

Standard Chartered Bank (China) Limited

Debit Card User Guide



Thank you for applying for the Debit Card from Standard Chartered Bank (China) Ltd. (hereinafter referred to as “Standard Chartered Bank”).

With the Debit Card you can look forward to greater flexibility and convenience in your banking and financial transactions, including:

- Balance enquiries and cash withdrawals at the Automated Teller Machines (ATMs) bearing the China UnionPay (CUP) logo
- Balance enquiries, PIN resets, fund transfers, cash withdrawals and cash deposits at Standard Chartered Bank ATMs and Cash Deposit Machines (CDMs)
- Balance enquiries, deposits and withdrawals over the counter at Standard Chartered Bank branches
- Payments at retailers' Point of Sales (POS) terminals bearing the CUP logo
- Fund transfers, balance enquiries and transaction payment settlements via your mobile phone (only for the customers who have subscribed to CUP Mobile Payment service)
- Transaction payment settlement at third party payment platform (e.g. Alipay, CUP Online Payment) via internet and wireless network (only for the customers who have subscribed to the relevant online payment services)

Your Debit Card is linked to your CNY Settlement Account. The interest accrued on the deposits in a Standard Chartered Bank Debit Card account is calculated and paid in accordance with the deposit interest rate of the same term, grade and method for interest calculation prescribed by the People's Bank of China.

You can access your account 24 hours a day, seven days a week at all Standard Chartered Bank ATMs and CDMs in mainland China, Hong Kong, Macau, Singapore, Korea, United Arab Emirates and at any ATM bearing the CUP logo in China and around the world.

How To Set Your Personal Identification Number (PIN)

- Initial PIN Setting**
When you receive your Debit Card at any Standard Chartered Bank branch, you will be requested to key in your preferred 6-digit PIN. Please make a note of and memorize this PIN.
- PIN Reset**
You can go to any Standard Chartered Bank ATM and CDM in mainland China or any Standard Chartered Bank branch to reset your PIN to a new 6-digit PIN. Please make a note of and memorize this new PIN.
- Lost/Forgotten PIN**
Should you lose or forget your PIN, you need to bring the ID with which you originally opened your account and the Debit Card to any Standard Chartered Bank branch to have your PIN reset. You may not authorize another person to reset your PIN on your behalf.

Notes:

- Please memorize the 6-digit PIN. Never give your Debit Card and/or PIN to anyone else.
- Do not write your PIN on your Debit Card or anything related to your card (such as mobile phone linked with Standard Chartered Bank Debit Card), and take care not to write your PIN on any document that may be easily accessed by another person.
- Please keep your Debit Card, Savings Passbook and Personal ID separately, and do not put them together. Loss of Debit Card, Savings Passbook or Personal ID would cause inconvenience when suspending the relevant account, which could result in financial loss.
- As a security measure, if your PIN is wrongly keyed in over 3 consecutive attempts, your card will be automatically suspended as well as all its functions and this Debit Card cannot be used thereafter. If this happens, please bring the ID with which you originally opened your account and the Debit Card to any Standard Chartered Bank branch to have your PIN reset.

How To Withdraw Cash

- You can withdraw cash at all Standard Chartered Bank ATMs and CDMs in mainland China, Hong Kong, Macau, Singapore, Korea, United Arab Emirates and at any ATM bearing the CUP logo in China and around the world.
- You can withdraw up to CNY3,000 per transaction from Standard Chartered Bank ATMs and CDMs in mainland China up to a maximum of CNY20,000 per card per day. Cash withdrawals from overseas ATMs bearing the CUP logo are capped at a maximum of the foreign currency equivalent of CNY10,000.
- You can use your Debit Card and the ID with which you originally opened your account to withdraw cash over the counter at any Standard Chartered Bank branch that is licensed to operate Renminbi business.
- For a cash withdrawal exceeding CNY50,000 (inclusive) in a single day at any Standard Chartered Bank branch, you need to make an appointment at least one working day in advance, either by calling the appropriate Customer Service Hotline: Classic Debit Card, Breeze banking Debit Card, Preferred Debit Card at **800 820 8088**; Platinum Debit Card at **400 888 8322** or by calling the branch directly.

