

# STANDARD CHARTERED BANK (CHINA) LIMITED

## Debit Card User Guide

Thank you for choosing SCB debit card

With an SCB debit card, you can enjoy more convenient bank's financial services and use your debit card to handle various businesses, which include but are not limited to the following:

- Account balance inquiry and settlement account cash withdrawal on ATMs with CUP logo worldwide.
- Account balance inquiry, password modification, settlement account transfer, and settlement account cash withdrawal on ATMs and CDMs of SCB with CUP logo in China Mainland, Macao, Singapore, Korea, UAE around the clock.
- Handling settlement account balance inquiry and settlement account cash withdrawal at the counter of any SCB business office.
- Using electronic cash or settlement account capital for transaction payment at POS terminals with CUP logo.
- Making transaction payment on third party payment platform (e.g. Alipay and Union Pay Online Payment) via internet and mobile communication network (limited to customers who have activated third party payment service).
- Your debit card is associated with your RMB settlement account. You can use the debit card to operate your RMB settlement account. If it is an IC Card, you can also operate the electronic cash account.

### 1. How to manage your debit card password

- Password setting

When you obtain your debit card, you must enter a 6-digit password. **Please do not use repeated numbers, birth date, ID or mobile number and other vulnerable information to set your bank card password, be reminded to keep your password strong and safe.**

- Password modification

You can modify the password at the counter of any SCB business office or on any SCB ATM or CDM in Mainland China. When you obtain a new debit card, it is suggested that you modify our initial password.

- Password reset

If you forget the debit card password or the password is locked, please handle password reset at the counter of an SCB counter in person with your account opening certificate and the debit card.

Tips:

- a) Please remember the 6-digit password, do not hand over the card and password to others in any case. **To protect your account security, never borrow, lend or sell your debit cards.**
- b) Do not write your debit card password on the debit card face or any item (e.g. mobile phone) placed together with the debit card.
- c) Please try best to place the debit card, passbook and identity card separately. Do not put the card, passbook, certificate and debit card password together, otherwise it will be inconvenient to handle the reporting loss procedure and may cause capital loss.
- d) If you enter a wrong password three times continuously, your password will be locked. All or part of functions of the locked debit card will not be available to protect your capital security. You can handle password reset at the counter of any SCB business office with your account opening certificate and the debit card.
- e) The debit card password shall be changed regularly. Avoid using password that is easy to crack, such as birthday, telephone number, simple numbers, registration password on forum, and password on game, QQ, Wechat and other social platforms.

## **2. How to withdraw cash**

- You can withdraw cash from your settlement account on any ATM or CDM of SCB with CUP logo in China Mainland, Macao, Singapore, Korea and UAE.
- You can withdraw cash from on any SCB ATM or CDM in Mainland China. The upper limit for each transaction on the SCB ATM and CDM is RMB 3000.
- For cash withdrawal on ATM of other banks with the CUP logo in China, the accumulated limit per day for each SCB debit card shall not exceed RMB 20,000; For cash withdrawal on ATM of other banks with the CUP logo outside China, the accumulated limit per day for each SCB debit card shall not exceed RMB 10,000 equivalent. Besides, ATMs of different banks may have certain limit on cash withdrawal, please pay attention.
- You can withdraw cash from your settlement account at the counter of any SCB business office in China Mainland with your account opening certificate and the debit card.
- To handle cash withdrawal business at the counter of any SCB business office, if the withdrawal amount on a single day reaches RMB 50,000 or above, please dial SCB customer service hotline for reservation at least one day in advance: 800 820 8088 for Classic Debit Card, Breeze Banking Debit Card, Preferred Debit Card. 400 888 8322 for Platinum Debit Card or call branches and sub-branches.

