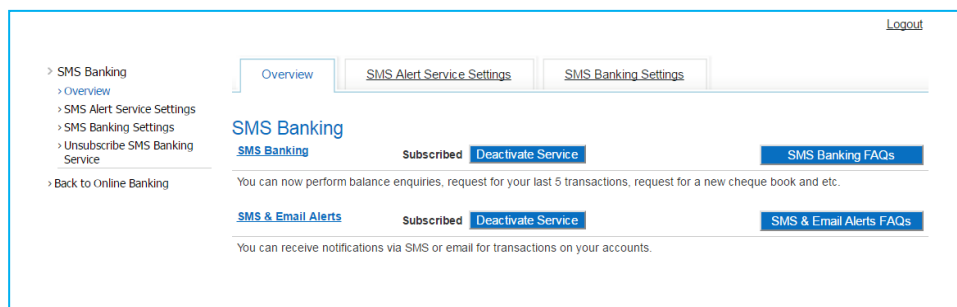
After confirming of contact information, please read carefully the terms and conditions in the following screen.



Explanation

- ❶ Click **Activate this service** to continue with registration.
- ❷ Click **Cancel** to cancel the process
- ❸ To get back to the main screen, please click **Back to Online Banking**

This screen below shows what happen if you register successfully



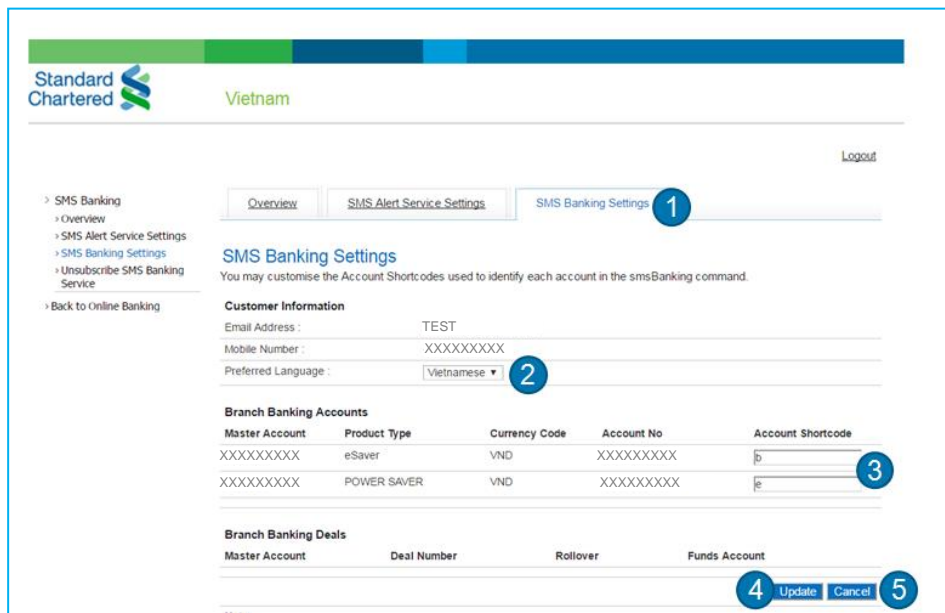
5.2. Customize SMS Banking Service

This function helps you to set up:

- 1- Language for all of the SMS Alerts for transaction on your account.
- 2- 'Account Short code' of each account. This code will be used in SMS banking in order to check balance or the earliest transactions



Click [here](#) to explore how to check account details via SMS Banking

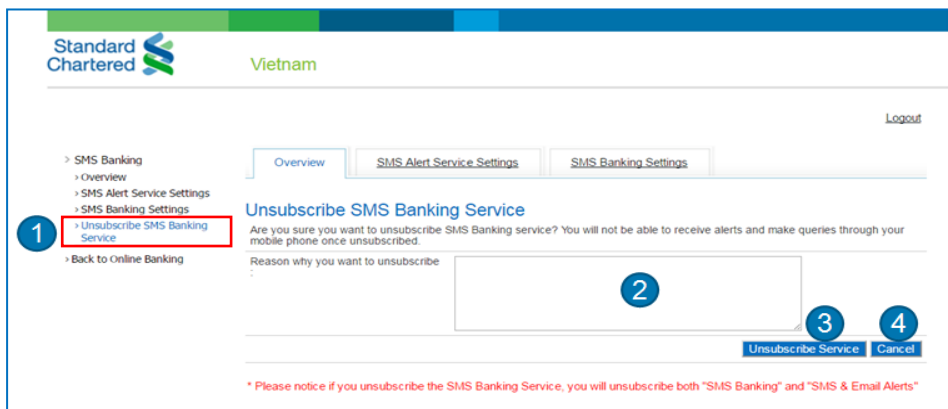


Explanation

- ① Choose **SMS Banking Settings** tab
- ② Choose the preferred language for SMS Alert
- ③ Input the account Short Code, maximum 4 characters and special characters are not allowed
- ④ Click **Update** to update the change
- ⑤ Click **Cancel** to cancel the request

5.3. Deactivate SMS Banking Services

To Unsubscribe the services, please follow the below instruction



Explanation

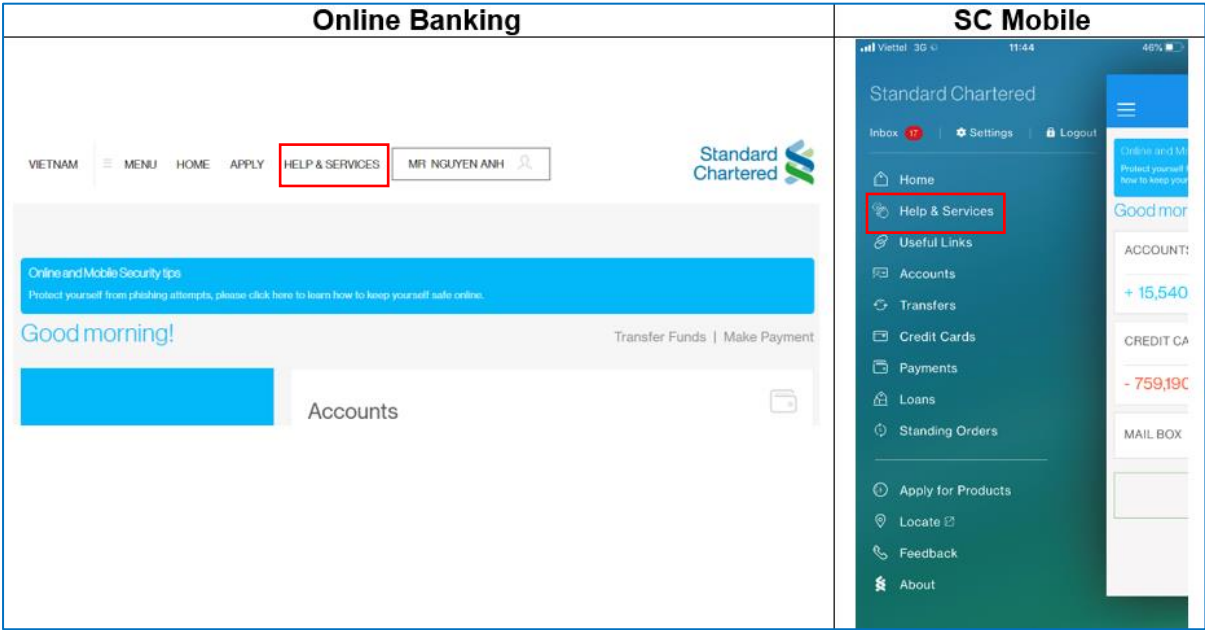
- ❶ Choose **Unsubscribe the SMS Banking Service**.
- ❷ We are so sorry to know that you wish to unsubscribe our services. Please tell us the reason why you want to do that.
- ❸ Click **Unsubscribe Service** to confirm
- ❹ Click **Cancel** to cancel the request.

6. Profile Update (Personal Details)

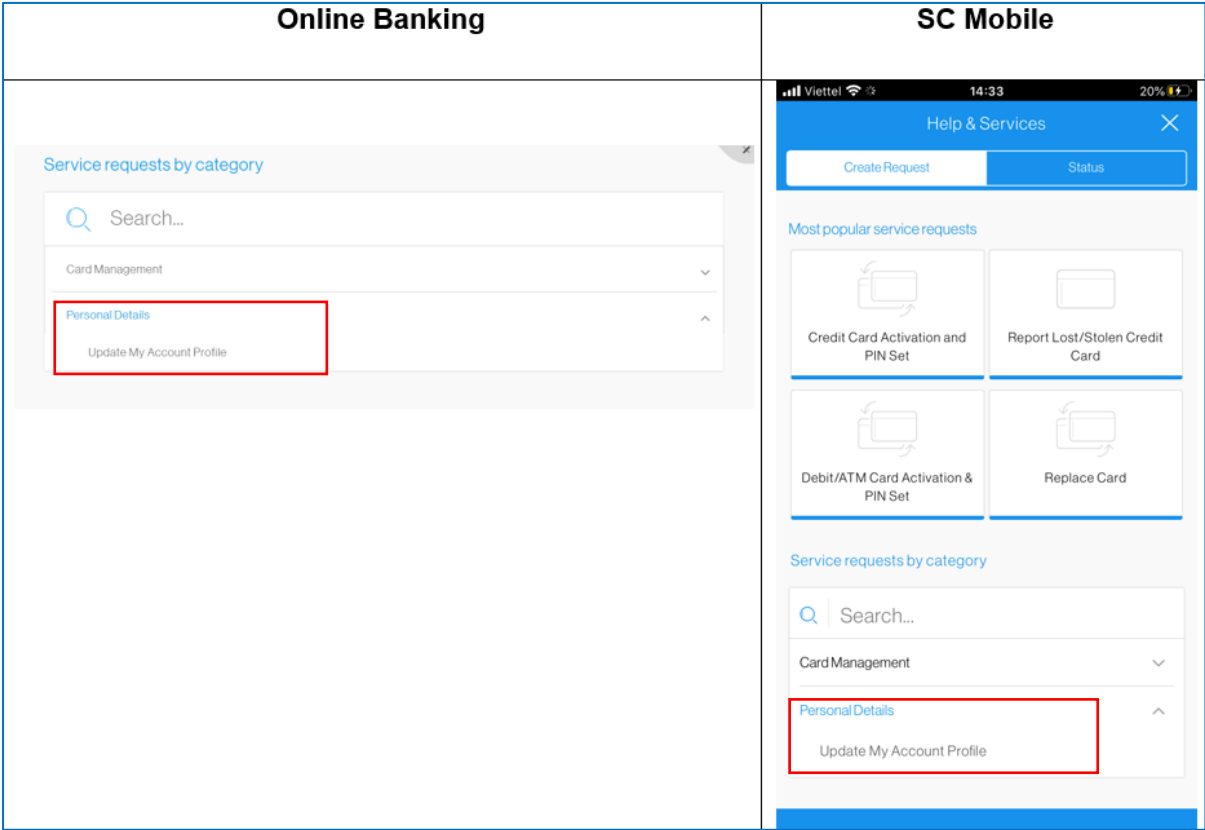
6.1. Update my Account profile

A. Where can this be found?

Step 1: To access the function: Go to “Help & Services” on the main menu

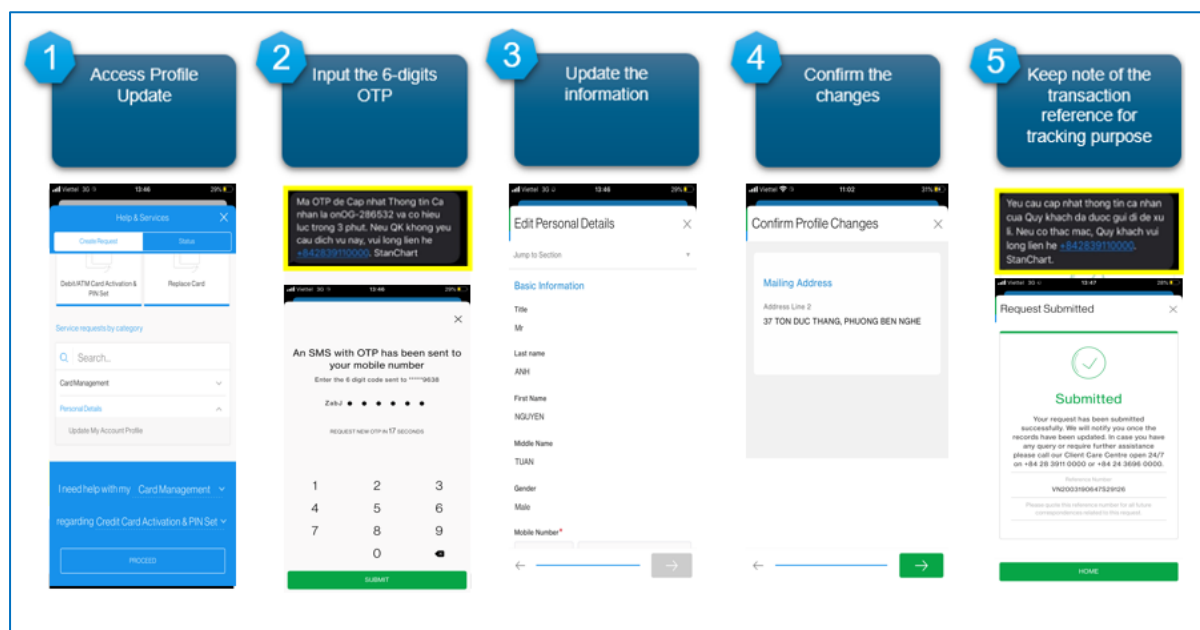


Step 2: From “Help and Services” window, find “Update My Account Profile”:



B. How to use this feature?

Follow the steps below:



Notes:

- System will automatically update the changes.
- Requests are processed instantly.
- Regarding clients want to update information relating to FATCA (US/Canada phone numbers with country code +1 & US address (residential, permanent, office)
 - Due to compliance requirement, clients will have to go to the branch to make these requests, unless have already submitted W8/W9 forms previously.

6.2. Resident Card Status Update

This function allows user to update Resident Card Status information via Online banking account (both web version and SC Mobile Vietnam app).

Step 1:

Login to Online Banking account

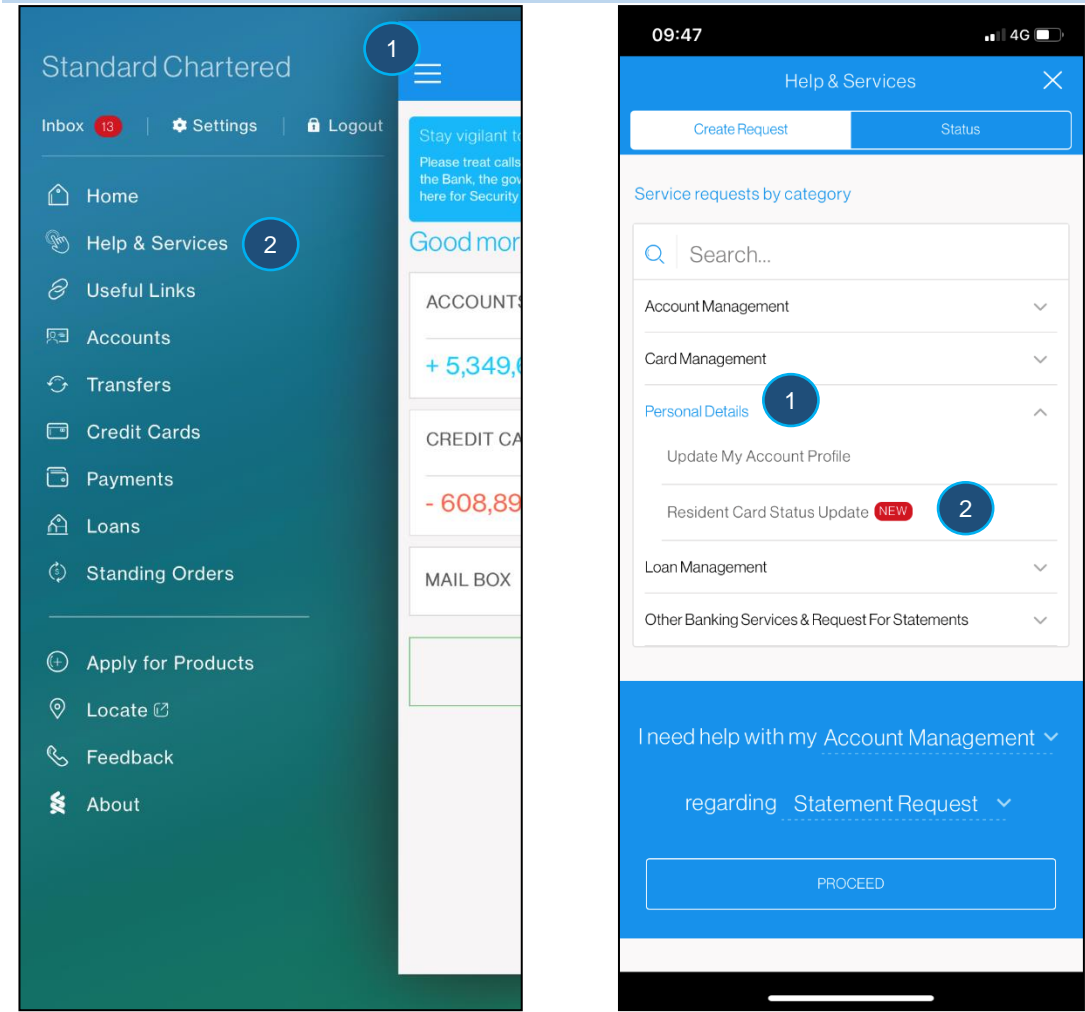
> select icon Menu

> click Help & Services

Step 2:

Go to Personal Details

> select Resident Card Status Update



Step 3: upload required document(s)

Click (1) to upload document.

You can either take photo or browse from your device.

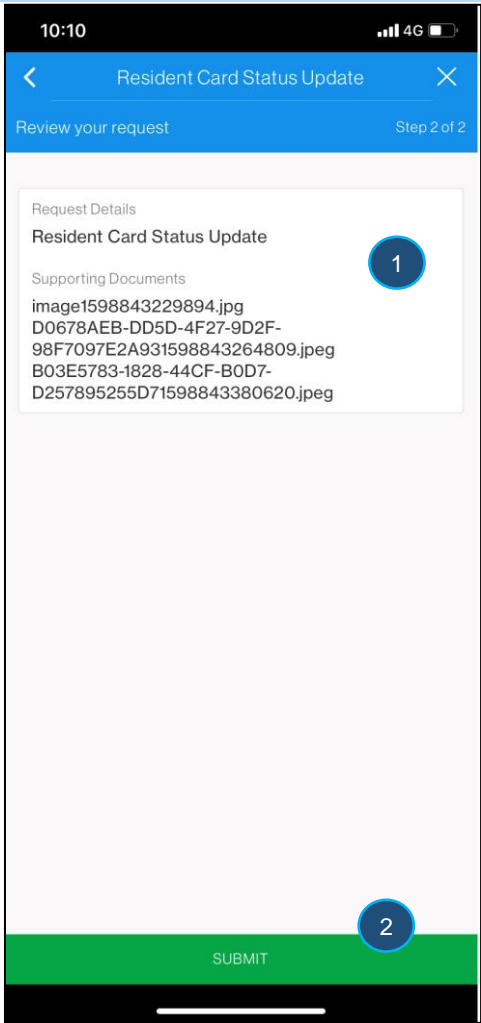
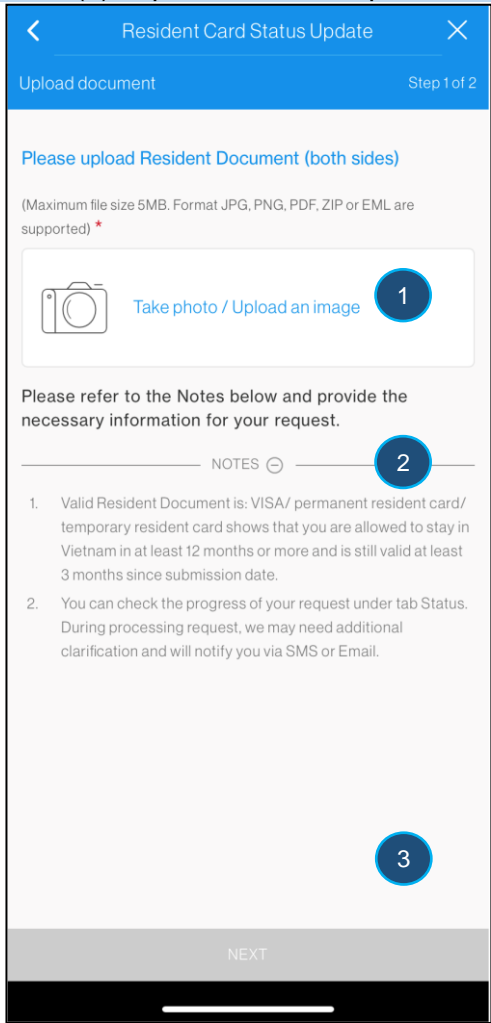
Refer to (2) Notes for the instruction of the eligible documents.

Click (3) to proceed next step.