Notes:

- Before withdrawing cash at any ATM, please check that the ATM cash dispensing slot and PIN keypad have not been altered in any way.
- After withdrawing cash at an ATM, you are advised to remove or destroy immediately any ATM statement or receipt related to your transaction. Do not leave the statement or receipt around or make it accessible by others, which may cause financial loss to you.
- If the ATM displays an error message or if your Debit Card is withheld by the ATM, please do not reveal your PIN to anyone and call the applicable 24-hour Customer Service Hotline immediately: Classic Debit Card, Breeze banking Debit Card, Preferred Debit Card at **800 820 8088**; Platinum Debit Card at **400 888 8322**.

How To Transfer Funds

To transfer funds to another account, you can either:

- Go to any Standard Chartered Bank ATM or CDM in mainland China, or
- Transfer funds on your mobile phone (only for the customers who have subscribed to CUP Mobile Payment service) , or
- Bring your Debit Card and ID to any Standard Chartered Bank branch, or

- Log in to Standard Chartered Bank Online Banking at **www.standardchartered.com.cn**

Notes:

- To make fund transfers via a Standard Chartered Bank ATM or CDM you will need to activate this service in advance by bringing the ID with which you originally opened your account and the Debit Card to any Standard Chartered Bank branch. Once the service has been activated, you can transfer funds between Standard Chartered Bank accounts via any Standard Chartered Bank ATM or CDM in mainland China. This service is also available at some other banks' ATMs; however, please note that the other bank's terms and conditions of service and fees will apply to any fund transfers made through its ATMs.
- To make fund transfers via CUP Mobile Payment, you will need to activate the ATM and CDM Fund Transfer Service in advance.
- Fund transfers via Standard Chartered Bank ATMs, CDMs and CUP Mobile Payment service are capped at a maximum of CNY50,000 per card per day (which limits are prescribed by the People's Bank of China.)
- Please do not transfer funds from your own account to an unknown account.

How To Check Your Account Balance & Transaction History

- To check your account balance, you can go to any ATM bearing the CUP logo or use CUP Mobile Payment service (only for the customers who subscribed to the CUP Mobile Payment Service).
- To check your account balance and transaction history, you can either:
 - Go to any Standard Chartered Bank ATM or CDM in mainland China (limited to latest 10 transactions), or
 - Use Standard Chartered Bank Phone Banking service, or
 - Log in to Standard Chartered Bank Online Banking at **www.standardchartered.com.cn** , or
 - Bring your Debit Card and ID to any Standard Chartered Bank branch.

How To Use Your Debit Card For Purchases

- You can use your Debit Card to pay for your purchase(s) at any CUP affiliated merchant. Please look for the CUP logo.
- You can pay for your purchase(s) via the CUP Mobile Payment service (only for the customers who subscribed to the CUP Mobile Payment service).
- You can pay for your purchase(s) via Alipay, CUP Online Payment, or other third-party payment platform (only for the customers who subscribed to relevant online payment services).
- Unless otherwise agreed, normally, when using your Debit Card to pay for your purchase(s), you must key in your 6-digit PIN to verify the transaction.
- Pay for purchase(s) via POS (including preauthorization, preauthorization completion and all other consumption transactions) are capped at a maximum of CNY1,000,000 (or equivalent foreign currency) per card per day.

