

## eCash (Prepaid) Card Terms

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### Important notice

#### You need to read this document.

It sets out specific terms and conditions on which we agree to provide you with an *eCash card*. **You must read it in conjunction with our Customer Terms, the *product brochure* and any other documents forming our banking agreement.** To the extent of any inconsistency between these terms and our Customer Terms, these terms prevail. These terms do not apply to any existing prepaid cards you have with us to the extent that they are subject to separate terms and conditions.

#### Key words

The meaning of key words printed *like this* and other words used in our banking agreement is explained in our Customer Terms. Some additional key words which apply to an *eCash card* are explained at the end of these terms.

#### How to contact us

To find out information (such as current fees and charges or if you need us to explain features or terms) in connection with an *eCash card*, you should contact us at one of our branches, by using phone banking 2658000 or by visiting our website [www.standardchartered.com/bn](http://www.standardchartered.com/bn).

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An *eCash card* is a *prepaid card*. Its value may be used to purchase goods and services from *merchants* or withdraw cash. An *eCash card* is not a *credit card*.

## 1 Issue of cards

- 1.1 If we issue an *eCash card* to anyone under the age of 15 with a valid identity card, it is issued in the name of their parent or legal guardian. We do not issue *eCash cards* to children under the age of 12.
- 1.2 You must pay the issuing fee we specify when we issue an *eCash card*.

## 2 Value

### Minimum and maximum value

- 2.1 An *eCash card* may have a value:
  - not less than zero; and
  - up to the maximum value we specify. We may refund the amount by which the value on your *eCash card* exceeds the maximum value.

### Loading value

- 2.2 You may load value on your *eCash card* by:
  - Cash Deposit Machines or ATMs located in Brunei Darussalam or any other location we specify
  - transferring funds from a *linked account via Online Banking*; or
  - paying cash at or from any of our branches at a minimal fee we specify,
  - using any other method we permit.
- 2.3 It takes up to three banking days for value to be loaded on an *eCash card*.
- 2.4 The maximum values for loading is set out below.

	Maximum
Limit per transaction per day	BND 5,000
Limit per month	BND 12,000
Limit per year	BND 30,000
Daily withdrawal limit (ATM)*	BND 2,000
Daily withdrawal limit (Branches)	BND 4,000
Card value	BND 12,000
Number of top ups	30 per month

\* Applicable to Standard Chartered Bank Brunei

## 3 Using the card

### Restrictions

- 3.1 You must ensure that only the person issued with the *eCash card* uses it.

- 3.2 No standing instructions may be given for an *eCash card*.

### Sufficient value

- 3.3 You must ensure that your *eCash card* has sufficient value on it when it is used to purchase goods and services.
- 3.4 The *merchant* may refuse to process the transaction if the value on your *eCash card* is insufficient. However, if a purchase amount is greater than the value on your *eCash card*, in some circumstances the *merchant* may allow you to pay the difference by cash, cheque or credit or debit card.

### Cash withdrawals

- 3.5 You may use your *eCash card* to withdraw cash up to the value on it at:
  - any of our branches; or
  - any branch of a participating financial institution; or
  - any MasterCard Cirrus *ATM*, located within or outside Brunei Darussalam.
- 3.6 If you use your *eCash card* to withdraw cash at non-SCB *ATMs* in Brunei Darussalam, we charge you a cash withdrawal fee.
- 3.7 If you use your *eCash card* to withdraw cash outside Brunei Darussalam, we charge you a cash withdrawal fee
- 3.8 Any withdrawal of cash using an *eCash card* from an *ATM* is subject to the terms that apply to use of the *ATM* (for example, there may be a maximum amount you are permitted to withdraw from the *ATM* each day).

## 4 eStatements

- 4.1 We do not issue paper printouts of your monthly statements for an *eCash card*. You may elect to receive eStatements in your application.
- 4.2 You can ask us to give you paper printout details of transactions on your *eCash card*. However, we charge you a fee to do so.

## 5 Fees and charges

Fees and charges (including any issuing fee, embossing fee, service fee, cash withdrawal fee, replacement card charge, transaction enquiry fee and account maintenance fee) are set out in the product brochure. We may deduct any fees and charges from the value on your *eCash card*.

## 6 Lost, stolen or damaged cards

### Lost or stolen cards

- 6.1 If:
  - your *eCash card* is lost or stolen; and
  - you have not acted fraudulently or with gross negligence; and

- you have complied with the procedures set out in the Security Procedures section in our Customer Terms,

then, even though you are liable for the use of the *eCash card* before we receive notice that it is lost or stolen, your liability is limited to B\$100.00. This limit does not apply if the *PIN/password* has been used.

- 6.2 If you recover a lost or stolen *eCash card*, you must return the *eCash card* to us immediately without using or attempting to use it.

#### Damaged cards

- 6.3 If an *eCash card* is damaged, we may issue a replacement *eCash card* having a value equal to the remaining value on the damaged *eCash card*. You must pay the replacement card fees we specify.

## 7 Termination

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#### We may recall

- 7.1 We may recall your *eCash card* or cancel any of the services available in connection with the *eCash card* at any time. You must immediately return the *eCash card* to us if we do so.

#### How to terminate

- 7.2 At any time we may choose to:
- cancel or suspend your right to use an *eCash card*;
  - refuse to authorise any transaction on an *eCash card*;
  - refuse to re-issue, renew or replace an *eCash card*,

without giving you any notice or reason.

- 7.3 We may immediately terminate your *eCash card* if there is a *default*.
- 7.4 At any time, you may terminate your *eCash card* by notifying us in writing in the form we specify.

#### What happens if your card is terminated

- 7.5 If you or we terminate your *eCash card*:
- neither you nor any *authorised person* may use the *eCash card* or any benefits in connection with it;
  - you must cut the *eCash card* in half and return it to us; and
  - you must immediately pay all amounts owing to us (such as fees) in connection with the *eCash card*.

- 8.6 If you terminate or upon expiry of your *eCash card* and you do not collect your refund, we charge you a monthly account maintenance fee.

## 8 Variation

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- 8.1 If you are not comfortable with any changes we make to our banking agreement, you may

terminate the *eCash card* in accordance with the procedure in clause 7.

- 8.2 If we notify you of any changes to our banking agreement in accordance with any applicable law and you keep or use the *eCash card*, the *account* for the *eCash card* or the *PIN/password*, you are taken to have agreed to the changes.

## 9 Refund

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- 9.1 If an *eCash card* is recalled, terminated or has expired, we refund the unused value on the *eCash card* (as determined by us) to you.
- 9.2 If the *eCash card* is recalled, terminated or has expired with unused value and you want a refund of the unused value, you must complete a refund request form and pay the refund fee we specify.
- 9.3 A refund is made by cashier's order or credited to a *linked account*. A refund is made within 30 days after we receive your refund request form and, in the case of a recall or termination, you return the *eCash card* to us at one of our branches.

If the refund is to be made by cashier's order and you do not collect it within 45 days after we receive your refund request form, we charge you a monthly account maintenance fee.

## 10 Meaning of words

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You also need to refer to our Customer Terms which also define key words used in these terms.

***eCash card*** means a MasterCard electronic prepaid card issued under these terms.