Step 4: review detail before submitting

Details of request is displayed on screen (1)

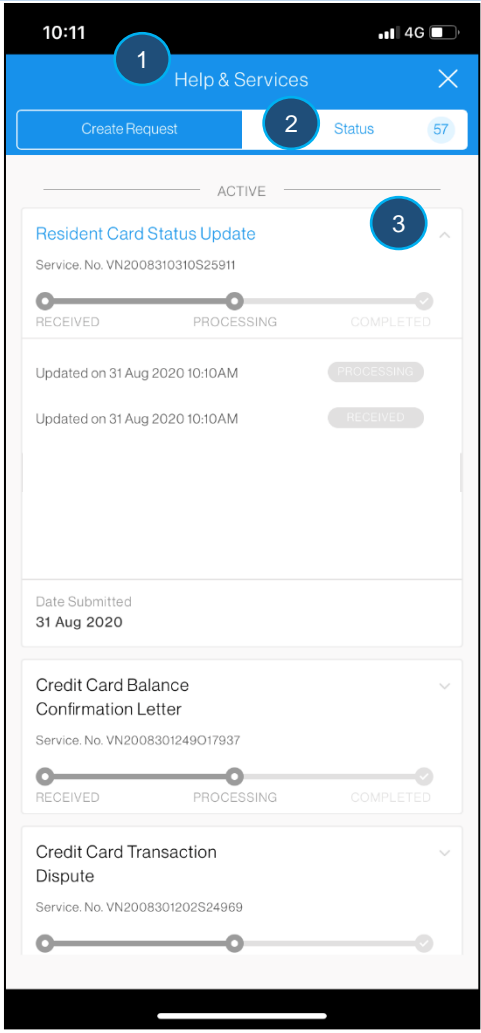
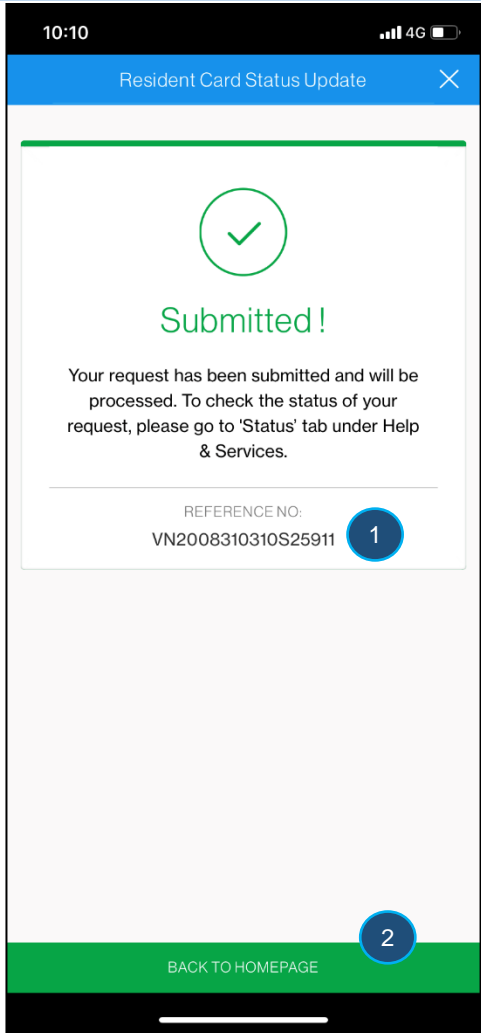
Click (2) to submit the request.



Step 5:

Request is submitted successfully with Reference No. displayed at (1).
Click (2) to go back to Homepage.

To check the progress of your request, please go to Help & Services > Status > click into respective reference number of Resident Card Status Update Request.



7. Fund transfer limit

Online Banking and SC Mobile Banking help you to pick the limit for transaction in one day for each type of transaction.

Please notice that:

- ☒ You can change the limit of all types of transactions in one day
- ☒ You can increase or decrease the limit but not over the maximum limit for each type of transaction.

Applicable for non-SC Mobile Key customers (*)

Unit: million VND

(*) Customers who haven't registered SC Mobile Key or select not to register SC Mobile Key

* Customers who haven't registered SC Mobile Key or select not to register SC Mobile Key								
Type	Transaction type	Allow?	Per-transaction limit		Daily limit per transaction type		Overall Daily Limit	
			Personal	Priority	Personal	Priority	Personal	Priority
Financial transactions	SCB to SCB Own Accounts	✓	10	10	10	10	50	50
	SCB to 3rd Party SCB Accounts	✓	10	10	10	10		
	Credit Card Payment	✓	10	10	10	10		
	Bill payments	✓	10	10	10	10		
	Interbank Funds Transfers	✓	10	10	10	10		
	Overseas Fund Transfers	✗	0	0	0	0		
Non-financial activities	Change contact details	✓	Note: Existing eTAC/ SMS OTP is still applied for these functions					
	Change address	✓						
	Change ATM/Debit Card PIN	✓						
	Increase transaction limits	✓						

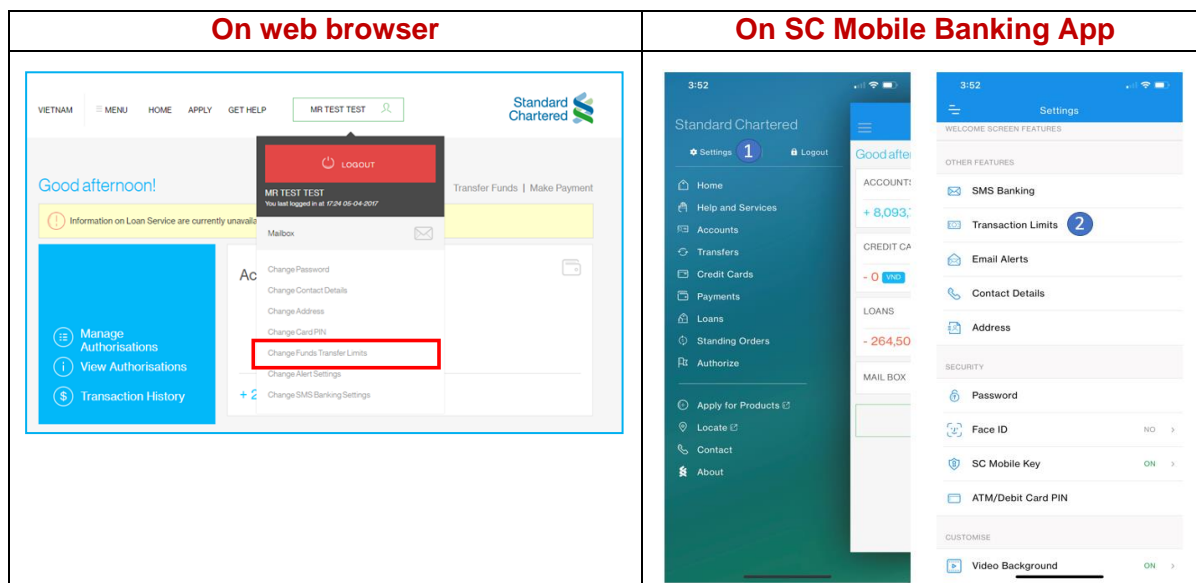
Applicable for customers who have registered SC Mobile Key

Unit: million VND

Type	Transaction type	Allow?	Per-transaction limit		Daily limit per transaction type		Overall Daily Limit	
			Personal	Priority	Personal	Priority	Personal	Priority
Financial transactions	SCB to SCB Own Accounts	✓	499	499	1,000	2,000	1,000	2,000
	SCB to 3rd Party SCB Accounts	✓	499	499	1,000	2,000		
	Credit Card Payment	✓	499	499	1,000	2,000		
	Bill payments	✓	499	499	1,000	2,000		
	Interbank Funds Transfers	✓	499	499	1,000	2,000		
	Overseas Fund Transfers	✓	499	499	1,000	2,000		
Non-financial activities	Change contact details	✓	Note: Existing eTAC/ SMS OTP is still applied for these functions					
	Change address	✓						
	Change ATM/Debit Card PIN	✓						
	Increase transaction limits	✓						

[Learn more about SC Mobile Key](#)

Change fund transfer limit



Step 1: Input the desired limit

FUND TRANSFER TYPE	MAXIMUM LIMIT (VND)	EXISTING LIMIT (VND)	NEW LIMIT (VND)
<p>You can change your fund transfer and bill payment limit by entering your desired limit in the 'New Limit' field. Please note that if you are requesting for an increase in the limit, you will need to perform second factor authentication (2FA).</p>			
SCB to SCB Own Account Limit	500,000,000.00	500,000,000.00	<input type="text"/>
SCB to 3rd Party SCB Account Limit	500,000,000.00	500,000,000.00	<input type="text"/>
Mobile TopUp Limit	20,000,000.00	20,000,000.00	<input type="text"/>
Bill Payment Limit	500,000,000.00	500,000,000.00	<input type="text"/>
Interbank Funds Transfer Limit	500,000,000.00	500,000,000.00	<input type="text"/>
Overseas Fund Transfer Limit	500,000,000.00	300,000,000.00	<input type="text"/>
<p>The Overall Daily Limit per customer for all fund transfer and bill payment transactions is VND500000000 Daily Foreign currency (FCY) fund transfer limit of VND 5000000000 equivalent would be applicable for FCY transactions.</p>			
<p>2 Factor Authentication Policy</p> <p>Standard Chartered regards your transaction as very sensitive information and takes precaution in processing the same. You will require an Electronic Transaction Authorisation Code (eTAC) to authorize the transaction. Once you validate your request with eTAC, we will be able to process your request.</p>			
<p><input checked="" type="checkbox"/> I agree to the Terms and Conditions</p>			
<p><input type="button" value="CLEAR"/></p>		<p><input type="button" value="SUBMIT"/></p>	

Explanation

- ① Input the new limit that you want to set for each type of transaction.

This is the new limit for all of your transaction in one day. For example:

- ☑ *Transfer limit for local transfer is 200,000 VND. You can choose any limit you want but it cannot exceed 500,000,000 VND*
- ☑ *You can make as many as you want for local transaction, but the total number cannot exceed the limit you just set.*

- ② Tick in the box 'I agree to the terms and conditions'
- ③ Click **Submit** to continue
- ④ Click **Clear** to clear the inputted setting amount.

Confirm Transfer Limit STEP 2 OF 4

Fund Transfer Type	Existing Limit (VND)	New Limit (VND)
SCB to SCB Own Account Limit	500.00	80,000.00
SCB to 3rd Party SCB Account Limit	64,000.00	70,000.00
Bill Payment Limit	5,000,000.00	2,500,000.00
Overseas Fund Transfer Limit	70,000.00	70,000.00
Interbank Funds Transfer Limit	70,000.00	50,000,000.00

①

BACK ③

NEXT ②

Explanation:

- ① After clicking 'Submit', check all the new limits have just been set.
- ② Click **Next** to proceed to the next step
After this step, if you have set the limit higher than the old limit, you will have to input eTAC code to confirm the request.
- ③ Click **Back** to get back to the previous page

Step 2: Input eTAC ⁽¹⁾ to complete your request

Enter eTAC STEP 3 OF 4

Fund Transfer Type	Existing Limit (VND)	New Limit (VND)
SCB to SCB Own Account Limit	500.00	80,000.00
SCB to 3rd Party SCB Account Limit	64,000.00	70,000.00
Bill Payment Limit	5,000,000.00	2,500,000.00
Overseas Fund Transfer Limit	70,000.00	70,000.00
Interbank Funds Transfer Limit	70,000.00	50,000,000.00

An eTAC has been sent to your mobile phone number 918754341354, with reference number 20170414000002. Please enter the eTAC in text box below to confirm your change request.

ETAC CODE ①

eTAC code is valid only for 3 minutes.

CANCEL ②

CONFIRM ③

Explanation

- ① Input eTAC code which is sent to your registered phone number.

- ② Click on **Confirm** to continue
 - ③ Choose **Cancel** to cancel the process
- (1) [Learn more about eTAC code](#)

- ☞ Start doing transfers with the new limit by click [here](#)
- ☞ Start paying bills with the new limit by clicking [here](#)

8. Account Details & Statement Download

8.1. Check for account details of SC Vietnam Account

After successful log in, you can check your account details by clicking the balance number on the screen.

- ☞ Click on the balance number in ‘Account’ to check details of transactions. Find out more [here](#)
- ☞ Click on the balance number in the ‘Loan’ to check details of the loan. Find out more [here](#)
- ☞ Click ‘Menu’ then choose ‘Account’

On web browser	On SC Mobile Banking App

View details of account and print statement

Click on the account you wish to view the details

You are in Home > Accounts

Account Summary

ACCOUNT TYPE	ACCOUNT NUMBER	AVAILABLE BALANCE	LEDGER BALANCE
Power Saver	XXXXXXXXXX	VND XXXXXX	VND XXXXXX

With the deposit account, details will be displayed as follow

VIETNAM

MENU

HOME

APPLY

GET HELP

MR.TEST

Standard Chartered

You are in Home > Accounts

Transaction History

AS OF: 21/06/2017

ACCOUNT NUMBER

AUD-3 Month Flexi Deposit Personal- XXXXXXXX

GO

Fixed Deposit Details

ACCOUNT TYPE	CURRENCY	ACCOUNT NUMBER	ACCOUNT TITLE
3-Month Flexi Deposit - Personal	AUD		

START DATE	PRINCIPLE AMOUNT	AMOUNT UNDER LIEN	INTEREST RATE% P.A.	INTEREST AMOUNT	MATURITY	VALUE
------------	------------------	-------------------	---------------------	-----------------	----------	-------

With the default account, you can find all of the transaction in any period of time by clicking 'Filter' ❶ and choose the desired period of time.

You are in Home > Accounts

Transaction History

AS OF: 14/06/2017

1

REFINE SEARCH

ACCOUNT TYPE	ACCOUNT TITLE	ACCOUNT NUMBER	CURRENCY	LIMIT
Power Saver	XXXXXXX	XXXXXXXXXXXXXX	VND	-

AVAILABLE BALANCE	LEDGER BALANCE
XXXXXX	XXXXXX

After all the transactions have been displayed, if you wish to download the statement, click **Statement Download**

OPENING BALANCE				XXXXXX
DATE	DESCRIPTION	DEBIT	CREDIT	BALANCE
15/05/2017	LAZADA HOCHIMINH VN 05/10VND 557000.00	557,000.00	-	9,642,054.00
15/05/2017	KING BBQ BUFFET HO CHI MINH VN 05/11VND 976800.00	976,800.00	-	8,665,254.00
15/05/2017	PAYPAL *ASKNET INC 4029357733 US 05/12VND 590440.00	590,440.00	-	8,074,814.00
15/05/2017	ITUNES.COM/BILL ITUNES.COM IE 05/12VND 3500.00	3,500.00	-	8,071,314.00
15/05/2017	ATM WDR AT SML 19:02:23 ATM LOTTE MART GO VAP >HO CHI MIN	500,000.00	-	7,571,314.00
18/05/2017	AGODA HOTEL RESERVATIO LONDON GB 05/15VND 1400000.00	1,400,000.00	-	6,171,314.00
19/05/2017	CTY TNHH CLB BAN NGUYET HO CHI MINH VN 05/17VND 2000000.00	2,000,000.00	-	4,171,314.00
19/05/2017	IBANKING CREDIT CARD PAYMENT PAYMENT OF 5161010000259559	400,000.00	-	3,771,314.00
22/05/2017	ITUNES.COM/BILL ITUNES.COM IE 05/18VND 15000.00	15,000.00	-	3,756,314.00
22/05/2017	INSTALLMENT PAYMEN00846961	479,500.00	-	3,276,814.00

PREVIOUS

Page 1 of 4

NEXT

BACK

STATEMENT DOWNLOAD

Choose the desired file format then click **Submit** to get the statement.

Statement Download

☒ PDF (open with PDF)

☐ TXT (fixed width - open with Notepad)

☐ CSV (Comma Seperated - open with MS-Excel/MS Access)

☐ TAB (Tab Seperated - open with MS-Excel/MS Access)

☐ OFX (Open Financial Exchange - open with MS Money / Quicken)

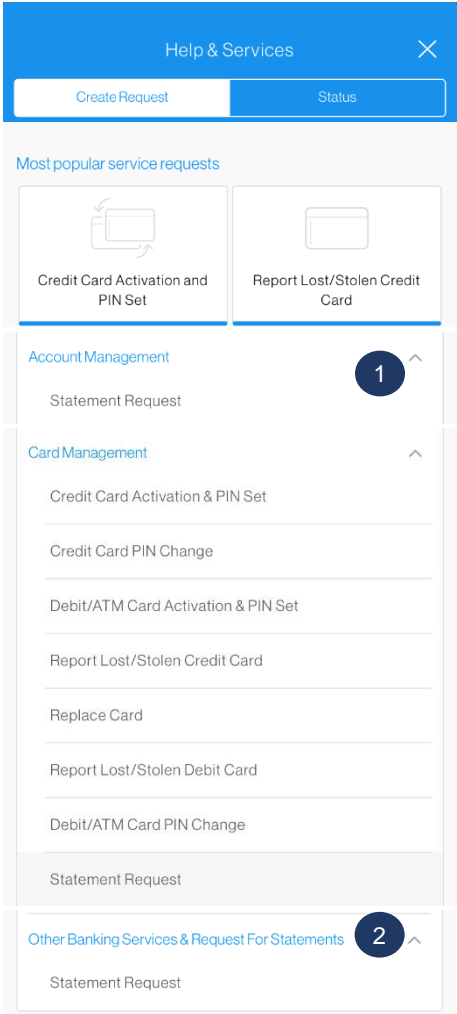
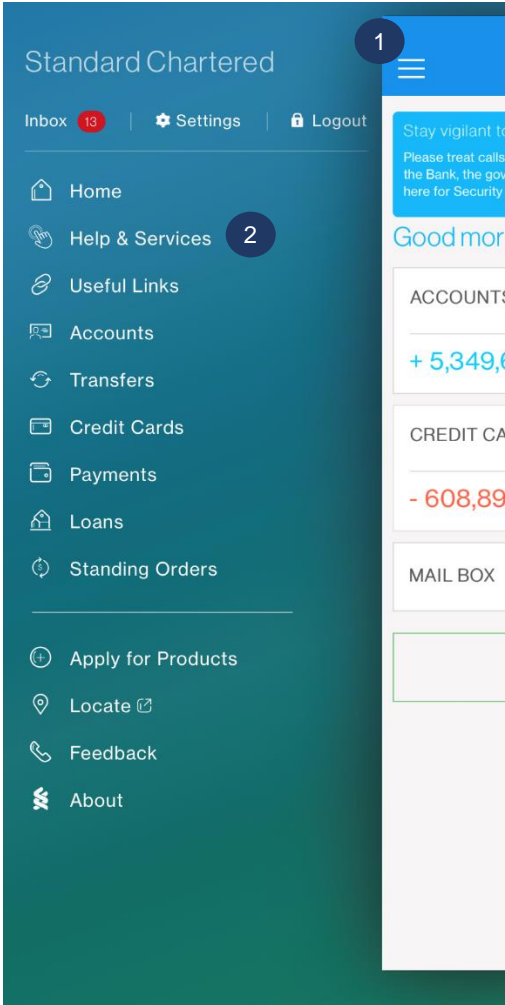
BACK

SUBMIT

Account Statement Request (email or paper statement)

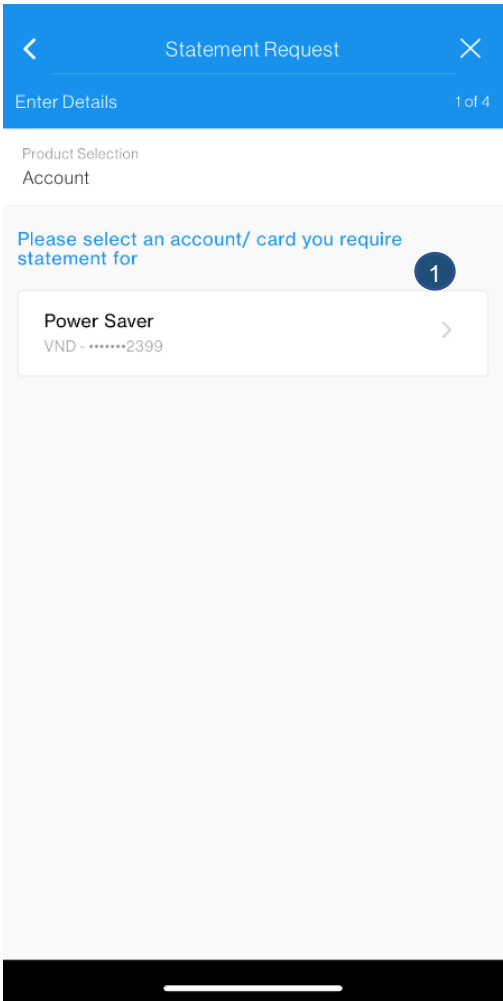
Step 1:
Login to I-banking account
go to **Help & Services**

Step 2:
Select **Statement Request** under ‘**Account Management**’ or ‘**Other Banking Services & Requests for Statements**’

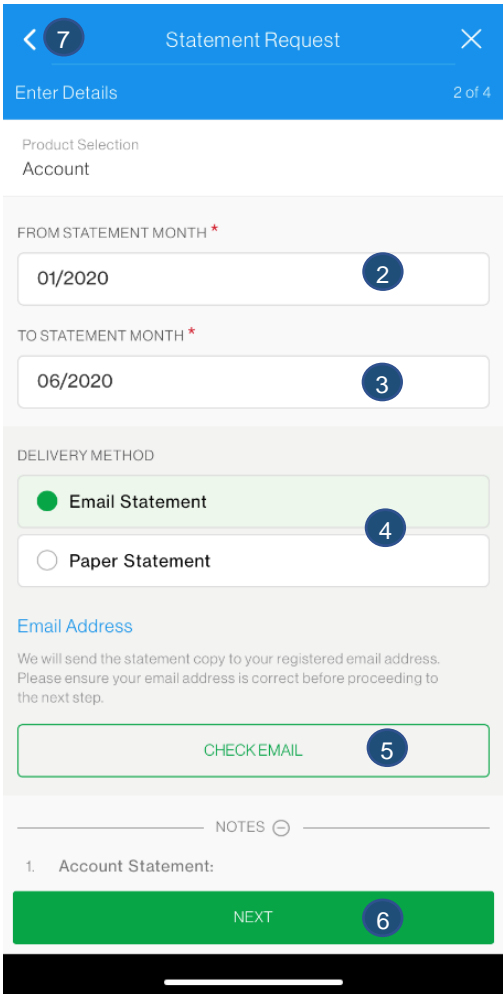


Step 3:
select Account number

Step 4:
input date range and select delivery method



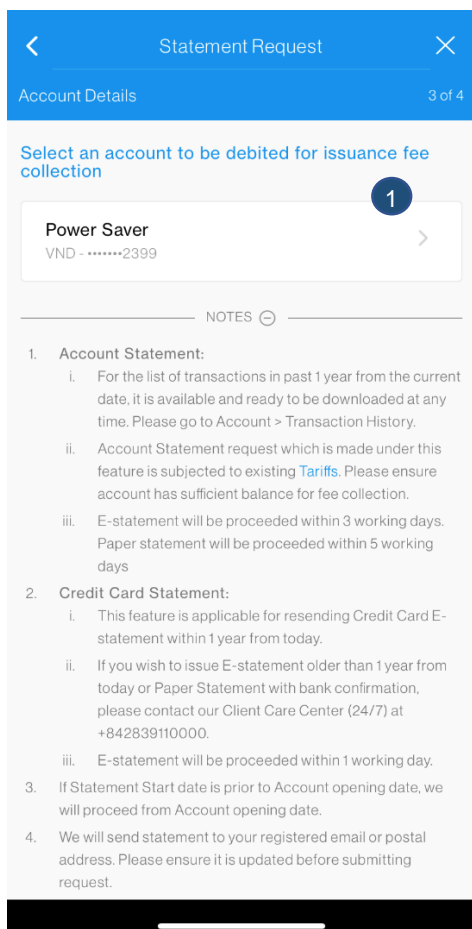
The screenshot shows the 'Statement Request' screen at '1 of 4' steps. The header bar is blue with a back arrow, 'Statement Request', and a close 'X' icon. Below the header, it says 'Enter Details' and '1 of 4'. The main content area has a sub-header 'Product Selection Account'. A blue instruction text says 'Please select an account/ card you require statement for' with a circled '1' next to it. Below this is a list item 'Power Saver VND - *****2399' with a right-pointing arrow. The bottom of the screen shows a black bar with a white horizontal line.