Notes:

- When keying in your PIN at the merchant's POS terminal, please take care not to reveal your PIN to anyone.
- During the transaction, please check that the cashier does not swipe your Debit Card more than once.
- Always check that the amount displayed on the POS machine is correct before keying in your PIN.
- Always check that the amount on the receipt is correct before signing.
- Please keep your receipts and the relevant transaction records for future reference in case of any discrepancy.
- Please avoid using e-banking services or paying via third party payment platform in internet cafes or on other public computers.
- When using online payment services, please always check the authenticity of the website and beware of fake website. Please also pay attention to the website's content of safe-warning and security controls installing. Standard payment website normally has higher security level and the address bar of which begins at https instead of http.
- When paying online, please protect the card number and PIN and clear the records in web browsers and computers immediately after use.
- When paying online, please don't use remote access or other third-party communication software, so as to avoid operating or accessing your computer by other person.
- Please keep your card number, PIN and ID number and other personal information in safe.
- Please change the PIN regularly and avoid using birthday number or other over simplified number.
- The corresponding amount will be blocked from your linked saving account when you use pre-authorization transaction. The blocked amount is 115% of your transaction amount as per China UnionPay's policy.

How to Earn Your Reward Points

Every time you use your Standard Chartered Debit Card to pay for purchases or services at any CUP affiliated merchants including restaurants, hotels, department stores and other retail stores or outlets, you will be rewarded 360° reward points. For the detailed rules and terms and conditions, please refer to the 360° Rewards Program on our website.

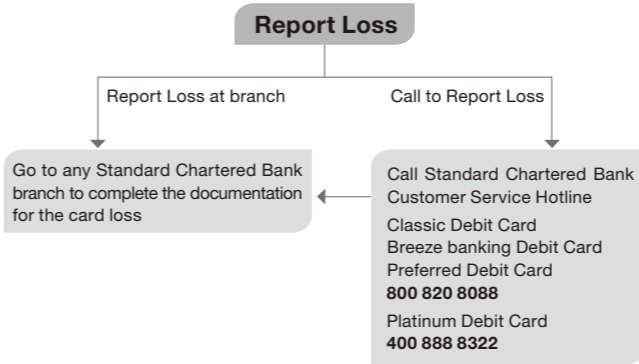
What To Do If Your Debit Card Is Withheld

- Should your Debit Card be withheld by any Standard Chartered Bank ATM or CDM, please call the applicable Standard Chartered Bank Customer Service Hotline immediately: Classic Debit Card, Breeze banking Debit Card, Preferred Debit Card at **800 820 8088**; Platinum Debit Card at **400 888 8322**.

What To Do If Your Debit Card Is Lost Or Stolen

- If you lose your card or your card is stolen, please call the applicable Standard Chartered Bank Customer Service Hotline immediately: Classic Debit Card, Breeze banking Debit Card, Preferred Debit Card at **800 820 8088**; Platinum Debit Card at **400 888 8322**. Your Debit Card will be suspended immediately as well as all its functions and this Debit Card cannot be used thereafter.
- Subsequently, you will need to bring the ID with which you originally opened your account to any Standard Chartered Bank branch to complete the documentation for suspension of the card.
- Alternatively, you can authorize someone to complete the documentation on your behalf if you are not able to come to the branch. The authorized person needs to bring your ID as well as his/her own ID.

Procedure for Reporting Card Loss



What To Do If Your Mobile Phone Linked with the CUP Mobile Payment Service Is Lost Or Stolen

- You will have two solutions if your mobile phone linked with the CUP Mobile Payment service is lost or stolen
- Solution 1**
Suspend the card in accordance with the above "report loss" procedure
- Solution 2**
Contact service provider immediately to unsubscribe from the CUP Mobile Payment service. After the unsubscription, the CUP Mobile Payment service is no longer available for use. Notwithstanding this, you can still use your Debit Card.

How to Replace Your Card (following loss or damage)

- For a non-embossed Debit Card (a card without your name on it) please bring the ID with which you originally opened your account to the Standard Chartered branch at which your card was originally issued to collect a replacement card. For an embossed Debit Card (a card with your name on it) please bring the ID with which you originally opened your account to any Standard Chartered branch in the city in which you first opened your account and a replacement card will be ordered for you.
- After replacing your card, if you wish to continue to use the relevant third party payment platform to carry out debit card transactions, please re-establish the pair bonding for your new card.
- During the course of the replacement of your card, the fund transferring function of your Debit Card will be temporarily affected.
- During the course of the replacement of your card, the debit card services through third party payment platform will be temporarily affected.