Tips:

- a) The withdrawal business is only limited to settlement account, and the electronic cash account does not support cash withdrawal.
- b) Please pay attention to any abnormal condition or modification of the cash outlet and keypad of the ATM or CDM.
- c) After withdrawal, please take away or destroy the ATM or CDM transaction slip promptly and do not discard anywhere to prevent the customer information from being acquired by criminals and capital loss.

d) In cash withdrawal transaction via CUP ATM overseas, certain service fee will be charged by ATM commission institutions in some countries or regions and is irrelevant to China Union Pay and SCB. Pay attention to charging tips of the ATM during cash withdrawal.

e) If any ATM or CDM fails to dispense money or the return the debit card during cash withdrawal, do not disclose your password to others. Follow the instruction in Section 8 of this userguide or immediately dial SCB customer service hotline: 800 820 8088 for Classic Debit Card, Breeze Banking Debit Card, Preferred Debit Card. 400 888 8322 for Platinum Debit Card.

### 3. How to make a transfer/remittance

To make a transfer or remittance, you can choose to:

- process on any on any SCB ATM or CDM in Mainland China.
- process at the counter of any SCB business office with your account opening certificate and the debit card.
- log on [www.sc.com/cn](http://www.sc.com/cn) and use online banking service of the SCB.

Tips:

a) To activate SCB ATM and CDM account transfer service, you need to fill in relevant business forms at the counter of any SCB business office with your account opening certificate and the debit card or handle according to the method agreed upon by the SCB separately. Upon service activation, you can make an account transfer via any SCB ATM or CDM in Mainland China. ATMs of some other banks accept the SCB debit card to make cross-bank account transfer service. This is the service provided by other banks, and their regulation on service content, standard and charging shall prevail.

b) The account transfer limit per day for SCB ATM and CDM transfer service is RMB 50,000 per day (stipulated by PBOC). The card holder can apply to adjust the limit at the counter, but shall not exceed the limit of RMB 50,000.

**c) From Dec 1<sup>st</sup>, 2016, to use ATM transfer function with SCB debit card, your fund transfer will be processed after 24 hours pending, you can call SCB client service hotline to cancel your fund transfer request within 24 hours after your ATM fund transfer. Please refer to ATM real time screen instructions to do the ATM fund transfer.**

d) Please note if you deposit cash directly to other persons debit card number, the cash deposit cannot be cancelled.

e) Please do not transfer the capital in your settlement account to any unknown account in any time.

### 4. How to check the balance and transaction details of the settlement account

- You can inquire account balance at any ATM with CUP logo.
- To inquire the balance and transaction details of the settlement account, you can choose to:
  - Inquire on any SCB ATM or CDM in Mainland China (only limited to the last 10 transactions),
  - Call SCB telephone banking,
  - log on [www.sc.com/cn](http://www.sc.com/cn) and use online banking service of the SCB, or
  - Visit the counter of any SCB business office with your account opening certificate and the debit card.

## **5. How to manage electronic cash account**

The SCB opens an electronic cash account for IC Card holders by default. You can handle the following services relating to electronic cash.

### **5.1. About electronic cash balance**

- You can setup and modify the upper limit of the balance of your electronic cash account with interval of RMB 100 (password is required) at the counter of any SCB business office, but:
  - The upper limit shall not exceed the upper limit of electronic cash account balance stipulated by the SCB, i.e. RMB 1000. The SCB may modify and cancel the upper limit from time to time.
  - The upper limit shall not be lower than current balance of the electronic cash account.

### **5.2. How to inquire the balance and transaction detail of electronic cash account**

- The SCB activates electronic cash account balance and transaction detail inquiry function.
- You can inquire the electronic cash account balance and transaction detail on any ATM with CUP logo in Mainland China or at the counter of any SCB business office.
- For electronic cash transaction details, you can inquire the details of no less than 10 recent successful transactions (including loading transaction and consumption transaction). The details include transaction type, transaction amount, transaction date, etc.

Tips:

- 1) For electronic cash account balance and transaction details, the data recorded in the chip of the debit card shall prevail.
- 2) Please pay attention to and retain your transaction information.

### **5.3. Loading**

[This article applies to all types of loading]

- You can use the IC Card to handle designated account loading, non-designated account loading, cash loading and automatic loading transaction business.

Tips:

- 1) Before using the IC Card to complete the loading transaction, do not remove the card from relevant terminal device, otherwise the loading transaction may fail but amount will be deducted from the settlement account or the cash will be collected.
- 2) If the loading transaction fails, you can contact the bank of the terminal device or immediately call the SCB customer service hotline.
- 3) For any type of loading transaction, the accumulated upper limit of the loading transaction per day is RMB 20,000. The SCB may change or cancel the upper limit from time to time.