The screenshot shows the 'Statement Request' screen at '2 of 4' steps. The header bar is blue with a back arrow, a circled '7', 'Statement Request', and a close 'X' icon. Below the header, it says 'Enter Details' and '2 of 4'. The main content area has a sub-header 'Product Selection Account'. It contains two date input fields: 'FROM STATEMENT MONTH *' with '01/2020' (circled '2') and 'TO STATEMENT MONTH *' with '06/2020' (circled '3'). Below these is the 'DELIVERY METHOD' section with two options: 'Email Statement' (selected, circled '4') and 'Paper Statement'. An 'Email Address' section follows with a note: 'We will send the statement copy to your registered email address. Please ensure your email address is correct before proceeding to the next step.' Below this is a 'CHECK EMAIL' button (circled '5'). At the bottom, there is a 'NOTES' section with a minus icon and a list item '1. Account Statement:'. A green 'NEXT' button (circled '6') is at the very bottom. The bottom of the screen shows a black bar with a white horizontal line.

- Select Account Number from the displayed list ①
- Enter date range in field ② and ③
- Select delivery method at ④.
- Statement will be sent to registered email address, you can click ⑤ to view detail.
- Select ⑥ to go to next step.
- If you wish to go back to previous step to select another Account number, click ⑦.

Step 5:
select account to for fee collection



Statement Request 3 of 4

Account Details

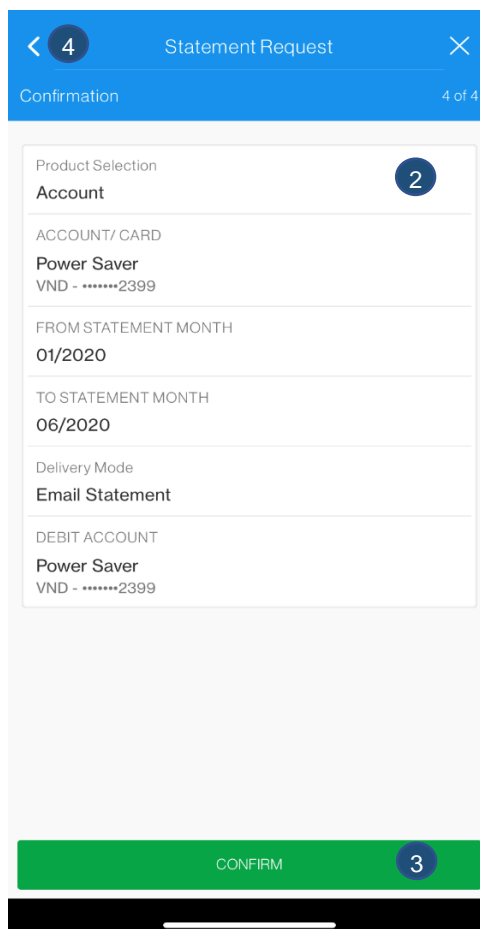
Select an account to be debited for issuance fee collection ①

Power Saver
VND - *****2399

NOTES

1. Account Statement:
 - i. For the list of transactions in past 1 year from the current date, it is available and ready to be downloaded at any time. Please go to Account > Transaction History.
 - ii. Account Statement request which is made under this feature is subjected to existing Tariffs. Please ensure account has sufficient balance for fee collection.
 - iii. E-statement will be proceeded within 3 working days. Paper statement will be proceeded within 5 working days
2. Credit Card Statement:
 - i. This feature is applicable for resending Credit Card E-statement within 1 year from today.
 - ii. If you wish to issue E-statement older than 1 year from today or Paper Statement with bank confirmation, please contact our Client Care Center (24/7) at +842839110000.
 - iii. E-statement will be proceeded within 1 working day.
3. If Statement Start date is prior to Account opening date, we will proceed from Account opening date.
4. We will send statement to your registered email or postal address. Please ensure it is updated before submitting request.

Step 6:
Review request before submitting



Statement Request 4 4 of 4

Confirmation

Product Selection ②

Account

ACCOUNT/ CARD

Power Saver
VND - *****2399

FROM STATEMENT MONTH

01/2020

TO STATEMENT MONTH

06/2020

Delivery Mode

Email Statement

DEBIT ACCOUNT

Power Saver
VND - *****2399

CONFIRM ③

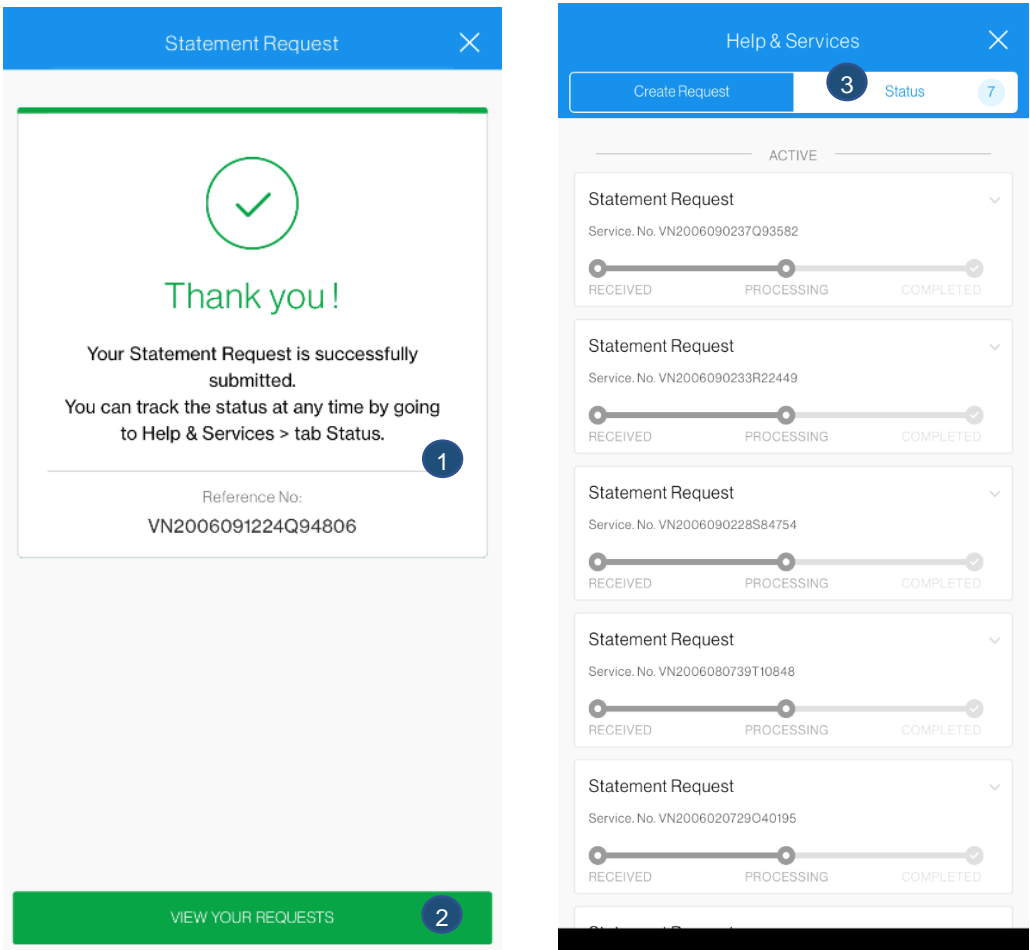
Select an account for fee collection at ①

Detail is displayed on-screen at ②

To submit request, click ③

If you wish to modify request detail, select ④ to go back to previous step.

Request is submitted!

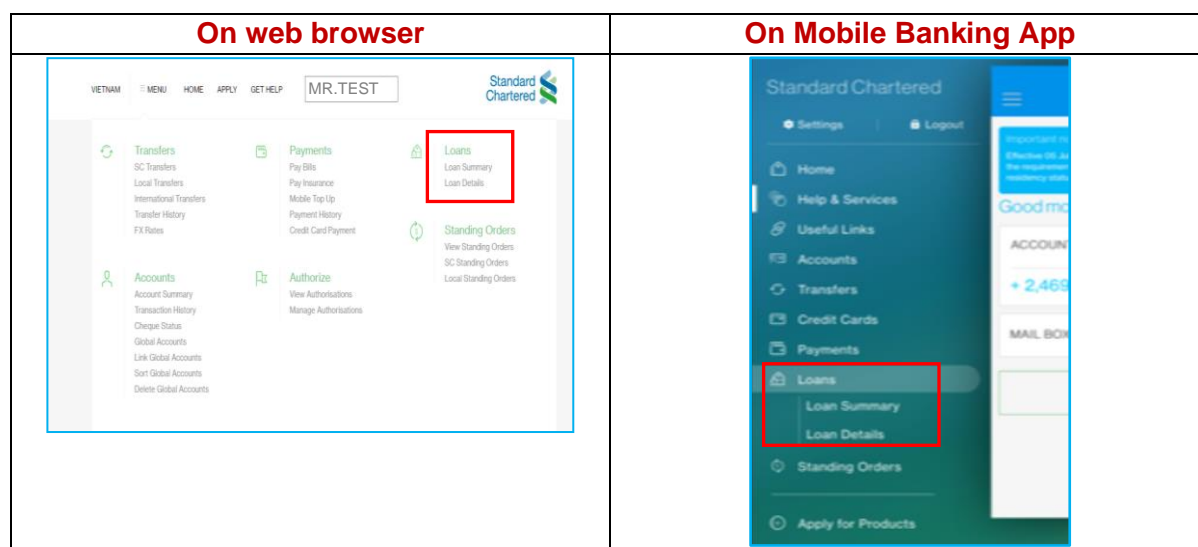


Request is submitted with Reference No at ❶

Click ❷ to quick view its status.

You also can view requests' progress by going to tab ❸ Status

View the Loan details



The information in the **Loan Summary** will displayed as follow

You are in Home > Loans

Loan Summary

LOAN ACCOUNT NUMBER	CUSTOMER NAME	LOAN TYPE	OUTSTANDING AMOUNT	OVERDUE AMOUNT
846961	TEST	PL	VND XXXXXXXX	VND 0 DR

The Information displayed in the **Loan details** as follow

You are in Home > Loans

Loan Details

LOAN ACCOUNT NUMBER	XXXXXXX	<input type="button" value="go"/>		
OUTSTANDING LOAN AMOUNT	LOAN ACCOUNT NUMBER	FIRST DRAWDOWN DATE	MATURITY DATE	ORIGINAL LOAN AMOUNT
VND XXXXXXXX	XXXXXXX	05-04-2017	22-03-2022	VND XXXXXXXX
INSTALLMENT AMOUNT	NEXT INSTALLMENT	TOTAL NUMBER OF INSTALLMENTS	NUMBER OF INSTALLMENTS REMAINING	OVERDUE AMOUNT
VND 1,723,264	22-06-2017	60	58	VND 0 DR

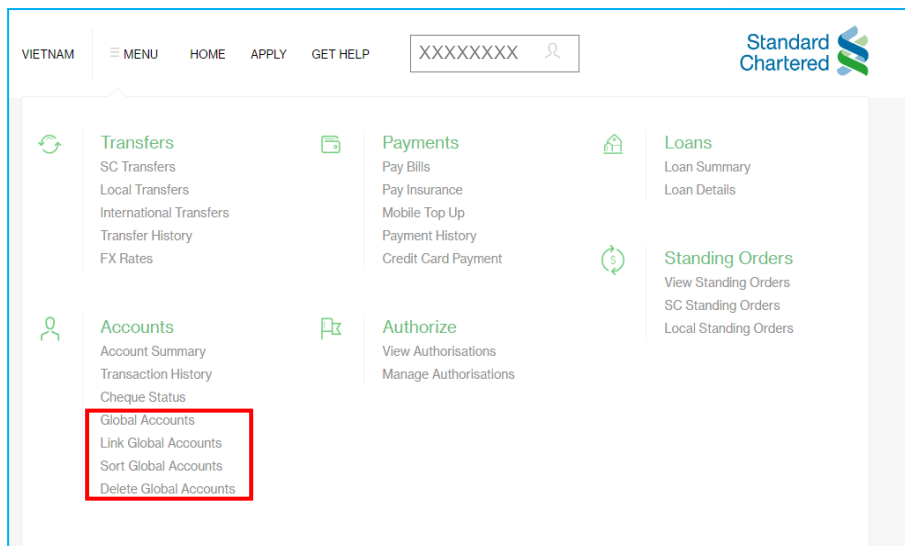
8.2. Check Balance of Global SC account

This function helps you to check balance of your account⁽¹⁾ which you have opened in Standard Chartered at other countries – this would be classified as Global Account

☞ Click [here](#) to connect more Global SC account

☞ Click [here](#) to delete the connected account

⁽¹⁾ Notice: Those Standard Chartered accounts opened in other countries must have already registered for Online Banking in order to connect via global account function.



VIETNAM MENU HOME APPLY GET HELP XXXXXXXX

Transfers
SC Transfers
Local Transfers
International Transfers
Transfer History
FX Rates

Payments
Pay Bills
Pay Insurance
Mobile Top Up
Payment History
Credit Card Payment

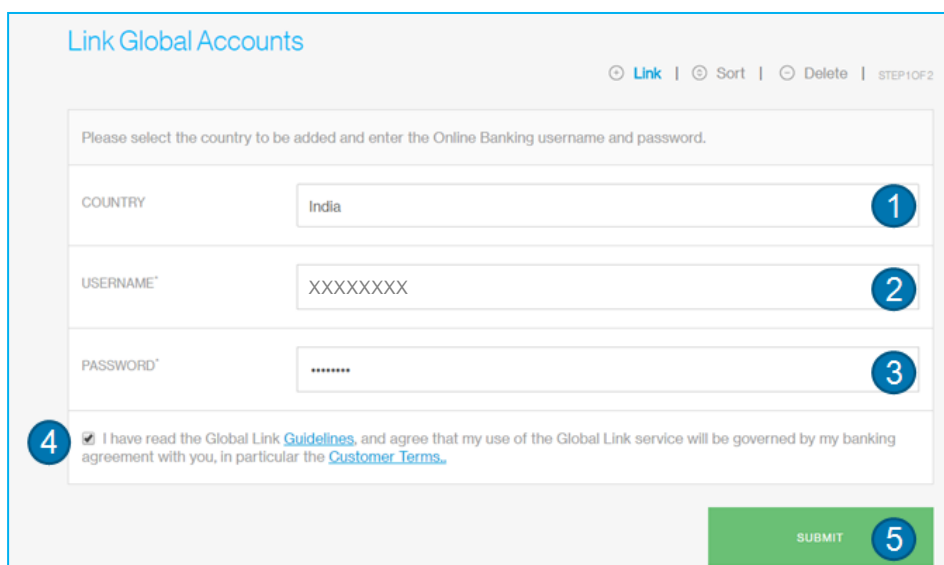
Loans
Loan Summary
Loan Details

Standing Orders
View Standing Orders
SC Standing Orders
Local Standing Orders

Accounts
Account Summary
Transaction History
Cheque Status
Global Accounts
Link Global Accounts
Sort Global Accounts
Delete Global Accounts

Authorize
View Authorisations
Manage Authorisations

Connect more Global Account



Link Global Accounts

Link | Sort | Delete | STEP 1 OF 2

Please select the country to be added and enter the Online Banking username and password.

COUNTRY India 1

USERNAME* XXXXXXXX 2

PASSWORD* ***** 3

4 ☒ I have read the Global Link [Guidelines](#), and agree that my use of the Global Link service will be governed by my banking agreement with you, in particular the [Customer Terms](#).

SUBMIT 5

Explanation

- ❶ Choose the country which you have opened the account.
- ❷ Input the Login ID of that account
- ❸ Input password of that account
- ❹ Tick in the box to agree to the terms and conditions.
- ❺ Click **Submit** to confirm information

After successful log in, you can check the account anytime.

Sort Global Accounts

Link | Sort | Delete

COUNTRY	ACTION
Bangladesh	▼ 1
India	▲ 2

RESET ORDER 3

SAVE ORDER 4

Delete Global Account

In order to delete a Global Account, please do as follow

Delete Global Accounts

Link | Sort | Delete | STEP 1 OF 3

Please select the account to be deleted from your Global Link account list.

Country account	Account Number	Delete
INDIA		<input type="checkbox"/> 1
BANGLADESH		<input checked="" type="checkbox"/>

SUBMIT 2

Explanation

- 1 Choose an account you wish to delete
- 2 Click **Submit** to complete the request

9. Fund Transfer

Online Banking and SC Mobile Banking App help you to transfer fund quickly and conveniently.

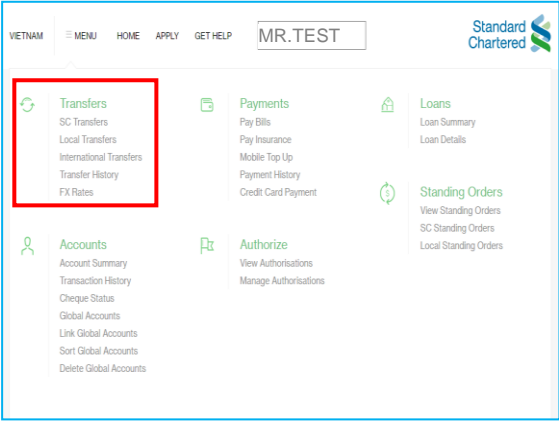
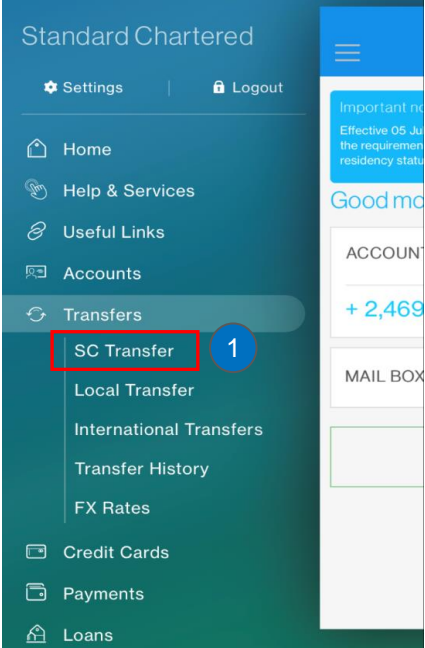
All the links to fund transfer are displayed in the main screen after log in

On web browser

On Mobile Banking App

You can also find those links from the menu

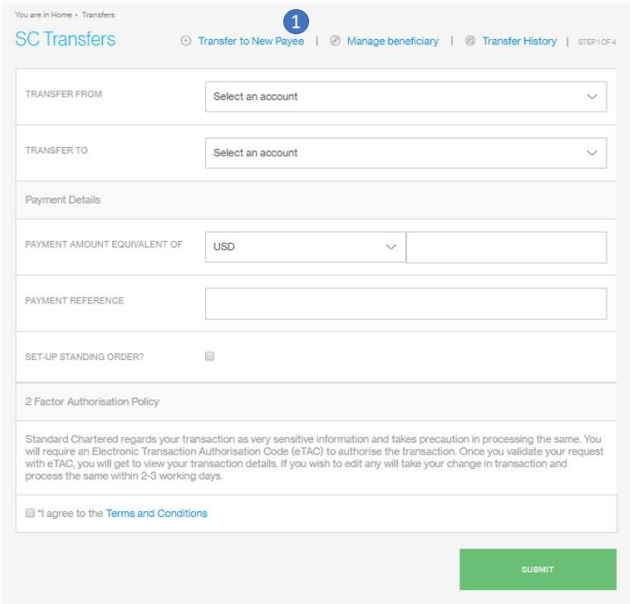
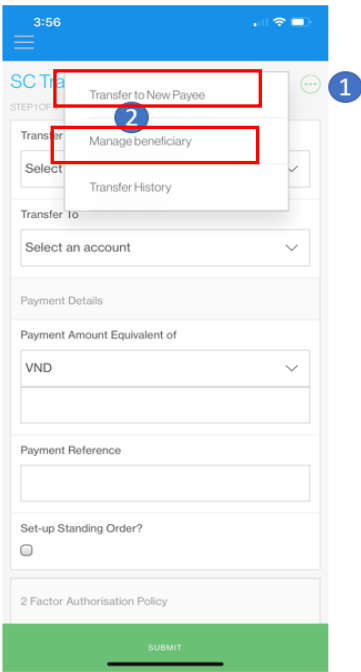
9.1. SC Transfer

On web browser	On Mobile Banking App
<p>Click on Menu then choose SC Transfer in 'Transfer' session</p> 	

Step 1: Create beneficiary

If this is not your first time using our Online Banking service for transfer, please ignore this step and make transfer with [this instruction](#)

To add beneficiary, after clicking 'SC Transfer', please do the following steps

On web browser	On Mobile Banking App
	

You can either go to **Transfer to new payee** or go to **Manage beneficiary** to check the list of payees, then select **Transfer to new payee** if you want to continue transferring to the new payee.