Fee Tariff Table

Classic Debit Card

Category	Item	Fee Charge	
Card Fees	Annual Fee	RMB20 per card (Waived)	
	Card Production Fee	RMB10 per card (Waived)	
	Card Re-issuance (Replacement) Fee	RMB10 per card per issuance	
Local Transactions	Handling Fee of Cash Withdrawal at non-SCB China ATMs in Account City ¹	RMB2 per transaction (Waived) ²	
	Handling Fee of Cash Withdrawal at non-SCB China ATMs outside Account City	RMB10 per transaction (Waived) ²	
	Handling Fee of Fund Transfer through CUP network ³ Intra-province in China	Below RMB 10,000 (inclusive)	RMB3 per time
		RMB10,000 - RMB50,000 (inclusive)	RMB5 per time
	Handling Fee of Fund Transfer through CUP network Inter-province in China	Above RMB50,000	RMB8 per time
		1% of transaction amount, min. RMB 5 per time, max. RMB 50 per time	
Overseas Transactions	Handling Fee of Balance Enquiry at CUP-enabled ATMs	RMB4 per transaction	
	Handling Fee of Cash Withdrawal at CUP-enabled ATMs	RMB15 per transaction ⁴	

¹ Account City is defined as the City in which your account is registered.
² Fee waived for minimum cash withdrawal of RMB2, 000, excludes Hong Kong, Macau and Taiwan.
³ Fund Transfer through CUP network includes Fund Transfer at CUP-enabled ATM and CUP Mobile Fund Transfer.
⁴ Service Charge may be incurred when withdrawing cash at overseas CUP-enabled ATMs in some countries or regions. Such fee is charged by local ATM acceptance institutions and not related to CUP or card issuing banks.

Breeze banking Debit Card

Category	Item	Fee Charge	
Card Fees	Annual Fee	RMB180 per card (Waived) ¹	
	Card Production Fee	RMB10 per card (Waived)	
	Card Re-issuance (Replacement) Fee	RMB10 per card per time	
Local Transactions	Handling Fee of Cash Withdrawal at non-SCB China ATMs in Account City ²	RMB2 per transaction (Waived)	
	Handling Fee of Cash Withdrawal at non-SCB China ATMs outside Account City	RMB10 per transaction (Waived)	
	Handling Fee of Fund Transfer through CUP network ³ Intra-province in China	Below RMB 10,000 (inclusive)	RMB3 per time
		RMB10,000 - RMB50,000 (inclusive)	RMB5 per time
	Handling Fee of Fund Transfer through CUP network Inter-province in China	Above RMB50,000	RMB8 per time
		1% of transaction amount, min. RMB 5 per time, max. RMB 50 per time	
Overseas Transactions	Handling Fee of Balance Enquiry at CUP-enabled ATMs	RMB4 per transaction	
	Handling Fee of Cash Withdrawal at CUP-enabled ATMs	RMB15 per transaction (Waived) ⁴	

¹ The fee will be waived till Dec 31st 2014.
² Account City is defined as the City in which your account is registered.
³ Fund Transfer through CUP network includes Fund Transfer at CUP-enabled ATM and CUP Mobile Fund Transfer.
⁴ Fee waived for minimum cash withdrawal of RMB2, 000. Service Charge may be incurred when withdrawing cash at overseas CUP-enabled ATMs in some countries or regions. Such fee is charged by local ATM acceptance institutions and not related to CUP or card issuing banks.