After click 'Transfer to new payee' please input all the information of payee as required

Enter Details

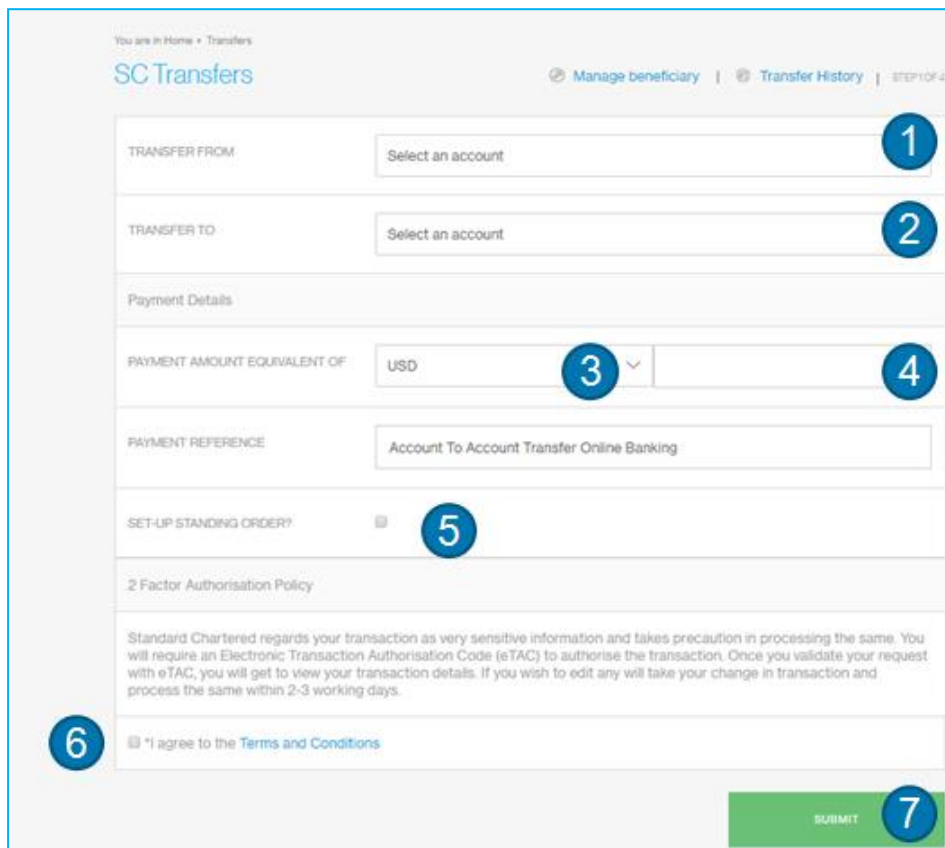
STEP 1 OF 3

ACCOUNT NUMBER *	<div>1</div>
BENEFICIARY NAME*	<div>2</div> <div>Beneficiary name should contain maximum 30 characters without any special character.</div>
CURRENCY*	<div>VND</div> <div>3</div>
Optional Information	
EMAIL	<div>4</div>
SEND ALERTS TO THIS EMAIL?	<div><input type="checkbox"/></div> <div>5</div>
Providing beneficiary's email will enable us to send an alert informing your beneficiary each time you transfer funds.	
<div>CANCEL</div> <div>7</div>	<div>6</div> <div>SUBMIT</div>

Explanation

- 1 Input the account number of payee
- 2 Input name of payee
- 3 Choose the currency you wish to transfer for this account
- 4 Email address of payee (optional)
- 5 When the transaction is complete, the system will send an email notification to this email address.
- 6 Click **Submit** to confirm information of payee
- 7 Click **Cancel** to cancel the process.

Step 2: Input information for fund transfer



You are in Home > Transfers

SC Transfers

Manage beneficiary | Transfer History | STEP 1 OF 4

TRANSFER FROM: Select an account 1

TRANSFER TO: Select an account 2

Payment Details

PAYMENT AMOUNT EQUIVALENT OF: USD 3

4

PAYMENT REFERENCE: Account To Account Transfer Online Banking

SET-UP STANDING ORDER? 5

2 Factor Authorisation Policy

Standard Chartered regards your transaction as very sensitive information and takes precaution in processing the same. You will require an Electronic Transaction Authorisation Code (eTAC) to authorise the transaction. Once you validate your request with eTAC, you will get to view your transaction details. If you wish to edit any will take your change in transaction and process the same within 2-3 working days.

6

☐ I agree to the [Terms and Conditions](#)

SUBMIT 7

Explanation

- 1 Choose which account to debit from
- 2 Choose payee's account from the beneficiary list. If the account you are looking for is not listed, please add beneficiary. Click [here](#) for instruction
- 3 Choose the currency and input the amount you wish to transfer. Click [here](#) if you wish to modify the limit
- 4 Input transfer reference
- 5 Choose this box if you wish you to make transfer automatically with a frequency set by you. Additional information may be required for this option. You can check status of your standing order [here](#)
- 6 Tick in this box 'I agree to the terms and conditions'
- 7 Click **Submit** to confirm your request

Confirm Details

STEP 2

TRANSFER FROM	VND -XXXXXX
FROM CURRENCY	VND
TRANSFER TO	VND-Beneficiary Account-XXXXXX
TO CURRENCY	VND
PAYMENT AMOUNT EQUIVALENT OF	VND 30,000.00
DEBIT AMOUNT	VND 30,000.00
EXCHANGE RATE	1.000000000
PAYMENT REFERENCE	Account To Account Transfer Online Banking

BACK

1

2

NEXT

After confirming all the information, please check carefully all the information you have input before click **Next** ❷ to receive eTAC or input SC Mobile Key transaction authentication code; or click **Back** ❶ to get back to the previous page.

Step 3: Input eTAC code⁽¹⁾ or SC Mobile Key PIN⁽²⁾ to complete your request

Enter eTAC

STEP 3 OF 4

Account to Account Transfer Details

DEBIT ACCOUNT NUMBER	VND-99220020199
CREDIT ACCOUNT NUMBER	VND-88152701088
REFERENCE NUMBER	20170414000003

Your eTAC has been sent to:

MOBILE NUMBER	918754341354
ETAC CODE	<div>❶</div>

eTAC code is valid only for 3 minutes.

CANCEL

❷

❸

CONFIRM

Transaction authorization code

Please enter the PIN for your SC Mobile Key to authorize this transaction.

Enter 6-digit PIN

• • • • • •

Forgot SC Mobile Key PIN?

1

2

3

4

5

6

7

8

9

0

CONFIRM

Explanation

- ❶ If you have not registered SC Mobile Key, please input eTAC code which will be sent to your registered phone number.
- If you have registered SC Mobile Key, please input your 6 digits of SC Mobile Key PIN

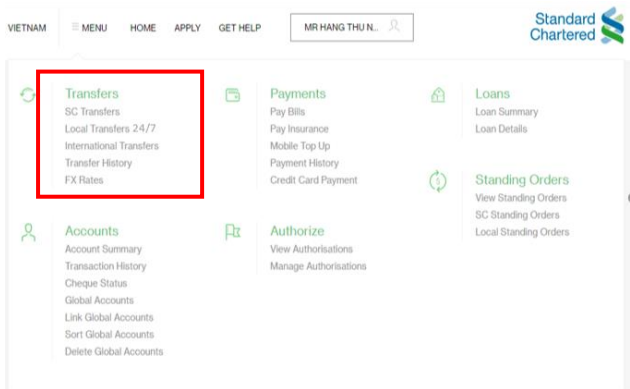
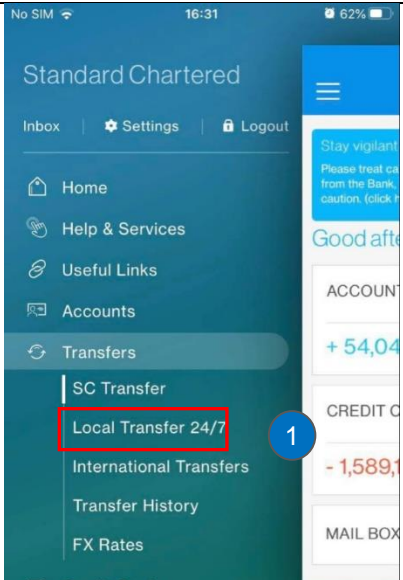
- ② Choose **Cancel** if you wish to cancel the process
 - ③ Click on **Confirm** if you wish to continue transacting
- (1) [Learn more about eTAC code](#)
- (2) [Learn more about SC Mobile Key](#)

9.2. Local transfer

9.2.1. Instant transfer 24/7

Standard Chartered clients are now able to make interbank fund transfer to banks instantly within Vietnam. The beneficiary will be received the payment immediately regardless it is weekends, holiday or after cut-off time.

Step 1: Navigate to Local Transfer

On web browser	On Mobile Banking App
<p>Click on Menu then choose Local Transfer in 'Transfer' session</p> 	

Step 2: Select Instant Transfer 24/7

<

Local Transfer

⋮

×

• Transfer Mode

☐

Instant Transfer 24/7

The beneficiary will be received the payment immediately. This is only applicable between any bank that supports 24/7 transfer service.

☐

Normal Transfer

Your transaction before cut-off time will be processed in the same business day. Otherwise, it will be processed in the next working day.

Step 3: Select source account

Please note that only VND curren

The screenshot shows the 'Local Transfer' interface. At the top, there's a back arrow and the title 'Local Transfer'. Below it, the 'Transfer Mode' is set to 'Instant Transfer 24/7'. The 'From' section is active, asking 'Where would you like to transfer from?'. A red box highlights two 'E-Saver' accounts: one with ID '868' and a balance of VND 549,006,001.00, and another with ID '888' and a balance of VND 1,896,720,000.00.

account is applicable for Instant Transfer 24/7.

Step 4: Select or Create beneficiary of a local bank in Vietnam that supports Instant Transfer

- *If the Beneficiary has been saved:* please select beneficiary from section “Favorites” or “Other Recipients” and make transfer with [this instruction](#).
- *If the Beneficiary has not been saved:* please click **Transfer to New Beneficiary**

The screenshot shows the 'Local Transfer' interface. The 'From' section is already filled with the 'E-Saver (...4888)' account and a balance of VND 1,896,720,000.00. The 'To' section is active, asking 'Where would you like to transfer to?'. Below this is a search bar labeled 'Search beneficiary list'. A red box highlights a green button labeled 'Transfer to New Beneficiary' at the bottom right.

Select **Transfer Type:**

<p>The screenshot shows the 'Enter Details' screen. At the top, there's a back arrow and the title 'Enter Details'. Below it, there are two radio button options: 'One off Transfer' and 'Save Beneficiary and Transfer'.</p>	<ul style="list-style-type: none">- One off Transfer: This payee will not be saved.- Save Beneficiary and Transfer: This payee will be saved and available for the next payment (no need to input the details again).
---	--

ONE OFF TRANFER	SAVE BENEFICIARY AND TRANSFER
<div><div><div>< Enter Details</div><div><div><div><div><input checked="" type="radio"/> One off Transfer</div><div><input type="radio"/> Save Beneficiary and Transfer</div></div></div><div><div>Beneficiary Type*</div><div>Transfer to an Account1</div></div><div><div>Beneficiary Account Number*</div><div>Beneficiary Account Number2</div></div><div><div>Beneficiary Bank*</div><div>Please Select3</div></div><div><div>Contin</div></div></div></div></div>	<div><div><div>< Enter Details</div><div><div><div><input type="radio"/> One off Transfer</div><div><input checked="" type="radio"/> Save Beneficiary and Transfer</div></div></div><div><div>Beneficiary Type*</div><div>Transfer to an Account1</div></div><div><div>Beneficiary Account Number*</div><div>Beneficiary Account Number2</div></div><div><div>Beneficiary Currency*</div><div>VND</div></div><div><div>Beneficiary Address*</div><div>Beneficiary Address3</div></div><div><div>Beneficiary Country (Country of Residence)*</div><div>Vietnam4</div></div><div><div>Beneficiary Bank*</div><div>DONG A BANK - NH TMCP DONG5</div></div><div><div>Beneficiary Bank Branch*</div><div>HO CHI MINH6</div></div></div></div>

Step 5: Input information for fund transfer

<

Local Transfer

⋮

×

○

Transfer Mode

Instant Transfer 24/7

✓

○

From

E-Saver (...4888)

VND 1,896,720,000.00

✓

○

To

NGUYEN VAN NAPAS

DONG A BANK - NH TMCP DONG A

0129837294

✓

●

Amount

VND 0

1

Transfer Charges

All charges to my account

Transfer Details

Please enter transfer details

2

2 Factor Authorization Policy

Standard Chartered regards your transaction as very sensitive information and takes precaution in processing the same. SC Mobile Key or eTAC (Electronic Transaction Authorization code) is used for transaction authorization. Once you have validated the transaction using SC Mobile Key or eTAC, we will be able to process your request.

3

☐

I understand that the bank would process this transaction only if I submit the required supporting documents (if any).

☐

I agree to the [Terms and Conditions](#)

4

Continue

Explanation

- 1 Input Transaction amount
- 2 Input transaction details
- 3 Tick in the box 'I agree to the terms and conditions' and 'I understand that the bank would process this transaction only if I submit the required supporting document (if any)'. For transactions to other bank, additional documents may be required, our staff will contact you via your contact information if needed.
- 4 Click **Continue** to continue your request

Please check carefully all the information you have input before click **Transfer 1** to continue; or click **Here 2** to get back to the previous page.

<
Local Transfer
2


Confirm Details

Transfer Mode	Instant Transfer 24/7
Transfer Type	Save Beneficiary and Transfer
Transfer From	E-Saver (VND) 888
Beneficiary Name	NGUYEN VAN NAPAS
Beneficiary Account Number	0129837294
Beneficiary Type	Transfer to an Account
Beneficiary Bank	DONG A BANK - NH TMCP DONG A
Beneficiary Bank Branch	Ho Chi Minh
Beneficiary Currency	VND
Beneficiary Country (Country of Residence)	Vietnam
Beneficiary Address	37 tdd
Transfer Amount	VND 10,000
Transfer Charges	All charges to my account
Transfer Reference	a

TRANSFER
1

Step 6: Input SMS OTP or SC Mobile Key PIN⁽¹⁾ to complete your request

- If you **have not registered** SC Mobile Key, a 6-digit OTP will be sent to your registered mobile number. Please input that number here to proceed.

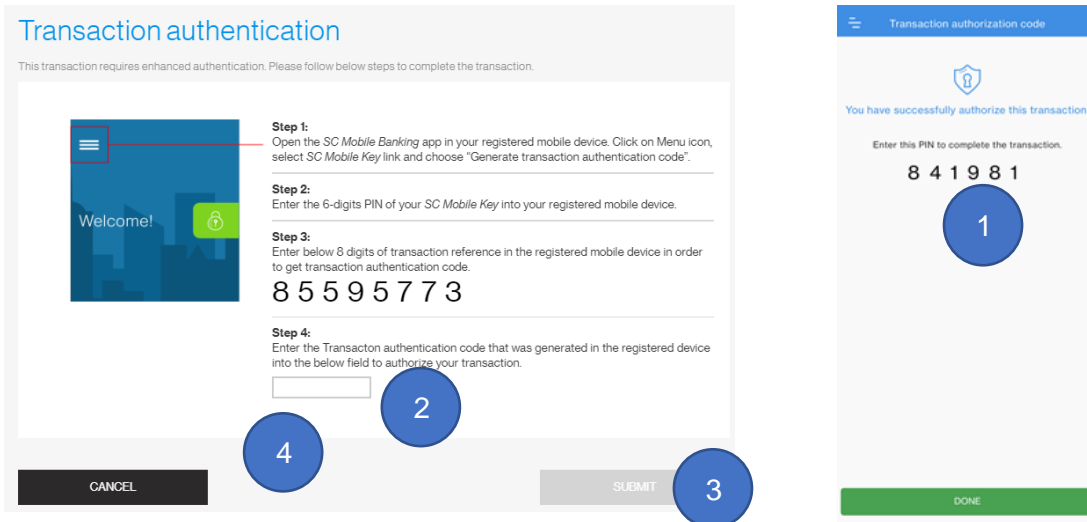


An SMS with OTP has been sent to your mobile number
Enter your OTP

XXXX -

PROCEED

- If you **have registered** SC Mobile Key and transact on Online Banking: please input 6-digit of **transaction authorization code** ❶ generated from SC Mobile Key PIN into ❷ then click **Submit** ❸ to proceed the transaction or **cancel** ❹ if you do not want to. Please refer [here](#) for details on how to generate transaction authorization code.



The image shows two screenshots from the SC Mobile app illustrating the transaction authentication process.

Left Screenshot: Transaction authentication screen

This screen is titled "Transaction authentication" and includes a sub-header: "This transaction requires enhanced authentication. Please follow below steps to complete the transaction."

On the left, there is a "Welcome!" screen with a menu icon (three horizontal lines) and a lock icon. A red line points from the menu icon to the "Step 1" instruction.

Steps:

- Step 1:** Open the SC Mobile Banking app in your registered mobile device. Click on Menu icon, select SC Mobile Key link and choose "Generate transaction authorization code".
- Step 2:** Enter the 6-digits PIN of your SC Mobile Key into your registered mobile device.
- Step 3:** Enter below 8 digits of transaction reference in the registered mobile device in order to get transaction authorization code.
8 5 5 9 5 7 7 3
- Step 4:** Enter the Transaction authentication code that was generated in the registered device into the below field to authorize your transaction.

At the bottom, there is a "CANCEL" button (labeled ❹) and a "SUBMIT" button (labeled ❸). A large blue circle with the number ❷ is positioned over the input field for the transaction authorization code.

Right Screenshot: Transaction authorization code screen

This screen is titled "Transaction authorization code" and includes a sub-header: "You have successfully authorize this transaction."

Below the header, it says "Enter this PIN to complete the transaction." and displays the PIN "8 4 1 9 8 1". A large blue circle with the number ❶ is positioned over the PIN.

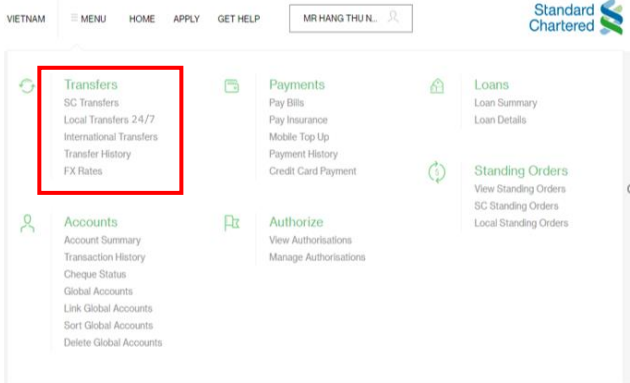
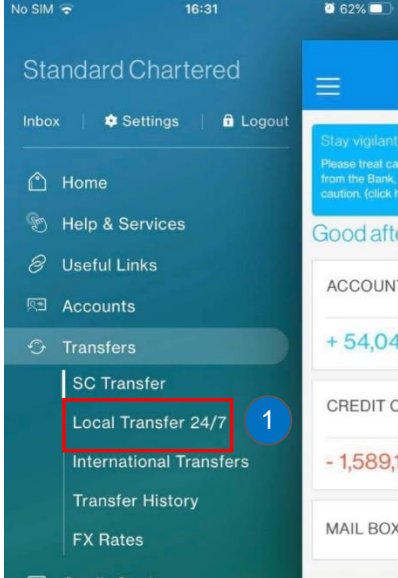
At the bottom, there is a green "DONE" button.

- If you transact on SC Mobile app: please input 6-digit PIN of your SC Mobile key to authenticate transaction.

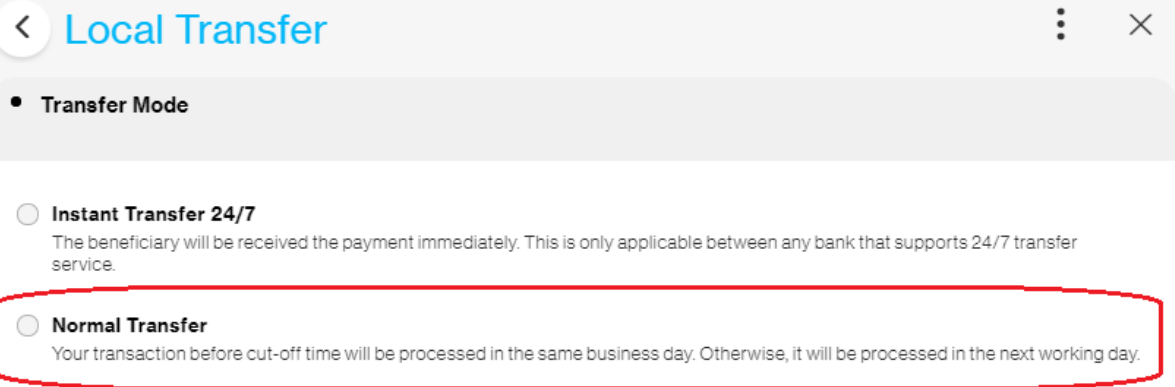
9.2.2. Normal Transfer

This feature allows user to make interbank fund transfer to more than 100 Local banks. However, the beneficiary is only able to receive the payment within working hours if it is made before the cut-off time.

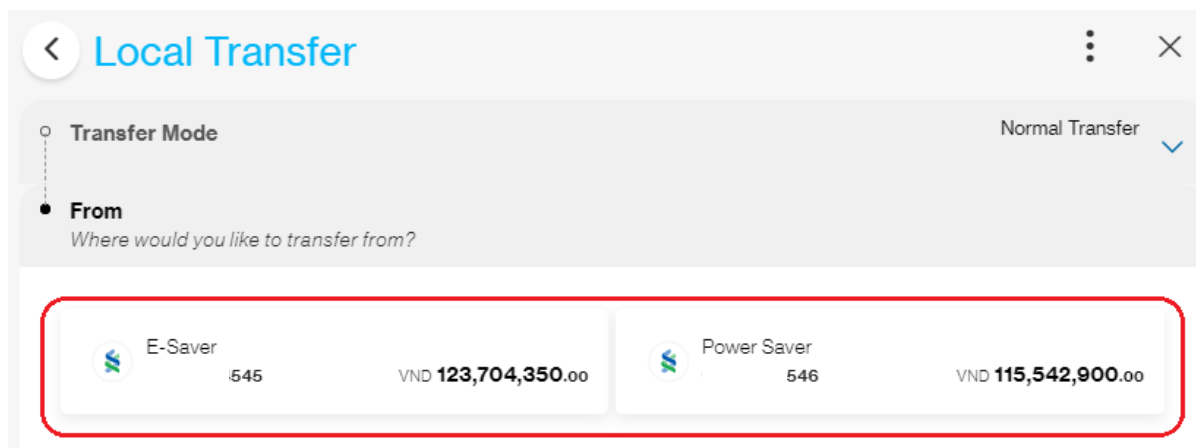
Step 1: Navigate to Local Transfer

On web browser	On Mobile Banking App
<p>Click on Menu then choose Local Transfer in 'Transfer' session</p> 	

Step 2: Select Normal Transfer





Step 3: Select source account



Local Transfer

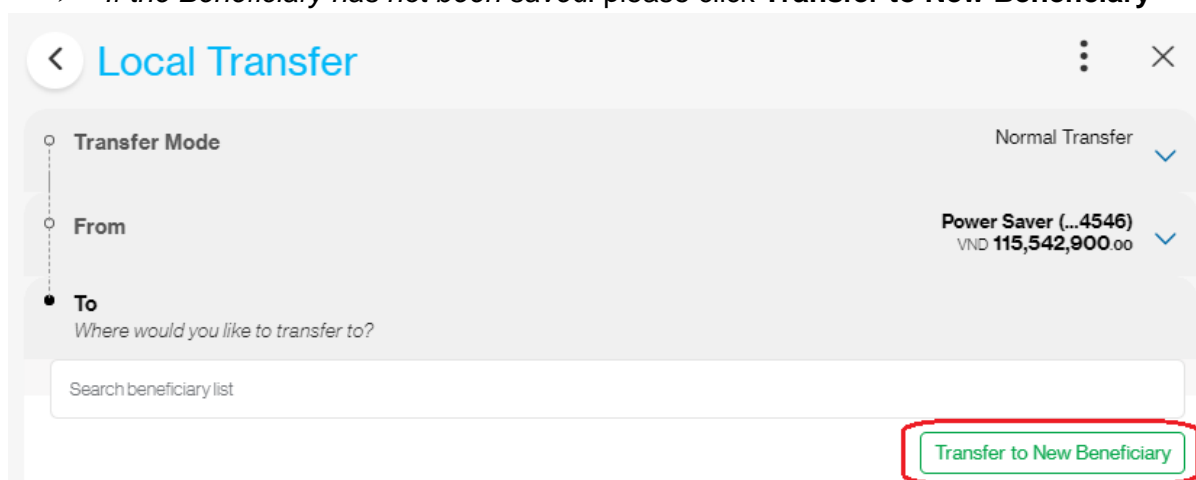
Transfer Mode: Normal Transfer

From
Where would you like to transfer from?

 E-Saver 545 VND 123,704,350.00	 Power Saver 546 VND 115,542,900.00
--	--

Step 4: Create beneficiary of a local bank in Vietnam

- *If the Beneficiary has been saved:* please select beneficiary from section “Favorites” or “Other Recipients” and make transfer with [this instruction](#)
- *If the Beneficiary has not been saved:* please click **Transfer to New Beneficiary**



Local Transfer

Transfer Mode: Normal Transfer

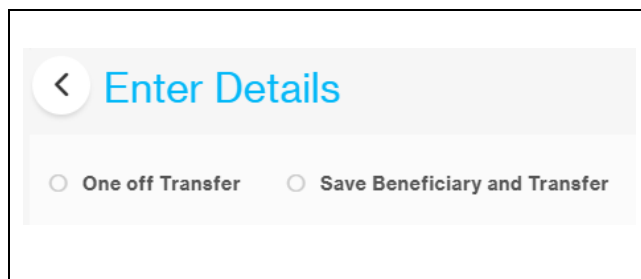
From
Power Saver (...4546)
VND 115,542,900.00

To
Where would you like to transfer to?

Search beneficiary list

Transfer to New Beneficiary

Select Transfer Type:

 <p>Enter Details</p> <p><input type="radio"/> One off Transfer <input type="radio"/> Save Beneficiary and Transfer</p>	<ul style="list-style-type: none"> - One off Transfer: This payee will not be saved. - Save Beneficiary and Transfer: This payee will be saved and available for the next time. There is no need to input the details again.
---	--

One off Transfer/Save Beneficiary and Transfer:

☒ One off Transfer ☐ Save Beneficiary and Transfer

Beneficiary Type*

Transfer to an Account

Beneficiary Name*

Enter Beneficiary Name1

Beneficiary Account Number*

Beneficiary Account Number2

Beneficiary Currency*

VND3

Beneficiary Address*

Beneficiary Address4

Beneficiary Country (Country of Residence)*

Vietnam5

☒ Select By Bank ☐ Enter Bank Details

Beneficiary Bank*

DONG A BANK - NH TMCP DONG A6

Beneficiary Bank Branch*

Please Select7

Continue

- 1 Payee name
- 2 Destination account number (a.k.a. payee account number)
- 3 Select currency of payee account
- 4 Payee’s address
- 5 Payee’s country
- 6 The bank that payee account number belongs to.
- 7 The bank’s branch

If there is any bank that **has not been** listed under drop down list above, please manually input Beneficiary bank’s details at **1 Enter Bank Details**

☐ Select By Bank

☒ Enter Bank Details

1

Beneficiary Bank*

Enter Beneficiary Bank

2

Beneficiary Bank Branch*

Enter Beneficiary Bank Branch Name

3

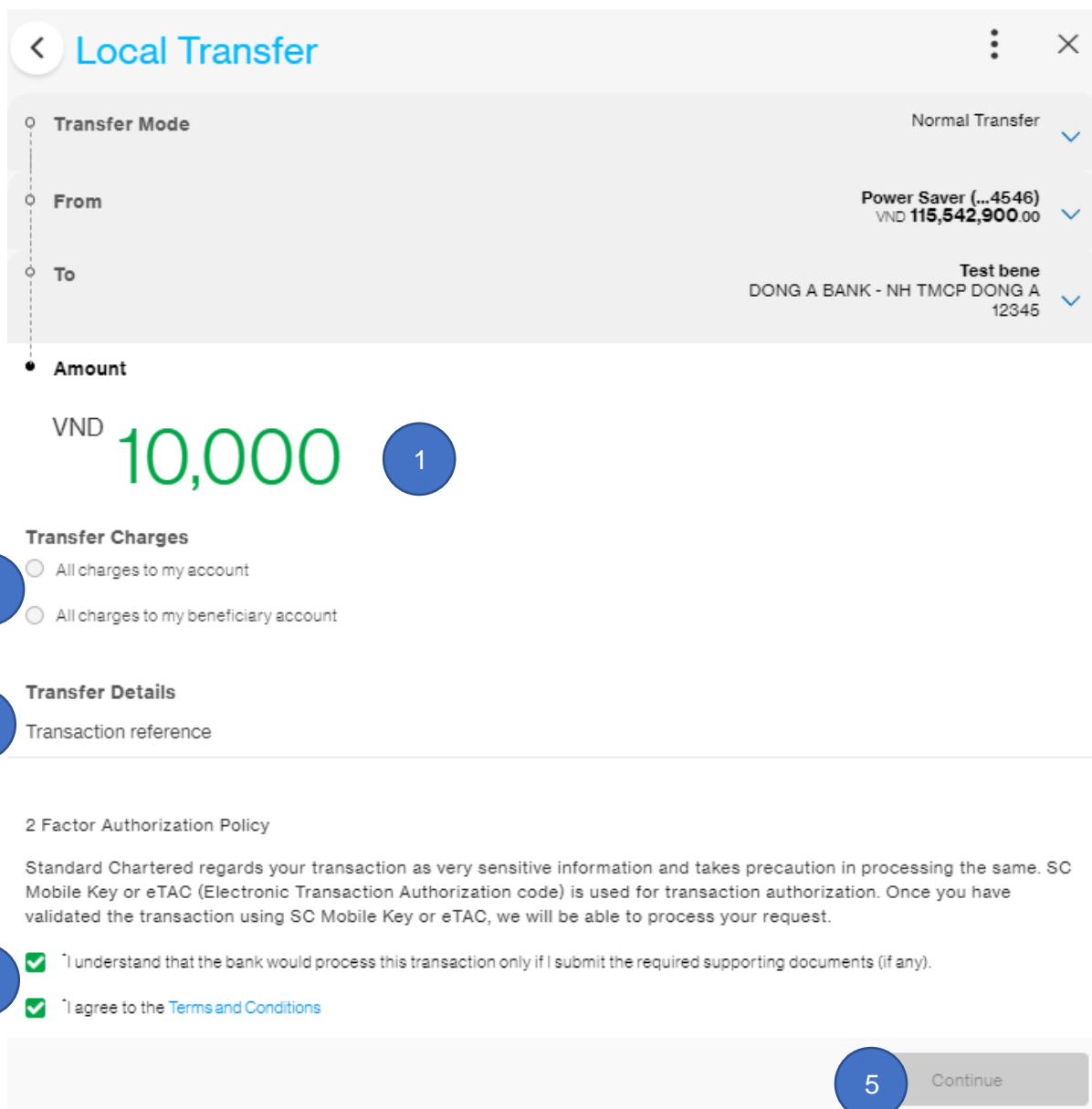
Beneficiary Bank City*

Enter Beneficiary Bank City

4

- 2 Input full beneficiary bank’s name
- 3 Input full beneficiary bank’s branch
- 4 Input full beneficiary bank’s city

Step 5: Input information for fund transfer



Local Transfer

Transfer Mode: Normal Transfer

From: Power Saver (...4546) VND 115,542,900.00

To: DONG A BANK - NH TMCP DONG A 12345

Amount: VND 10,000

Transfer Charges:

- ☐ All charges to my account
- ☐ All charges to my beneficiary account

Transfer Details:

Transaction reference

2 Factor Authorization Policy

Standard Chartered regards your transaction as very sensitive information and takes precaution in processing the same. SC Mobile Key or eTAC (Electronic Transaction Authorization code) is used for transaction authorization. Once you have validated the transaction using SC Mobile Key or eTAC, we will be able to process your request.

☒ I understand that the bank would process this transaction only if I submit the required supporting documents (if any).

☒ I agree to the [Terms and Conditions](#)

Continue

- ❶ Input transaction amount
- ❷ Determine where the charge to be debited to
- ❸ Input transaction reference
- ❹ Tick in the box 'I agree to the terms and conditions' and 'I understand that the bank would process this transaction only if I submit the required supporting document (if any)'. For transactions to other bank, additional documents may be required, our staff will contact you via your contact information if needed.
- ❺ Click **Continue** to continue your request.

Please check carefully all the information you have input before click **Transfer** ❶ to continue; or click ❷ to get back to the previous page.


<
Local Transfer
2

Confirm Details	
Transfer Mode	Normal Transfer
Transfer From	Power Saver (VND) 1546
Beneficiary Name	Test bene
Beneficiary Account Number	12345
Beneficiary Type	Transfer to an Account
Beneficiary Bank	DONG A BANK - NH TMCP DONG A
Beneficiary Bank Branch	Ho Chi Minh
Beneficiary Currency	VND
Beneficiary Country (Country of Residence)	Vietnam
Beneficiary Address	Asdf
Transfer Amount	VND 10,000
Exchange Rate	1.0000
Transfer Charges	All charges to my account
Transfer Reference	Transaction reference

TRANSFER
1

Step 6: Input SMS OTP or SC Mobile Key PIN⁽¹⁾ to complete your request

- If you **have not registered** SC Mobile Key, a 6-digit OTP will be sent to your registered mobile number. Please input that number here to proceed.



An SMS with OTP has been sent to your mobile number
Enter your OTP

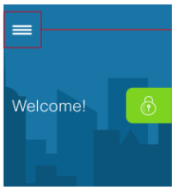
XXXX -

PROCEED

- If you **have registered** SC Mobile Key, please input 6-digit of **transaction authorization code** ❶ generated by SC Mobile Key PIN into ❷ then click **Submit** ❸ to proceed the transaction or **cancel** ❹ if you do not want to. Please refer [here](#) for details on how to generate transaction authorization code.

Transaction authentication

This transaction requires enhanced authentication. Please follow below steps to complete the transaction.



Step 1:
Open the SC Mobile Banking app in your registered mobile device. Click on Menu icon, select SC Mobile Key link and choose "Generate transaction authentication code".

Step 2:
Enter the 6-digits PIN of your SC Mobile Key into your registered mobile device.

Step 3:
Enter below 8 digits of transaction reference in the registered mobile device in order to get transaction authentication code.
8 5 5 9 5 7 7 3

Step 4:
Enter the Transaction authentication code that was generated in the registered device into the below field to authorize your transaction.


2

CANCEL

SUBMIT

3

Transaction authorization code



You have successfully authorize this transaction.

Enter this PIN to complete the transaction.

8 4 1 9 8 1

1

DONE

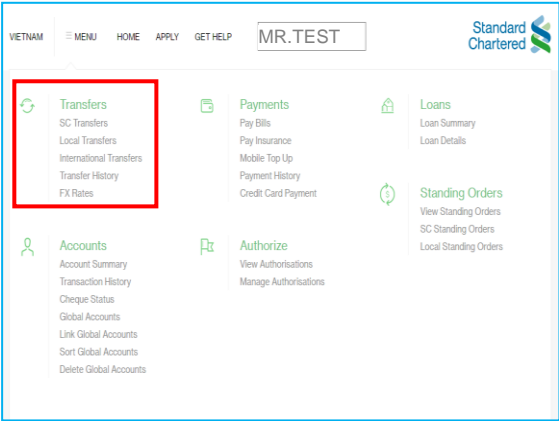
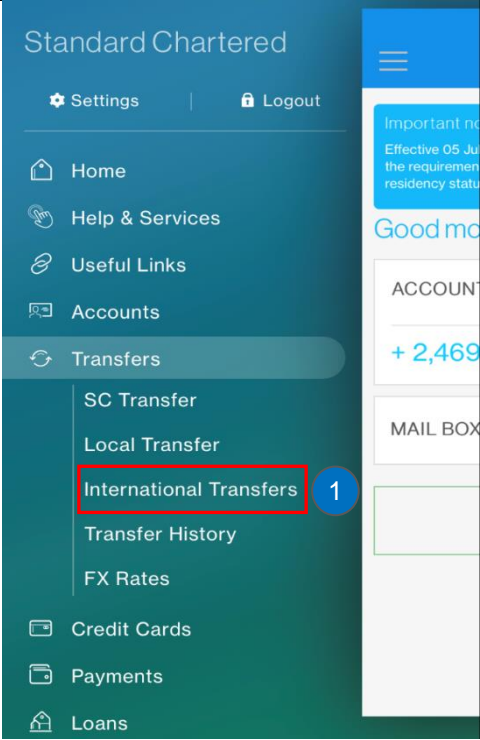
- If you transact on SC Mobile Banking app: please input 6-digit PIN of SC Mobile key to authenticate transaction.

- (1) [Learn more about eTAC code](#)
- (2) [Learn more about SC Mobile Key](#)

9.3. International transfer

Please note:

- ☑ If you have not registered SC Mobile Key, you will not be able to submit an overseas transfer. Please register SC Mobile Key to perform transactions with advanced authentication method. [Learn more about SC Mobile Key](#)

On web browser	On Mobile Banking App
<p>Click on Menu then choose SC Transfer in 'Transfer' session</p> 	

Step 1: Create beneficiary of a bank oversea

If this is not your first time using our Online Banking service for transfer, please ignore this step and make transfer with [this instruction](#)
To add beneficiary, after clicking 'International Transfer', please do the following steps

On web browser

1

International Transfers

Transfer to New Payee

Manage beneficiary

Transfer History

ACCOUNT/ IBAN NUMBER:

BENEFICIARY NAME:

XXXXXXX

XXXXXXX

XXXXXXX

XXXXXXX

I agree to the Terms and Conditions

NEXT

On SC Mobile Banking App

3:58

International Transfers

1

2

Transfer to New Payee

Manage beneficiary

Transfer History

ACCOUNT/ IBAN NUMBER:

BENEFICIARY NAME:

XXXXXXX

XXXXXXX

XXXXXXX

XXXXXXX

I agree to the Terms and Conditions

NEXT

You can either go to **Transfer to new payee** or go to **Manage beneficiary** to check the list of payees, then select **Transfer to new payee** if you want to continue transferring to the new payee.

After click 'Transfer to new payee' please input all the information of payee as required

☒ **Please input the information of payee's bank**

Payee Bank Details

STEP 1 OF 4

1

2

3

4

5

6

Enter Bank Identifier code(BIC) *

Select the Bank

COUNTRY: *

BANK: *

BRANCH:

BACK

SEARCH

Please Select

Please Select

Please enter the city in which the bank is located.

{ 125 }

Explanation

- ① Input Bank Identifier Code (BIC) code of the bank. If the BIC code not enough 11 characters, please add "X" after the code until enough 11 characters then click '**Search**'

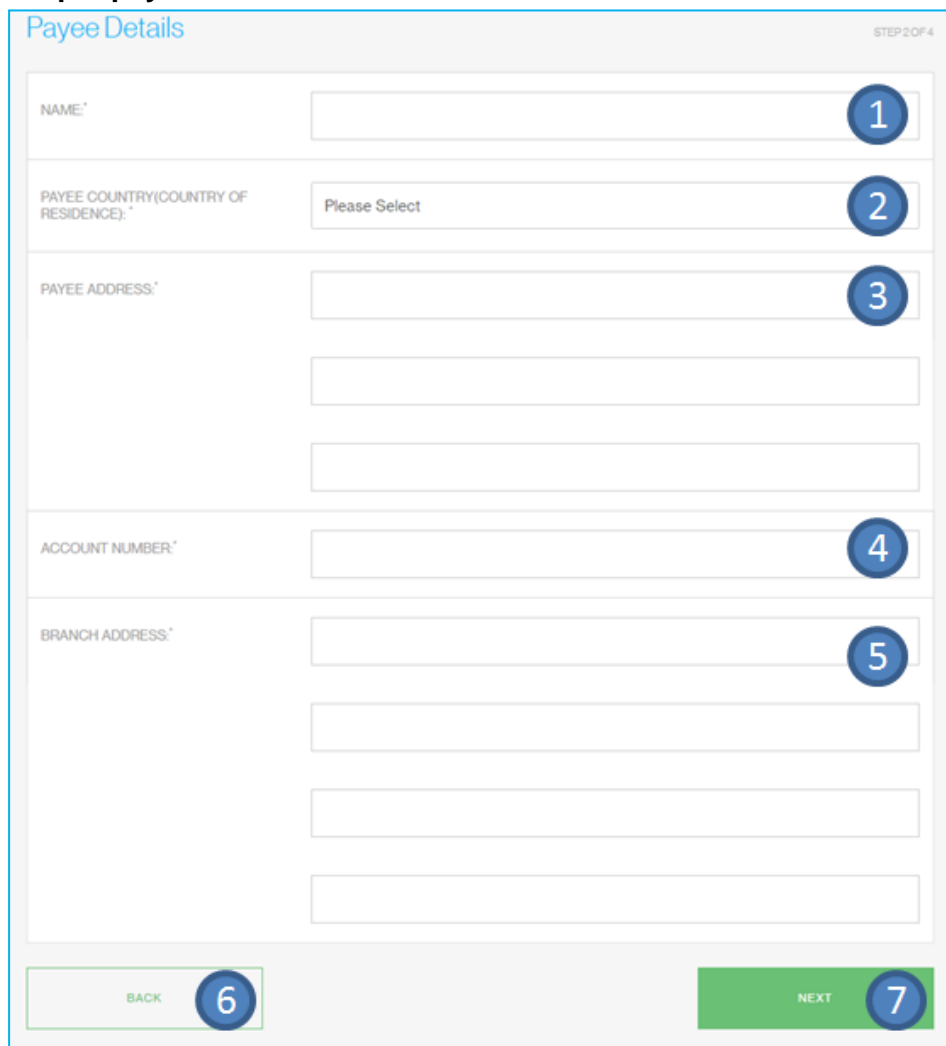
⑥

☞ If your payee's bank is found, then please input information of payee in the next page

☞ In your payee's bank is not found, please try to find your bank by picking option **Select the bank** ②

- ② When Choose the option 'Select the bank:
- ③ Choose the country which you transfer to
- ④ Choose the bank from the drop-down list
- ⑤ Click **Back** to get back to previous page
- ⑥ Click **Search**
 - ☞ If your payee's bank is found, then please input information of payee in the next page
 - ☞ If you still cannot find the bank of your payee, please come the [branch](#) to make your request.