Preferred Debit Card

Category	Item	Fee Charge	
Card Fees	Annual Fee	RMB20 per card (Waived)	
	Card Production Fee	RMB10 per card (Waived)	
	Card Re-issuance (Replacement) Fee	RMB10 per card per issuance	
Local Transactions	Handling Fee of Cash Withdrawal at non-SCB China ATMs in Account City ¹	RMB2 per transaction (Waived) ²	
	Handling Fee of Cash Withdrawal at non-SCB China ATMs outside Account City	RMB10 per transaction (Waived) ²	
	Handling Fee of Fund Transfer through CUP network ³ Intra-province in China	Below RMB 10,000 (inclusive)	RMB3 per time
		RMB10,000 - RMB50,000 (inclusive)	RMB5 per time
	Handling Fee of Fund Transfer through CUP network Inter-province in China	Above RMB50,000	RMB8 per time
		1% of transaction amount, min. RMB 5 per time, max. RMB 50 per time	
Overseas Transactions	Handling Fee of Balance Enquiry at CUP-enabled ATMs	RMB4 per transaction	
	Handling Fee of Cash Withdrawal at CUP-enabled ATMs	RMB15 per transaction ⁴	

¹ Account City is defined as the City in which your account is registered.
² Fee waived for minimum cash withdrawal of RMB2, 000, excludes Hong Kong, Macau and Taiwan.
³ Fund Transfer through CUP network includes Fund Transfer at CUP-enabled ATM and CUP Mobile Fund Transfer.
⁴ Service Charge may be incurred when withdrawing cash at overseas CUP-enabled ATMs in some countries or regions. Such fee is charged by local ATM acceptance institutions and not related to CUP or card issuing banks.

Platinum Debit Card

Category	Item	Fee Charge	
Card Fees	Annual Fee	RMB20 per card (Waived)	
	Card Production Fee	RMB10 per card (Waived)	
	Card Re-issuance (Replacement) Fee	RMB10 per card per issuance	
Local Transactions	Handling Fee of Cash Withdrawal at non-SCB China ATMs in Account City ¹	RMB2 per transaction (Waived)	
	Handling Fee of Cash Withdrawal at non-SCB China ATMs outside Account City	RMB10 per transaction (Waived)	
	Handling Fee of Fund Transfer through CUP network ³ Intra-province in China	Below RMB 10,000 (inclusive)	RMB3 per time
		RMB10,000 - RMB50,000 (inclusive)	RMB5 per time
	Handling Fee of Fund Transfer through CUP network Inter-province in China	Above RMB50,000	RMB8 per time
		1% of transaction amount, min. RMB 5 per time, max. RMB 50 per time	
Overseas Transactions	Handling Fee of Balance Enquiry at CUP-enabled ATMs	RMB4 per transaction	
	Handling Fee of Cash Withdrawal at CUP-enabled ATMs	RMB15 per transaction (Waived) ²	

¹ Account City is defined as the City in which your account is registered.
² Fund Transfer through CUP network includes Fund Transfer at CUP-enabled ATM and CUP Mobile Fund Transfer.
³ Service Charge may be incurred when withdrawing cash at overseas CUP-enabled ATMs in some countries or regions. Such fee is charged by local ATM acceptance institutions and not related to CUP or card issuing banks.

Note: All the charging items shall come into effect at the same time with Tariff of Consumer Banking Services.Tariff Table.

Contact Us

- Customer Service Hotline: Classic Debit Card, Breeze banking Debit Card, Preferred Debit Card at **800 820 8088**; Platinum Debit Card at **400 888 8322**
- If you are calling from outside China, including Hong Kong, Macau and Taiwan, please call Classic Debit Card, Breeze banking Debit Card, Preferred Debit Card at **+86 755 2589 2333**; Platinum Debit Card at **+86 755 2546 7032**
- Website: **www.standardchartered.com.cn**

Note: Standard Chartered Bank shall inform customers with any amendment, change and /or termination of this Guide through public notice. Please pay attention to the relevant public notices. The customers' continued usage of the services depicted in this Guide after the amendment, change and/or termination shall be deemed as the consent with such amendment, change and/or termination. This English version is provided for reference only. In the event of any discrepancy between the English and Chinese versions, the Chinese version shall prevail.