☒ Please input payee information



Payee Details STEP 2 OF 4

NAME* 1

PAYEE COUNTRY(COUNTRY OF RESIDENCE)* 2
Please Select

PAYEE ADDRESS* 3

ACCOUNT NUMBER* 4

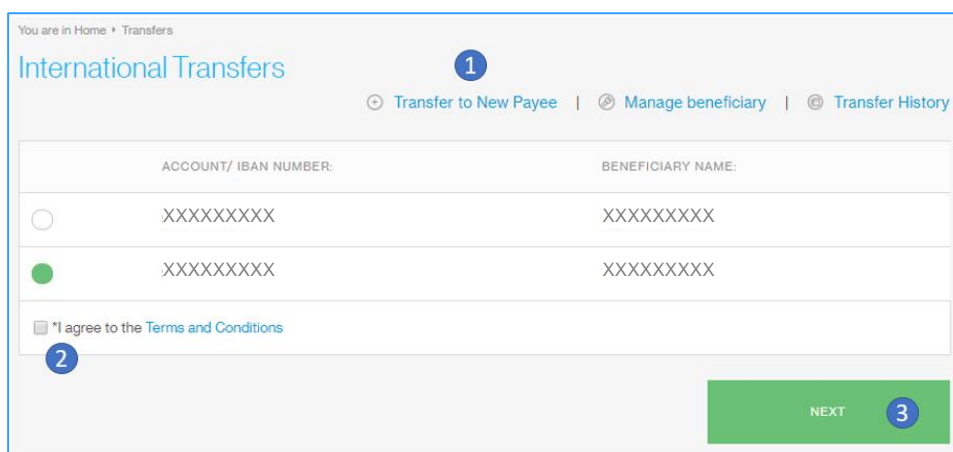
BRANCH ADDRESS* 5

BACK 6 **NEXT** 7

Explanation

- ❶ Input name of payee
- ❷ Choose country of resident of payee
- ❸ Input address of payee
- ❹ Input account number of payee
- ❺ Input address of Payee's bank branch
- ❻ Click **Back** to get back and cancel request
- ❼ Click **Next** to proceed to the next page

Step 2: Input information for fund transfer



You are in Home > Transfers

International Transfers

[Transfer to New Payee](#) |
 [Manage beneficiary](#) |
 [Transfer History](#)

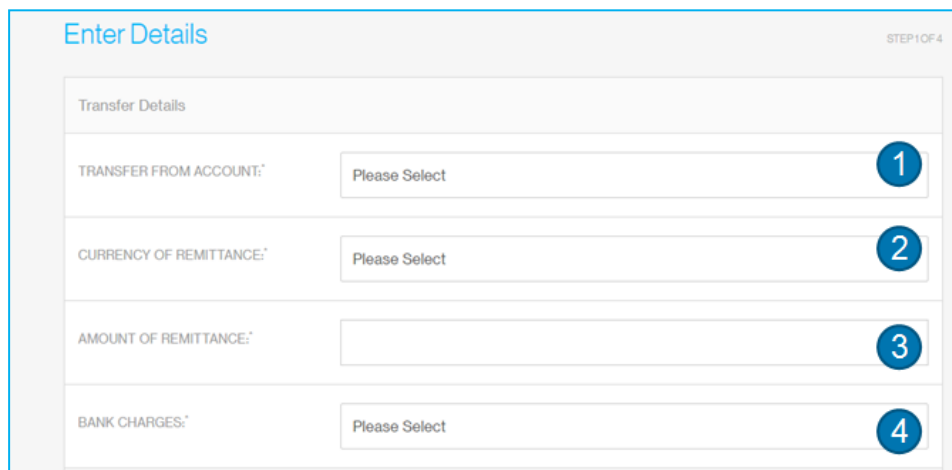
	ACCOUNT/ IBAN NUMBER:	BENEFICIARY NAME:
<input type="radio"/>	.XXXXXXXXXX	XXXXXXXXXX
<input checked="" type="radio"/>	.XXXXXXXXXX	XXXXXXXXXX

☐ I agree to the [Terms and Conditions](#)

NEXT

Explanation

- ❶ Choose the payee account in the list of beneficiary. If the payee does appear on the list, please choose beneficiary. Follow [this instruction](#)
- ❷ Tick this box to agree with the terms and conditions
- ❸ Click **Next** to continue

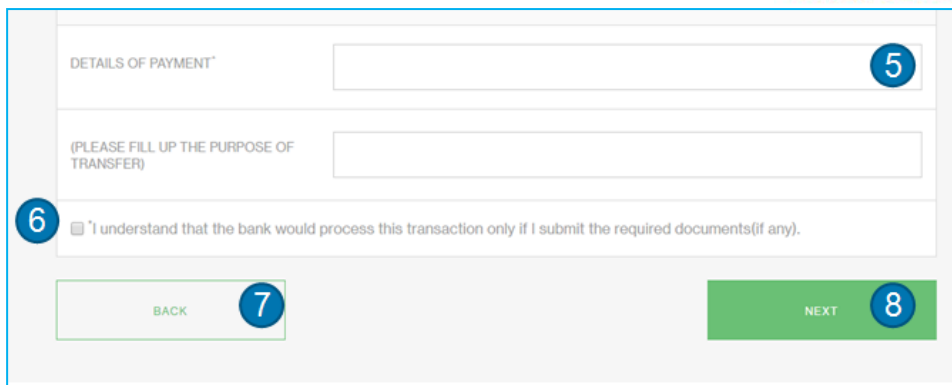


Enter Details

STEP 1 OF 4

Transfer Details	
TRANSFER FROM ACCOUNT:	Please Select
CURRENCY OF REMITTANCE:	Please Select
AMOUNT OF REMITTANCE:	
BANK CHARGES:	Please Select

NEXT



Explanation

- ❶ Choose account to debit from
- ❷ Choose the currency you wish to transfer
- ❸ Input the amount you wish to transfer
- ❹ Choose which account to bare the fee
- ❺ Input reference and purpose of transfer
- ❻ Tick in this box 'I agree to the terms and conditions'. For transactions to other bank, additional documents may be required, our staff will contact you via your contact information if needed.
- ❼ Click **Back** to get back to the previous page
- ❽ Click **Next** to proceed to the next page

After confirming all of the information, please check carefully all the information you have input before click **Next** ❶ to receive eTAC or input SC Mobile key PIN ; or **Back** ❷ to get back to the previous page.

You are in Home > Transfers

Confirm Details

STEP 2 OF 4

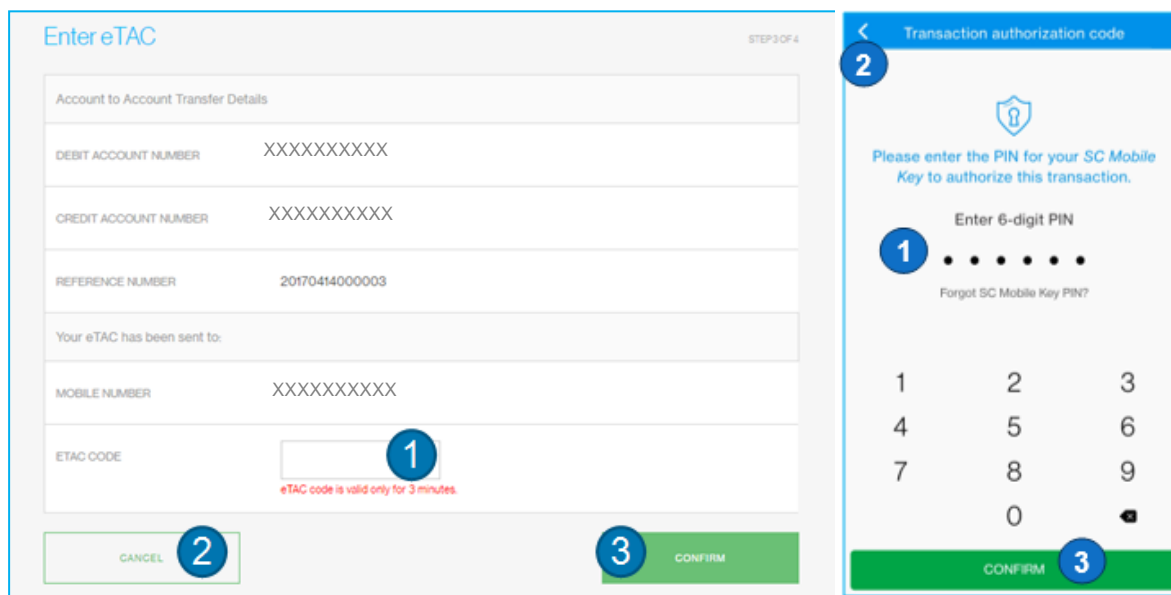
Transfer Details	
TRANSFER FROM ACCOUNT	EUR-Power Saver XXXXXXXXX
CURRENCY OF REMITTANCE	EUR
AMOUNT OF REMITTANCE:	1
THE BANK CHARGES DEBIT FROM ACCOUNT	OUR
FOREIGN EXCHANGE RATE(INDICATIVE):	1.000000000
Payee Details	
NAME:	XXXXXXXXXX
PAYEE COUNTRY(COUNTRY OF RESIDENCE):	AUSTRALIA
PAYEE ADDRESS:	Sydney

BRANCH ADDRESS:	Sydney
BANK COUNTRY:	Australia
BANK:	ANZ Securities Limited
BRANCH:	
BANK BIC:	ANZSAU31XXX
ACCOUNT NUMBER:	XXXXXXXXXX
Other Details	
DETAILS OF PAYMENT	Payment
	Payment

BACK2

1NEXT

Step 3: Input eTAC code⁽¹⁾ or SC Mobile Key PIN⁽²⁾ to complete your request



Enter eTAC (STEP 3 OF 4)

Account to Account Transfer Details

DEBIT ACCOUNT NUMBER XXXXXXXXXX

CREDIT ACCOUNT NUMBER XXXXXXXXXX

REFERENCE NUMBER 20170414000003

Your eTAC has been sent to:

MOBILE NUMBER XXXXXXXXXX

ETAC CODE (1)

eTAC code is valid only for 3 minutes.

CANCEL (2) CONFIRM (3)

Transaction authorization code (2)

Please enter the PIN for your SC Mobile Key to authorize this transaction.

Enter 6-digit PIN

(1) • • • • •

Forgot SC Mobile Key PIN?

1 2 3

4 5 6

7 8 9

0

CONFIRM (3)

Explanation

- ❶ If you have not registered SC Mobile Key, please input eTAC code which will be sent to your registered phone number.
If you have registered SC Mobile Key, please input your 6 digits of SC Mobile Key PIN
 - ❷ Choose **Cancel** if you wish to cancel the process
 - ❸ Click on **Confirm** if you wish to continue transacting
- (1) [Learn more about eTAC code](#)
- (2) [Learn more about SC Mobile Key](#)

9.4. Standing order

On web browser

VIETNAM

MENU

HOME

APPLY

GET HELP

MR.TEST

Standard Chartered

Transfers

SC Transfers

Local Transfers

International Transfers

Transfer History

FX Rates

Payments

Pay Bills

Pay Insurance

Mobile Top Up

Payment History

Credit Card Payment

Loans

Loan Summary

Loan Details

Standing Orders

View Standing Orders

SC Standing Orders

Local Standing Orders

Accounts

Account Summary

Transaction History

Cheque Status

Global Accounts

Link Global Accounts

Sort Global Accounts

Delete Global Accounts

Authorize

View Authorisations

Manage Authorisations

On SC Mobile Banking App

3:52

Standard Chartered

Settings

Logout

Good afternoon

ACCOUNT:

+ 8,093,

CREDIT CA

- 0 VND

LOANS

- 264,50

MAIL BOX

Home

Help and Services

Accounts

Transfers

Credit Cards

Payments

Loans

Standing Orders

Authorize

Apply for Products

Locate

Contact

About

9.5. Transfer history

You are in Home > Transfers

1

2

3

Transfer History - SC Transfers

Filter: SC | Local | International

S.NO	ENTRY TIME	FROM ACCOUNT	TO ACCOUNT	AMOUNT	REFERENCE NUMBER	ERROR DESCRIPTION
1	2019-09-16 18:30:42.042	XXXXXXX	XXXXXXX	2000	XXXXXXX	N
2	2019-09-03 16:59:24.024	XXXXXXX	XXXXXXX	50000	XXXXXXX	N

Note:

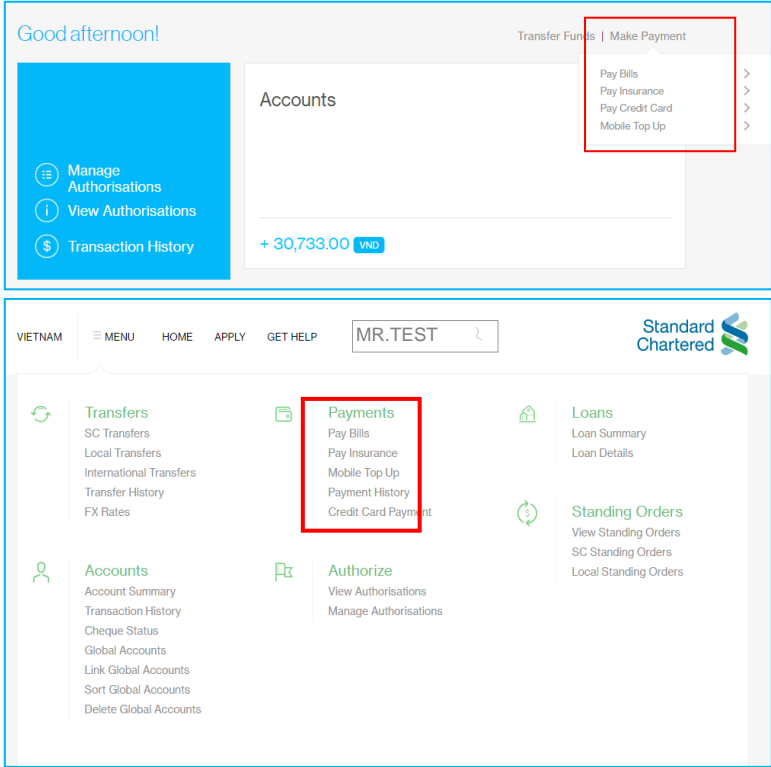
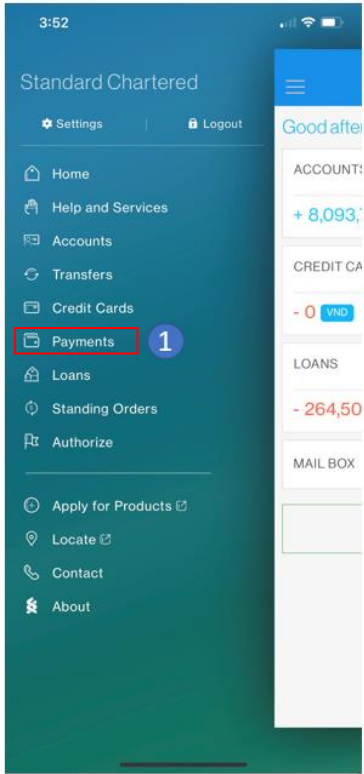
The above transaction history displays last 10 transactions done in past 3 months.

10. Bill Payments

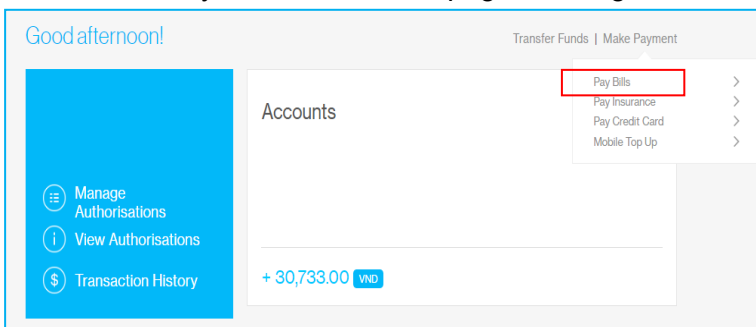
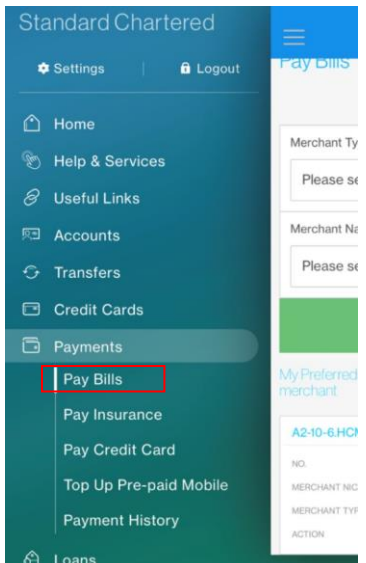
Online Banking and SC Mobile Banking Application helps you pay utility bills in quick and convenient way:

- ☞ Pay Utility Bills (Land line, Internet, Electricity ...). Find out more [here](#)
- ☞ Top-up prepaid phone. Find out more [here](#)
- ☞ Pay for credit card from Standard Chartered. Find out more [here](#)
- ☞ Pay for Insurance. Find out more [here](#)

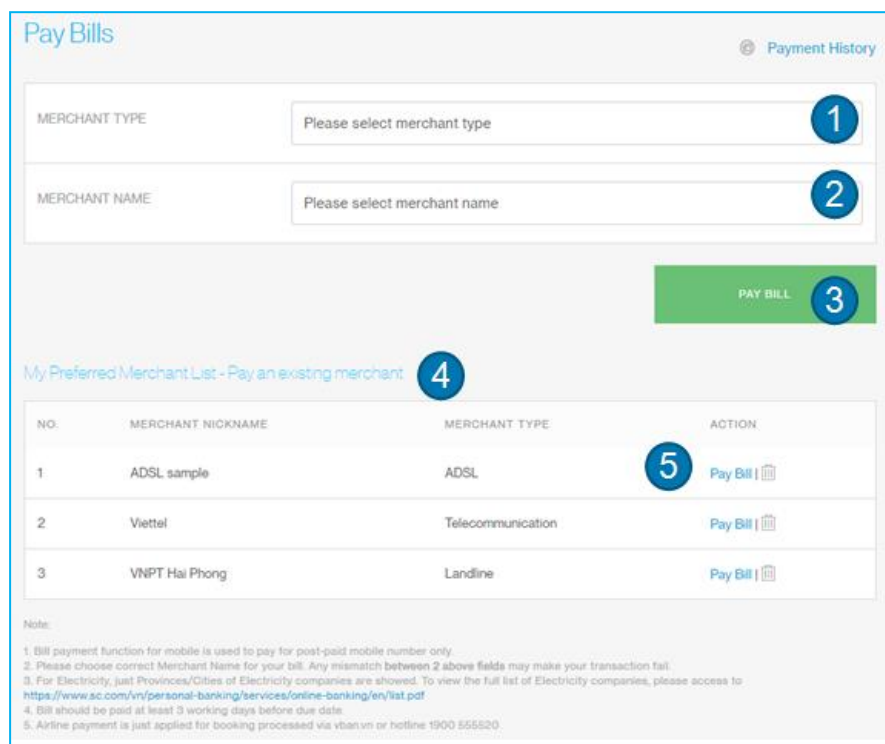
You can find all the links to those type of Payments on Online Banking or SC Mobile Banking App

On web browser	On SC Mobile Banking App
<p>Find “Payment” at the main page after log-in or in the Menu</p> 	<p>Find “Payment” after clicking Settings</p> 

10.1. Pay Bills

On web browser	On SC Mobile Banking App
<p>Choose 'Bill Payment' in the main page after log in</p> 	

Step 1: Choose the type of bill you wish to pay



Pay Bills Payment History

MERCHANT TYPE: Please select merchant type 1

MERCHANT NAME: Please select merchant name 2

PAY BILL 3

My Preferred Merchant List - Pay an existing merchant 4

NO.	MERCHANT NICKNAME	MERCHANT TYPE	ACTION
1	ADSL sample	ADSL	5 Pay Bill
2	Viettel	Telecommunication	Pay Bill
3	VNPT Hai Phong	Landline	Pay Bill

Note:

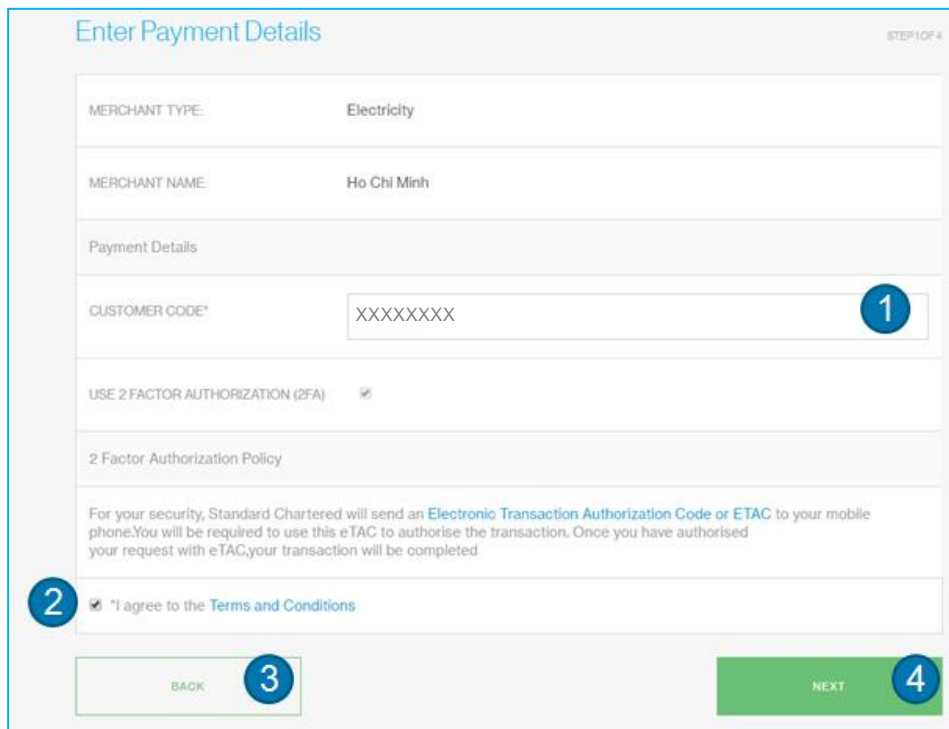
1. Bill payment function for mobile is used to pay for post-paid mobile number only.
 2. Please choose correct Merchant Name for your bill. Any mismatch between 2 above fields may make your transaction fail.
 3. For Electricity, just Provinces/Cities of Electricity companies are showed. To view the full list of Electricity companies, please access to <https://www.sc.com/vn/personal-banking/services/online-banking/en/list.pdf>
 4. Bill should be paid at least 3 working days before due date.
 5. Airline payment is just applied for booking processed via vban.vn or hotline 1900 555820.

Explanation

- 1** Choose the type of service you wish to pay
- 2** Choose your service provider
- 3** Click **Pay Bill** to proceed

- ④ If you have use Online Banking or SC Mobile Banking App to pay your bill before and save that information, you can pay quickly by selecting name of bill and click 'Pay Bill' ⑤
Find out more about save your transaction for quick payment [here](#)

Step 2: Input information for payment



Explanation

- ① Input customer code written on the bills
- ② Accept with the terms and conditions to continue
- ③ Click **Back** to get back to previous page
- ④ Click **Next** to see to amount need to be paid
 - ☑ If there are no outstanding amount on your bill, you will be informed, and payment will be discontinued.
 - ☑ If there is an outstanding balance on your bill, please proceed to the next step to complete your payment.

Confirm Payment Details STEP 2 OF 4

MERCHANT TYPE	Electricity
MERCHANT NAME	Ho Chi Minh
Payment Details	
CUSTOMER CODE	XXXXXXXX
PAYMENT AMOUNT	VND 30001
BILL HOLDER NAME	NoName
BILL ADDRESS	XXXXXXXX
PAY FROM *	VND-Power Saver-XXXXXXXX 1

2 BACK **3** GENERATE eTAC

Explanation

- 1** Choose account to debit from
- 2** Click **Back** to get back to the previous page
- 3** Click **Generate eTAC** (if you are transacting on Online Banking) or click **Next** (if you are transacting on Mobile App) to continue

Step 3: Input eTAC code⁽¹⁾ or SC Mobile Key PIN⁽²⁾ to complete your request

Enter eTAC STEP 3 OF 4

Account to Account Transfer Details

DEBIT ACCOUNT NUMBER	XXXXXXXX
CREDIT ACCOUNT NUMBER	XXXXXXXX
REFERENCE NUMBER	20170414000003
Your eTAC has been sent to:	
MOBILE NUMBER	XXXXXXXX
eTAC CODE	<input type="text"/> 1 <small>eTAC code is valid only for 3 minutes.</small>

2 CANCEL **3** CONFIRM

2 Transaction authorization code

Please enter the PIN for your SC Mobile Key to authorize this transaction.

Enter 6-digit PIN

1

Forgot SC Mobile Key PIN?

1	2	3
4	5	6
7	8	9
	0	

3 CONFIRM

Explanation

- ❶ If you have not registered SC Mobile Key, please input eTAC code which will be sent to your registered phone number.
If you have registered SC Mobile Key, please input your 6 digits of SC Mobile Key PIN
 - ❷ Choose **Cancel** if you wish to cancel the process
 - ❸ Click on **Confirm** if you wish to continue transacting
- (1) [Learn more about eTAC code](#)
- (2) [Learn more about SC Mobile Key](#)

Step 4: Save your transaction for quick payment

After successfully authorize your transaction, you can save the information of your bills for quick payment next time by clicking ‘Add Merchant’ ❶

Find out about quick payment [here](#)

Payment Complete

STEP 4 OF 4

✔ The Bill Payment transaction has been processed.

REFERENCE NUMBER	17516815588745299
PAY FROM	VND-E Saver-XXXXXXXX
PAY TO	FPT Telecom
PAY AMOUNT	VND30001
CUSTOMER ID	XXXXXXXX

Print this Page

Add this merchant to my preferred merchant list:

MERCHANT NAME	FPT Telecom
MERCHANT TYPE	ADSL

ADD MERCHANT

❶

10.2. Top up prepaid phone

On web browser

Good afternoon!

Transfer Funds | Make Payment

Accounts

Pay Bills >
Pay Insurance >
Pay Credit Card >
Mobile Top Up >

+ 30,733.00 VND

On SC Mobile App

Standard Chartered

Settings | Logout

Home
Help & Services
Useful Links
Accounts
Transfers
Credit Cards
Payments
Pay Bills
Pay Insurance
Pay Credit Card
Top Up Pre-paid Mobile
Payment History
Loans

Merchant Ty
Please st
Merchant N
Please st
My Preferred merchant
A2-10-6.HCI
NO.
MERCHANT NIC
MERCHANT TYF
ACTION

Step 1: Choose your service provider

Mobile Top Up

Payment History

MERCHANT TYPE

Please select merchant type

MERCHANT NAME

Please select merchant name

TOP UP

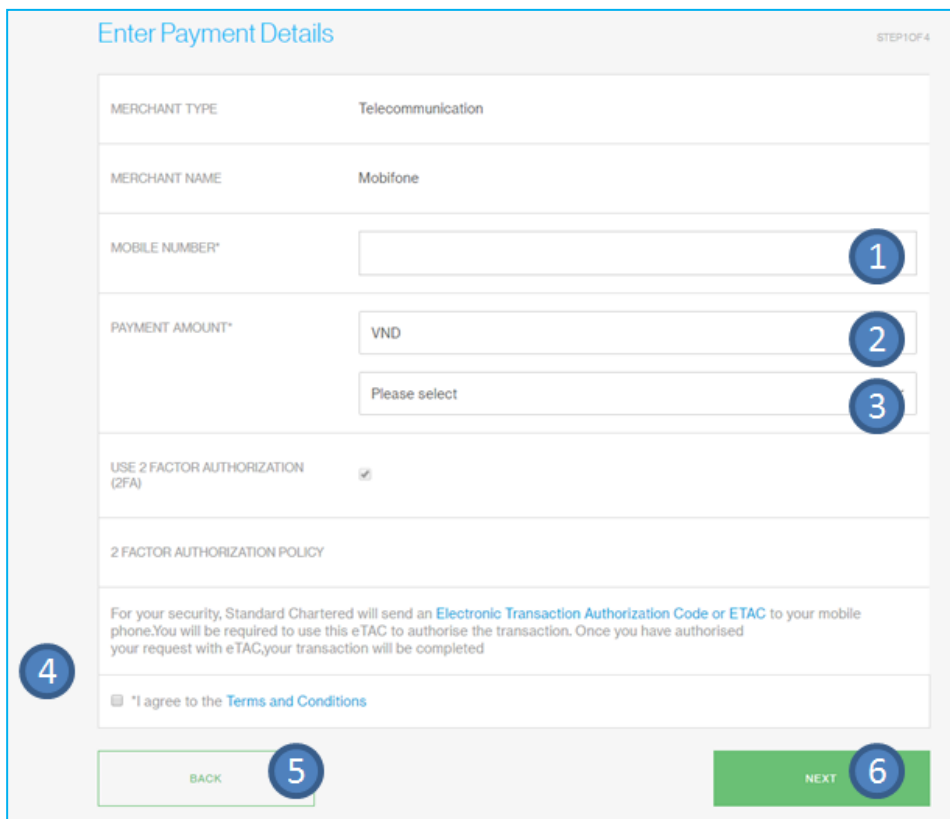
My Preferred Merchant List - Pay an existing merchant

NO.	MERCHANT NICKNAME	MERCHANT TYPE	ACTION
1	No Tranfer	Telecommunication	Top Up
2	Raju	Telecommunication	Top Up
3	Viettel	Telecommunication	Top Up

Explanation

- 1 Choose service type
- 2 Choose your service provider
- 3 Click **Top up** to proceed with the process
- 4 If you have use Online Banking or Mobile App to Top up your phone before and save those information, you can pay quickly by selecting name of bill and click **Top Up** 5 Find out more about save your transaction for quick payment [here](#)

Step 2: Input phone number for topping up

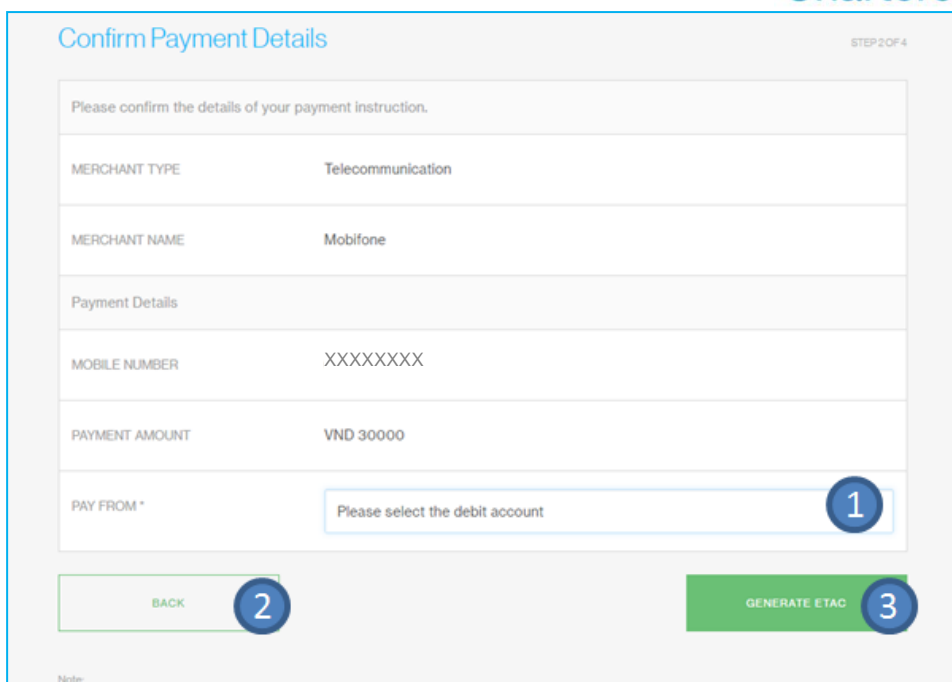


Enter Payment Details STEP 1 OF 4

MERCHANT TYPE	Telecommunication
MERCHANT NAME	Mobifone
MOBILE NUMBER*	<input type="text"/>
PAYMENT AMOUNT*	VND
	Please select
USE 2 FACTOR AUTHORIZATION (2FA)	<input checked="" type="checkbox"/>
2 FACTOR AUTHORIZATION POLICY	
For your security, Standard Chartered will send an Electronic Transaction Authorization Code or ETAC to your mobile phone. You will be required to use this eTAC to authorise the transaction. Once you have authorised your request with eTAC, your transaction will be completed	
<input type="checkbox"/> I agree to the Terms and Conditions	

Explanation

- ❶ Input phone number you wish to top up
- ❷ Transaction currency is VND
- ❸ Choose the amount for top up
- ❹ Agree to terms and conditions
- ❺ Click **Back** to get back previous page
- ❻ Click **Next** to continue to the next page



Confirm Payment Details STEP 2 OF 4

Please confirm the details of your payment instruction.

MERCHANT TYPE	Telecommunication
MERCHANT NAME	Mobifone
Payment Details	
MOBILE NUMBER	XXXXXXXX
PAYMENT AMOUNT	VND 30000
PAY FROM *	Please select the debit account

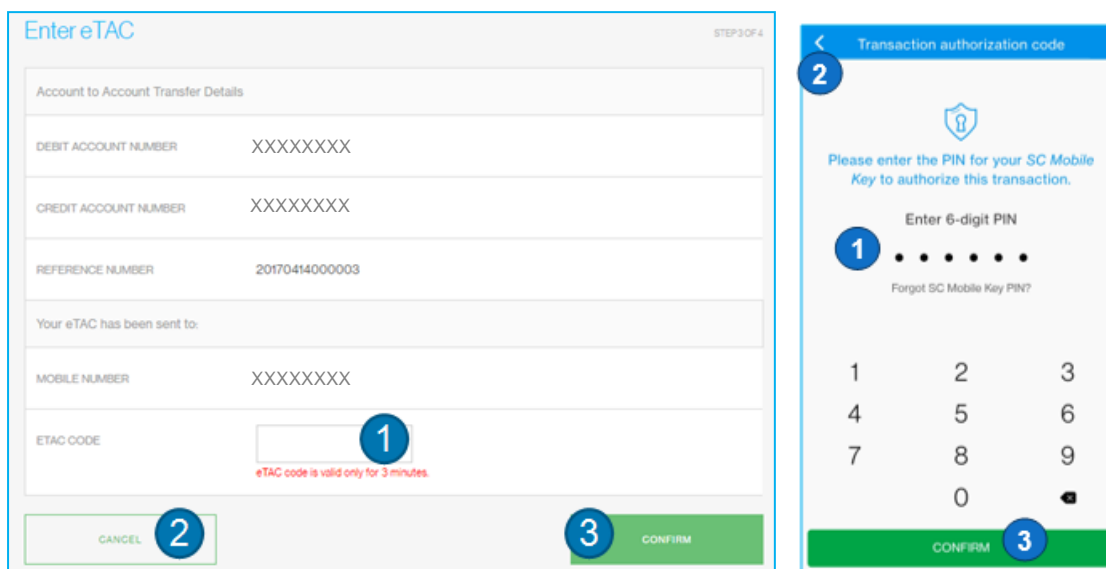
BACK GENERATE ETAC

Note:

Explanation

- ❶ Choose account to debit from
- ❷ Click **Back** to get back to the previous page
- ❸ Click **Generate eTAc** (if you are transacting on Online Banking) or click **Confirm** (if you are transaction on Mobile App) to continue

Step 3: Input eTAC code⁽¹⁾ or SC Mobile Key PIN⁽²⁾ to complete your request



Enter eTAC STEP 3 OF 4

Account to Account Transfer Details

DEBIT ACCOUNT NUMBER	XXXXXXXX
CREDIT ACCOUNT NUMBER	XXXXXXXX
REFERENCE NUMBER	20170414000003
Your eTAC has been sent to:	
MOBILE NUMBER	XXXXXXXX
ETAC CODE	

eTAC code is valid only for 3 minutes.

CANCEL CONFIRM

Transaction authorization code

Please enter the PIN for your SC Mobile Key to authorize this transaction.

Enter 6-digit PIN

Forgot SC Mobile Key PIN?

1 2 3

4 5 6

7 8 9

0

CONFIRM

Explanation

- ❶ If you have not registered SC Mobile Key, please input eTAC code which will be sent to your registered phone number
If you have registered SC Mobile Key, please input your 6 digits of SC Mobile Key PIN
- ❷ Choose **Cancel** if you wish to cancel the process
- ❸ Click on **Confirm** if you wish to continue transacting

- (1) [Learn more about eTAC code](#)
- (2) [Learn more about SC Mobile Key](#)

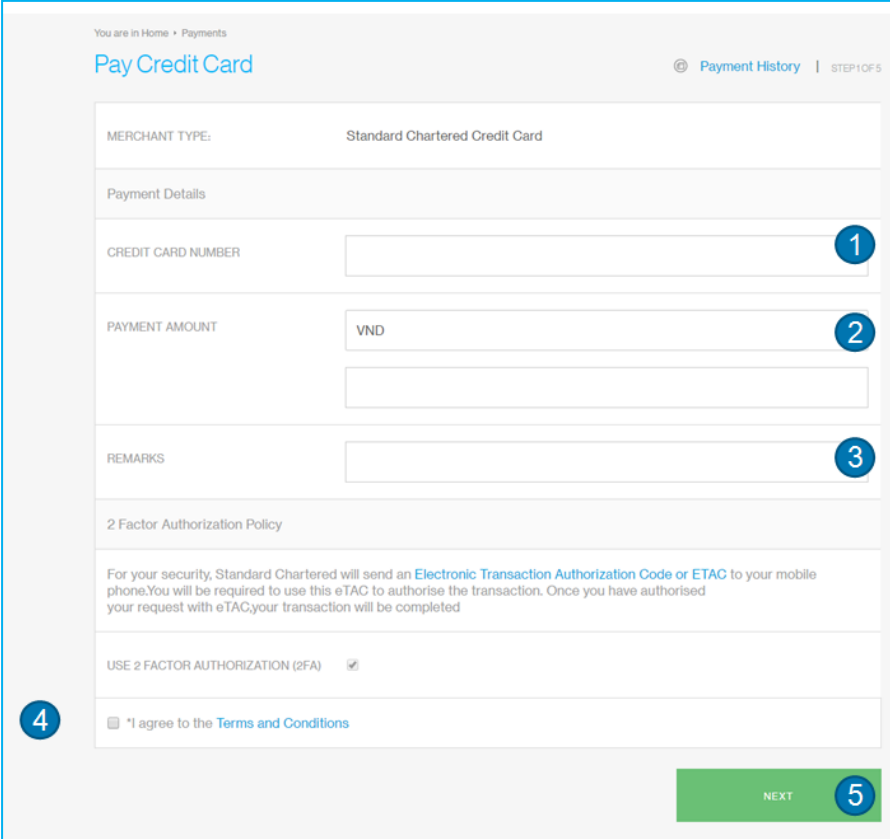
Step 4: Save your transaction for quick payment

After successfully authorize your transaction, you can save the information of your bills for quick payment next time by clicking **Add Merchant 1**
Find out about quick payment [here](#)

10.3. Pay for Standard Chartered Credit Card

On web browser	On SC Mobile Banking App

Step 1: Input your credit card number & amount to pay



You are in Home > Payments

Pay Credit Card

Payment History | STEP 1 OF 5

MERCHANT TYPE: Standard Chartered Credit Card

Payment Details

CREDIT CARD NUMBER 1

PAYMENT AMOUNT 2

VND

REMARKS 3

2 Factor Authorization Policy

For your security, Standard Chartered will send an [Electronic Transaction Authorization Code or ETAC](#) to your mobile phone. You will be required to use this eTAC to authorise the transaction. Once you have authorised your request with eTAC, your transaction will be completed

USE 2 FACTOR AUTHORIZATION (2FA) ☒ 4

☐ I agree to the [Terms and Conditions](#)

NEXT 5

Explanation

- ① Input 16 digits of Standard Chartered credit card to pay
- ② Input amount to pay.
- ③ Input remarks
- ④ Agree with the terms and conditions; and
- ⑤ Click **Next** to continue to choose debit account

Step 2: Choose debit account

Select an Account

STEP 2 OF 5

MERCHANT TYPEStandard Chartered Credit Card

Payment Details

CREDIT CARD NUMBERXXXXXXXX

PAYMENT AMOUNTVND 50000

REMARKS

PAY FROM *

Please Select Account No

BACK

NEXT

Please check carefully all of the information before click **Generate eTAC** (if you are transacting on Online Banking) or **Confirm** (if you are transacting on Mobile Banking App)

Confirm Payment Details

STEP 3 OF 5

MERCHANT TYPEStandard Chartered Credit Card

Payment Details

CREDIT CARD NUMBERXXXXXXXX

PAYMENT AMOUNTVND 50000

REMARKS

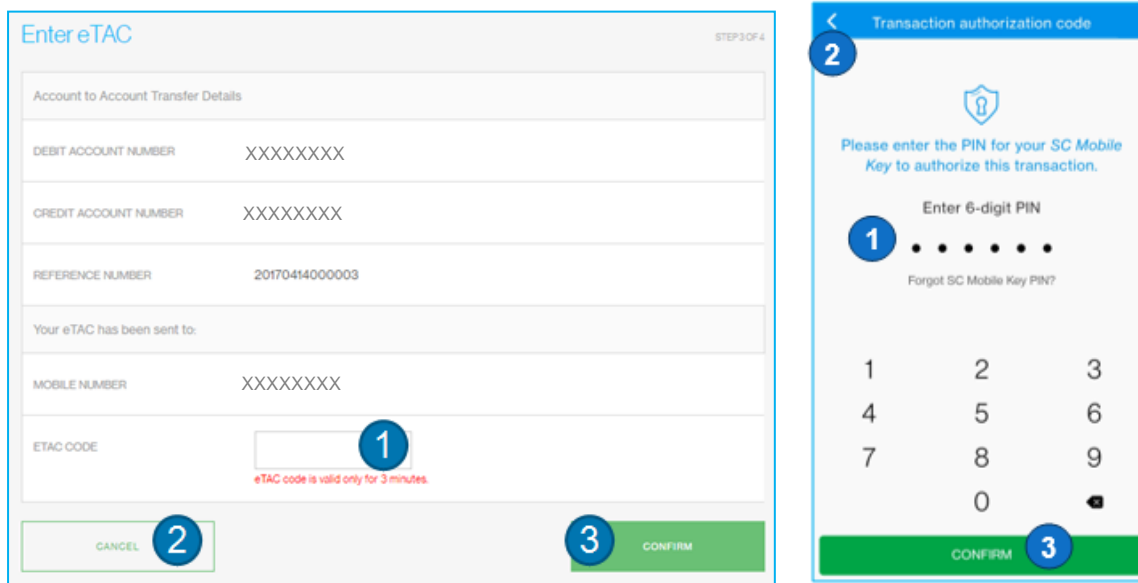
EXCHANGE RATE1.000000000

PAY FROMVND-E SaverXXXXXXXX

BACK

GENERATE ETAC

Step 3: Input eTAC code⁽¹⁾ or SC Mobile Key PIN⁽²⁾ to complete your request



The left screenshot, titled "Enter eTAC", is labeled "STEP 3 OF 4". It contains the following fields: "Account to Account Transfer Details", "DEBIT ACCOUNT NUMBER" (XXXXXXX), "CREDIT ACCOUNT NUMBER" (XXXXXXX), "REFERENCE NUMBER" (20170414000003), "Your eTAC has been sent to:", "MOBILE NUMBER" (XXXXXXX), and "ETAC CODE" (a text input field with a red warning "eTAC code is valid only for 3 minutes"). At the bottom are "CANCEL" and "CONFIRM" buttons. The right screenshot, titled "Transaction authorization code", shows a PIN entry screen with the text "Please enter the PIN for your SC Mobile Key to authorize this transaction." and "Enter 6-digit PIN". It features a numeric keypad (0-9) and a "CONFIRM" button. Both screenshots have numbered callouts: 1 points to the input field, 2 points to the CANCEL button, and 3 points to the CONFIRM button.

Explanation

❶ If you have not registered SC Mobile Key, please input eTAC code (will be sent to your registered phone number)

If you have registered SC Mobile Key, please input your 6 digits of SC Mobile Key PIN

❷ Choose **Cancel** if you wish to cancel the process

❸ Click on **Confirm** if you wish to continue transacting

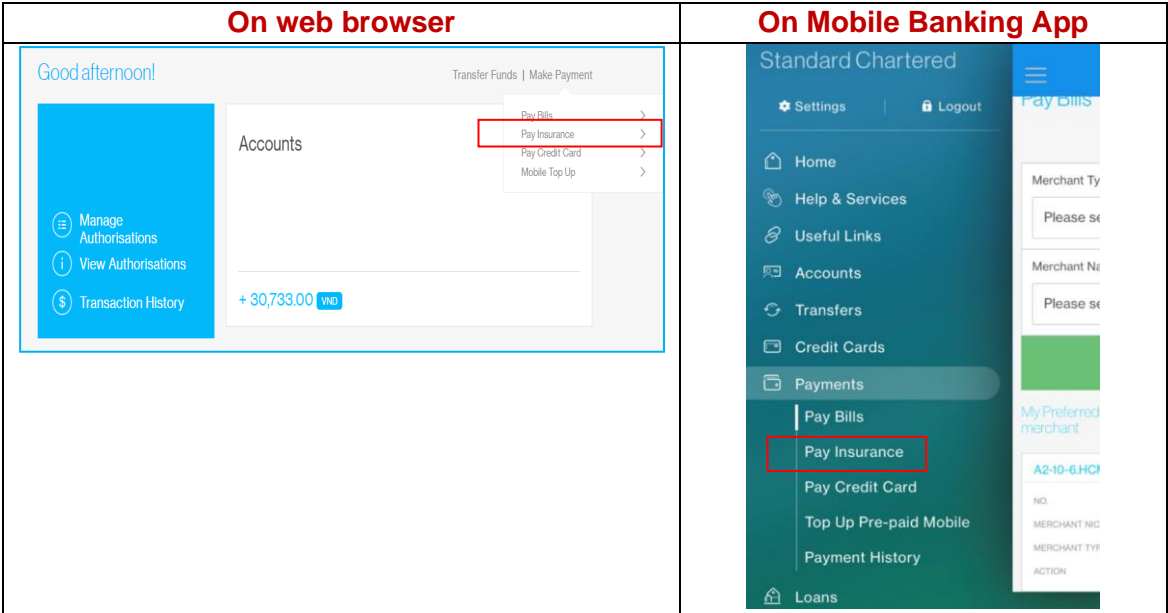
(1) [Learn more about eTAC code](#)

(2) [Learn more about SC Mobile Key](#)

10.4. Pay Insurance

Choose ‘Pay Insurance’ on the main screen after log in
This function helps you to pay insurance bill of the following service provider:

- ☞ MSIG Hà Nội
- ☞ MSIG Hồ Chí Minh
- ☞ Prudential Việt Nam



Step 1: Choose service type and service provider

The screenshot shows the 'Pay Insurance' form. It includes fields for 'MERCHANT TYPE' (step 1) and 'MERCHANT NAME' (step 2), both with dropdown menus. A green 'PAY BILL' button is labeled with step 3. Below this is a section titled 'My Preferred Merchant List - Pay an existing merchant' (step 4). This section contains a table with columns: NO., MERCHANT NICKNAME, MERCHANT TYPE, and ACTION. The table lists three merchants: 'Ha NOI' (Insurance), 'No Name' (Insurance), and 'summa' (Insurance). The 'ACTION' column for each merchant has a 'Pay Bill' button, with the button for 'No Name' labeled with step 5. A 'Payment History' link is in the top right corner. A 'Note' section at the bottom provides additional instructions.

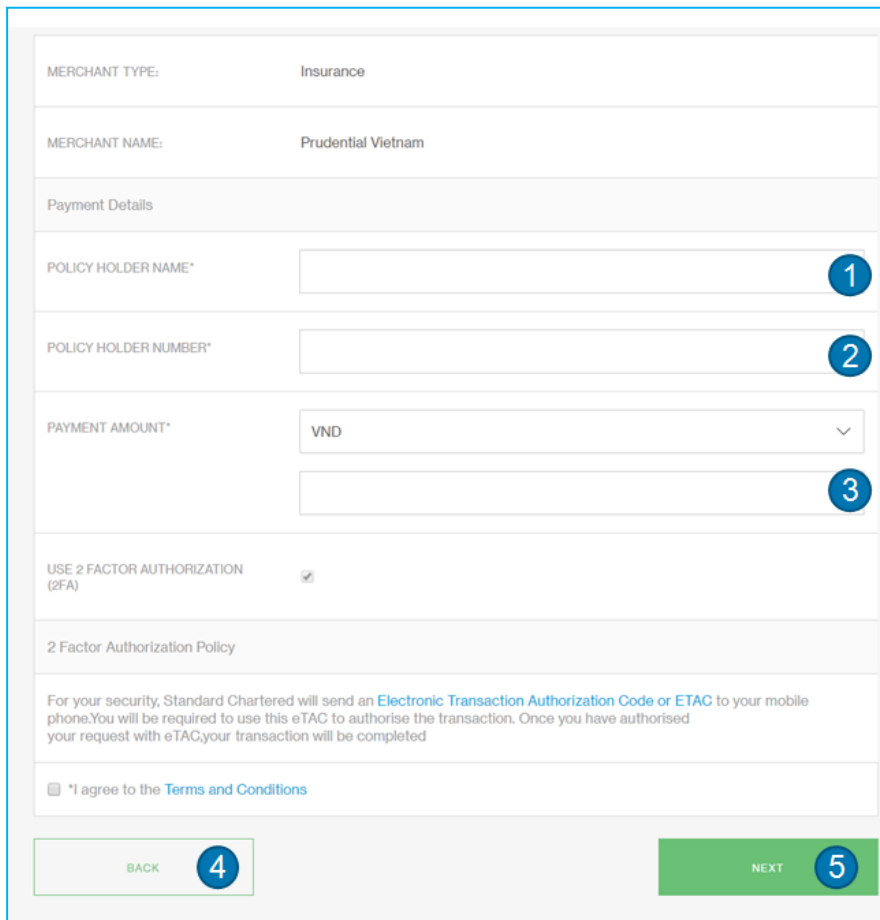
NO.	MERCHANT NICKNAME	MERCHANT TYPE	ACTION
1	Ha NOI	Insurance	Pay Bill [icon]
2	No Name	Insurance	5 Pay Bill [icon]
3	summa	Insurance	Pay Bill [icon]

Explanation

- ❶ Choose service type (Insurance)
- ❷ Choose service provider (name of company)

- ③ Click **Pay Bill** to proceed with the process
- ④ If you have use Online Banking to Top up your phone before and save those information, you can pay quickly by selecting name of bill and click **Pay Bill** ⑤
Find out more about save your transaction for quick payment [here](#)

Step 2: Input information of Insurance bill



MERCHANT TYPE: Insurance

MERCHANT NAME: Prudential Vietnam

Payment Details

POLICY HOLDER NAME* ①

POLICY HOLDER NUMBER* ②

PAYMENT AMOUNT* VND ③

USE 2 FACTOR AUTHORIZATION (2FA) ☒

2 Factor Authorization Policy

For your security, Standard Chartered will send an [Electronic Transaction Authorization Code or ETAC](#) to your mobile phone. You will be required to use this eTAC to authorise the transaction. Once you have authorised your request with eTAC, your transaction will be completed

☐ *I agree to the [Terms and Conditions](#)

BACK ④

NEXT ⑤

Explanation

- ① Input Policy Holder Name
- ② Input insurance contract number
- ③ Input amount to pay & Agree with the terms and conditions
- ④ Click **Back** to get back previous page.
- ⑤ Click **Next** to proceed to the next page

After selecting debit account, click '**Generate eTAC**' (on Online Banking) or '**Confirm**' (on Mobile Banking App) to proceed

MERCHANT TYPE	Insurance
MERCHANT NAME	MSIG Ha Noi
Payment Details	
POLICY HOLDER NAME	:XXXXXXXX
POLICY HOLDER NUMBER	:XXXXXXXX
PAYMENT AMOUNT	VND 1
PAY FROM *	Please Select Account No ▼
<div> <div>CANCEL</div> <div>GENERATE ETAC</div> </div>	

Step 3: Input eTAC code⁽¹⁾ or SC Mobile Key PIN⁽²⁾ to complete your request

Enter eTAC

STEP 3 OF 4

Account to Account Transfer Details

DEBIT ACCOUNT NUMBER XXXXXXXX

CREDIT ACCOUNT NUMBER XXXXXXXX

REFERENCE NUMBER 20170414000003

Your eTAC has been sent to:

MOBILE NUMBER XXXXXXXX

ETAC CODE **1**

eTAC code is valid only for 3 minutes.

CANCEL **2**

CONFIRM **3**

Transaction authorization code

2

Please enter the PIN for your SC Mobile Key to authorize this transaction.

Enter 6-digit PIN

1

Forgot SC Mobile Key PIN?

1

2

3

4

5

6

7

8

9

0

CONFIRM **3**

Explanation

- 1** If you have not registered SC Mobile Key, please input eTAC code (will be sent to your registered phone number)
If you have registered SC Mobile Key, please input your 6 digits of SC Mobile Key PIN
- 2** Choose **Cancel** if you wish to cancel the process
- 3** Click on **Confirm** if you wish to continue transacting

(1) [Learn more about eTAC code](#)

(2) [Learn more about SC Mobile Key](#)

Step 4: Save your transaction for quick payment

After successfully authorize your transaction, you can save the information of your bills for quick payment next time by clicking 'Add Merchant'

Find out about quick payment [here](#)

11. Open Online deposit account

This function will appear after selecting ‘Add new product’ at the main screen after log in.

On web browser

Accounts

Account Summary

Transaction History

Cheque Status

Global Accounts

Link Global Accounts

Sort Global Accounts

Delete Global Accounts

Transfers

SC Transfers

Local Transfers

International Transfers

Transfer History

FX Rates

Standing Orders

View Standing Orders

SC Standing Orders

Local Standing Orders

Loans

Loan Summary

Loan Details

Payments

Pay Bills

Pay Insurance

Pay Credit Card

Mobile Top Up

Payment History

Authorize

View Authorisations

Manage Authorisations

MAILBOX

Loans

- 83,386,688.00 VND

ADD NEW PRODUCT

On Mobile Banking App

3:52

Good afternoon!

ACCOUNTS

+ 8,093,796.00 VND

CREDIT CARDS

- 0 VND

LOANS

- 264,502,712.00 VND

MAIL BOX

ADD NEW PRODUCT

Click **Apply** to continue

Apply

FIXED DEPOSIT ACCOUNT

APPLY

Step 1: Choose the term deposit

Select a Term Deposit for Opening

FLEXI TERM DEPOSIT - 1 MONTH

APPLY

FLEXI TERM DEPOSIT - 2 MONTHS

APPLY

FLEXI TERM DEPOSIT - 3 MONTHS

APPLY

FLEXI TERM DEPOSIT - 6 MONTHS

APPLY

Step 2: Confirmation of personal information

Flexi Term Deposit – 2 months

STEP 1 OF 4

Foreign Account Tax Compliance Act (FATCA)

This section covers US laws and regulations governing a financial institution's dealings with US Residents and US Persons. In order for us to comply with these laws as well as our internal policies, we require you to answer the following questions and provide the declaration and agreement below.

ARE YOU A US RESIDENT ?

☐ Yes
 ☒ No

ARE YOU A US CITIZEN ?

☐ Yes
 ☒ No

DO YOU HOLD THE US PERMANENT RESIDENT CARD (GREEN CARD) ?

☐ Yes
 ☒ No

WHAT IS YOUR COUNTRY OF BIRTH ?

Vietnam

☐ I hereby confirm the information provided above is true, accurate and complete.

1

Where required by domestic or overseas regulators or tax authorities, I consent and agree that the Bank may withhold from my account(s) such amounts as may be required according to applicable laws, regulations and directives. Subject to applicable local laws, I hereby consent for Standard Chartered PLC or any of its affiliates (including branches) to share my information with domestic and overseas tax authorities where necessary to establish my tax liability in any jurisdiction.

☐ *I agree to the [Terms and Conditions](#)

2

5 CANCEL

4 EDIT

3 NEXT

Explanation

- ❶ Check your information carefully and confirm
- ❷ Accept with the terms and conditions to continue
- ❸ Click **Next** to continue
- ❹ Click **Edit** if you want to edit your information
- ❺ Click **Cancel** to cancel the process.

Step 3: Choose renewal instruction

Flexi Term Deposit – 2 months

STEP 2 OF 4

NEW ACCOUNT CURRENCY	<div>Please Select Currency Code</div>
TENURE	
DEPOSIT AMOUNT	<div></div>
RENEWAL INSTRUCTIONS	<div>Please select..</div>
INTEREST PAYMENT	<div><input checked="" type="radio"/> Credit To Account <input type="radio"/> Capitalize</div>
CREDIT ACCOUNT NO.	<div>Please select..</div>
TRANSFER FROM	<div>Please select..</div>

CANCEL

SUBMIT

12. Inbox Notification

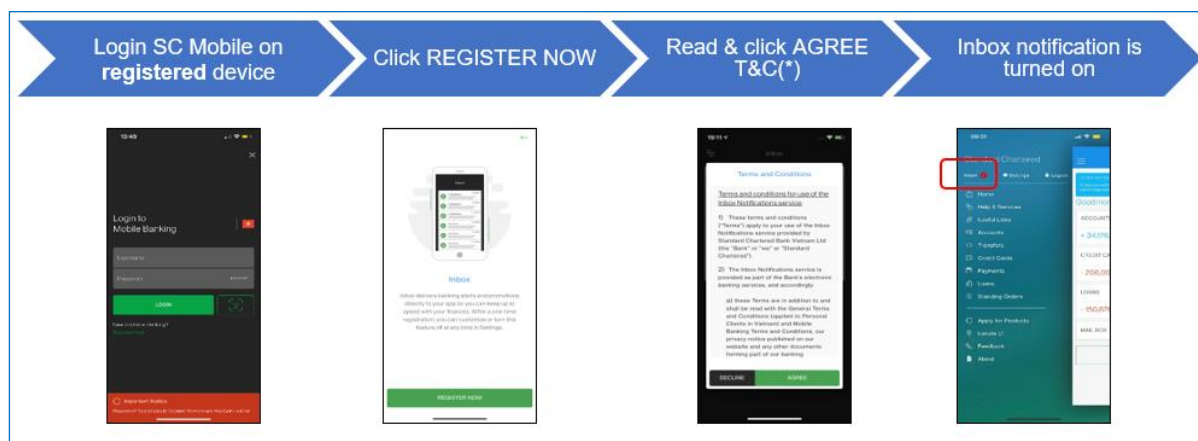
12.1. What is Inbox Notification?

- **Inbox Notification** is a feature in SC Mobile App that helps you to receive instant alerts as push notifications on your SC Mobile Key Registered device without login to your mobile app.
- There're 2 types of Inbox Notification:
 - Banking Alerts: you will receive transaction alerts for current account and credit card
 - Marketing Alerts: you will receive short marketing messages for our latest promotions

12.2. Activate Inbox Notification

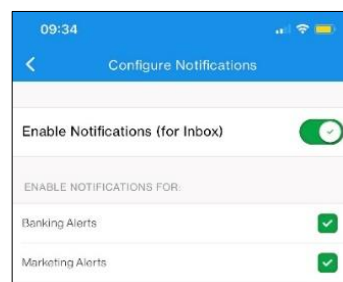
Please note that SC Mobile Key and Inbox Notification must be registered on the same mobile device.

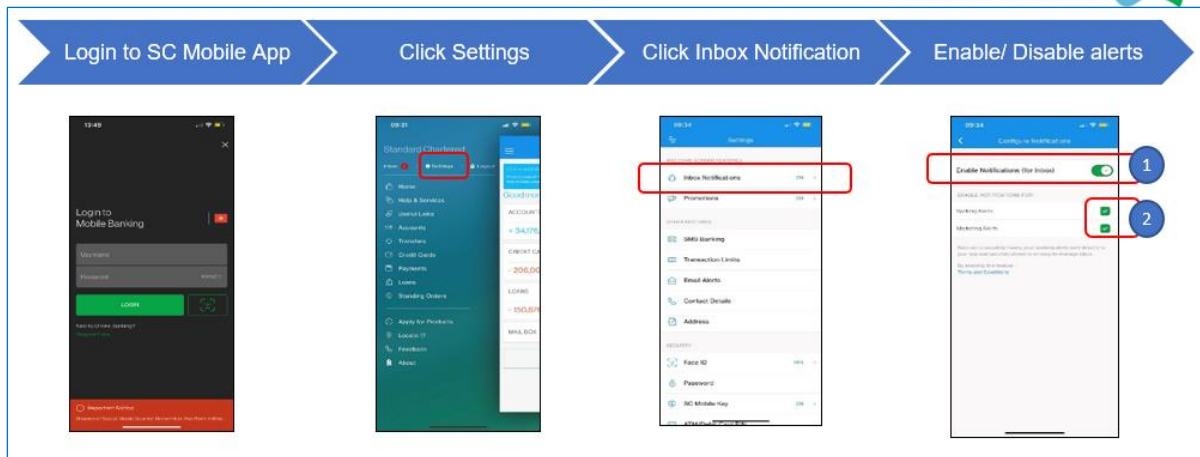
If you have not registered SC Mobile Key before, you will be required to register SC Mobile Key first:



12.3. Disable or re-enable Inbox Notification

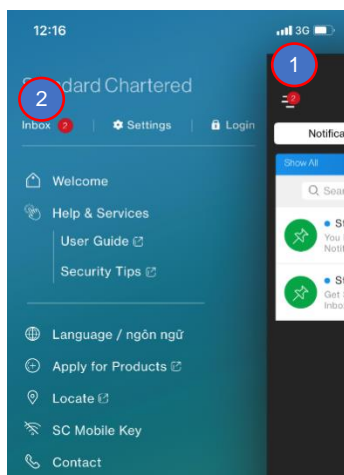
- You can disable or re-enable it at any point of time (singly Banking Alerts or Marketing Alerts, or both of them)
- If you disable Banking Alerts, you will be receiving transaction alerts via SMS





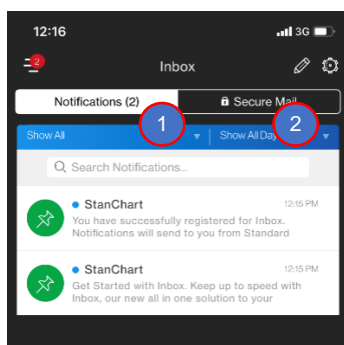
- 1 If you wish to disable/enable both Banking and Marketing Alerts, slide off /on the 'Enable Inbox Notification (for Inbox)
- 2 If you wish to singly disable either Banking or Marketing Alerts, untick to according box.

12.4. View alerts on registered device



You can view alerts **without login** to your account, simply:

- 1 Open SC Mobile App > click Menu icon
- 2 Select 'Inbox'



You also can customize the view by:

- 1 Select **types of alerts** you wish to view at
 - Show All
 - Show Unread
 - Show Banking Alert only
 - Show Marketing Alert only
- 2 Select **period** you wish to view at
 - Last 7 days
 - Last 14 days
 - Last 30 days
 - Last 60 days

13. Other supports

13.1. Mail box

When you made any request or transactions via Online banking or SC Mobile Banking App, you will receive notification about the status of your transaction in this mail box and the registered email address.
You can find all of those notifications in the mail box of Online Banking or Mobile App

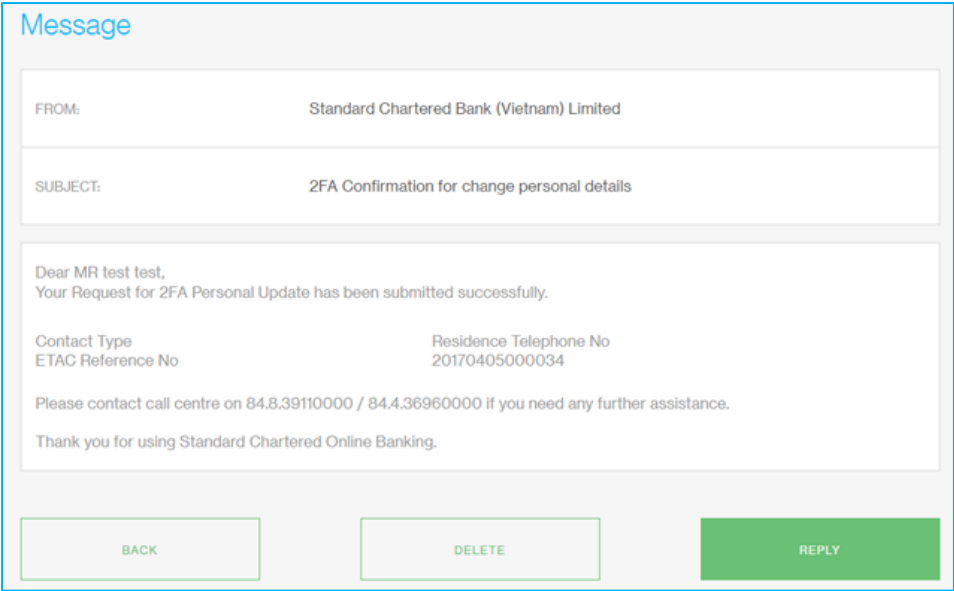
On web browser

On SC Mobile Banking App

The mail box contains all the status of the transactions in 3 weeks

Mail Box			PAGE 2 OF 489
SUBJECT		RECEIVED	
1	2FACheque Book Request confirmation	05-04-2017 14:31	
	2FA Confirmation for Change Address Information	05-04-2017 14:30	
	Confirmation for Alerts	05-04-2017 14:29	
	Insurance payment made through ibanking	05-04-2017 14:27	
	2FA Confirmation for Insurance	05-04-2017 14:26	
PREVIOUS		DELETE	2 NEXT

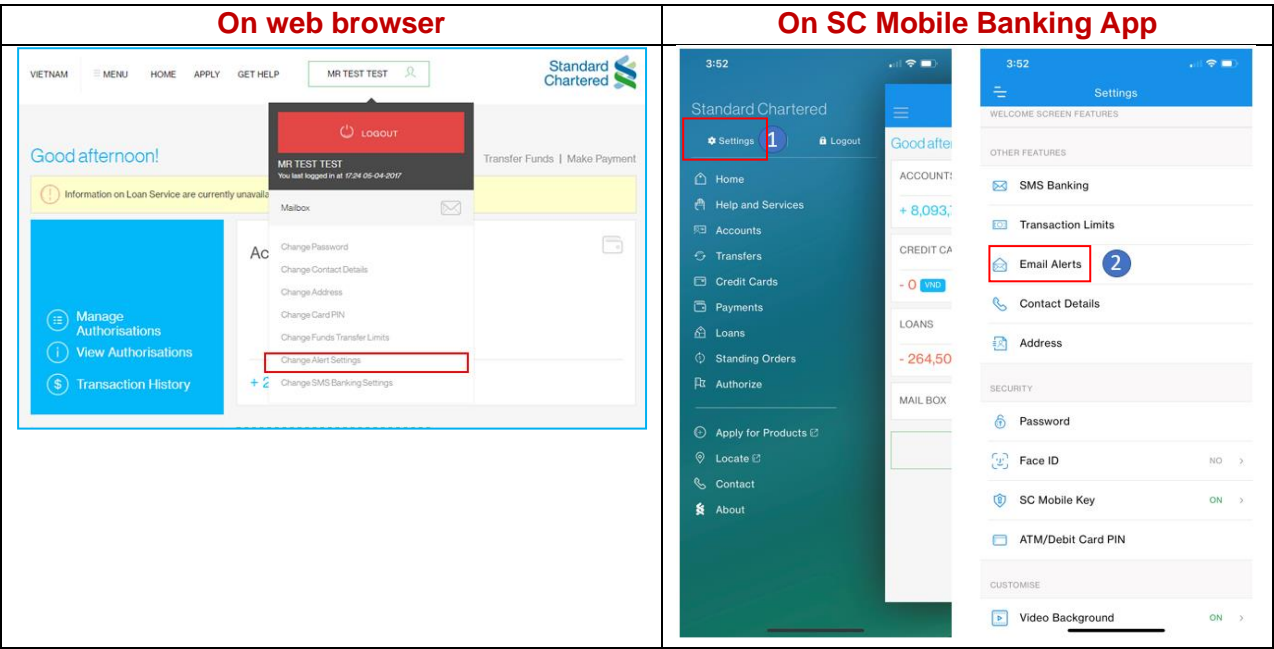
Click on the highlighted headline to open ❶ Or move to the next page ❷



13.2. Set up email alerts

When you made any request or transactions via Online banking or SC Mobile Banking App, you will receive notification about the status of your transaction in this mail box and the registered email address.

This function helps you to turn on or off the notification alert via email



Alerts Registration

STEP 1 OF 3

EMAILXXXXXXXX

EMAIL ALERTS ENABLED☒1

SUBMIT2

By the way of choosing on ❶ then click '**Submit**' ❷ , your request will take affect immediately
If you have switched off the email notification, you can still check all those email notification
via Mail box function. Learn more at [Mail Box](#)