### **5.4. Designated account loading**

- The designated account loading service is also known as bound account charging, which means the transaction in which an electronic cash account can be bound with RMB settlement account of the SCB

debit card, the card holder initiates proactively from the loading terminal via loading to transfer the capital in the settlement account bound with the electronic cash account in advance.

- The SCB activates this function by default and binds your settlement account.
- Balance of the electronic cash account after loading shall not exceed the preset upper limit of the electronic cash account.
- The loading amount initiated via SCB settlement account will be calculated in the current monthly statement (if any) of the settlement account.

You can initiate the designated account loading on any SCB ATM with CUP logo in Mainland China or at the counter of any SCB business office. The card holder must enter the debit card password in the process of loading.

#### 5.5. Non-designated account loading

- The designated account loading service is also known as non-bound account charging or charging for other IC card, which means a transaction in which the card holder initiates proactively from the loading terminal via loading to transfer the capital in his account of any bank (including but not limited to the SCB) to the electronic cash account of the SCB debit card.
- The SCB activates this function by default.
- Balance of the electronic cash account after loading shall not exceed the preset upper limit of the electronic cash account.
- You can initiate the non-designated account loading on any SCB ATM or CDM with CUP logo in Mainland China or on ATMs of other banks with CUP logo. The card holder must enter the debit card password in the process of loading.

#### 5.6. Cash loading

- Cash loading is also known as cash charging, which means a transaction in which the card holder deposit cash into the electronic cash account via a cash charging terminal.
- The SCB activates this function by default.
- You can initiate the cash loading and handle cash loading business on any SCB ATM or CDM with CUP logo in Mainland China or on ATMs of other banks with CUP logo.

#### 5.7. Unloading

- Unloading is the operation in which the card holder transfer all or part of the balance of the electronic cash on the IC Card into the bound SCB designated settlement account.
- The unloading function is only available when handling card cancellation/exchange according to Section 10 or in the situation described in Section 8. In the case of IC card chip damage, the SCB will transfer all the balance of the electronic cash account to the designated settlement account bound with the electronic cash account within 60 days after the application of card cancellation by the card holder or submission of destruction proof by the card holder.
- The unloading business shall be completed at the counter of any SCB business office in Mainland China and requires password input.

#### 5.8. Automatic loading transaction

- The automatic loading transaction means the SCB activates the automatic loading function according to application of the card holder. When the card holder makes an online transaction on a POS (i.e. when the card holder requests the online transaction to deduct the whole consumption amount from the settlement

account; when current balance of the electronic cash account is lower than the consumption amount and triggers online transaction automatically), if the balance of the electronic cash account after deduction of the consumption amount is lower than the threshold value set by the card holder, the card holder authorizes the SCB to deduct the whole amount of the consumption from the settlement amount; at the same time, the capital in the settlement amount is automatically saved to upper limit of the balance of the electronic cash account.

Example:

If the balance of a card holder's electronic cash account is RMB 200 and the consumption amount of the electronic cash account at a Quick Pass store is RMB 250, the system judges  $RMB\ 200 - RMB\ 250 = RMB\ -50 < RMB\ 1$  (the threshold value set by the card holder) and triggers the automatic loading function, which turn the transaction into online transaction. After input of password, the amount will be deducted from the settlement account of the card holder. At the same time, the balance of the electronic cash account is automatically loaded to RMB 1000, i.e. RMB 800 will be loaded from the settlement account of the card holder. Once the whole transaction is completed,  $250+800=1050$  Yuan will be deducted from the settlement account of the card holder.

- For an automatic loading transaction, if the balance of the settlement account is not sufficient to pay the consumption transaction amount and the total loading amount, the consumption transaction will be completed first.
- Activation or deactivation of the automatic loading function will be handled by the card holder at the counter of an SCB business office. The automatic loading function will be activated on the next day of application.
- The card holder needs to enter password to operate the automatic loading function. Wrong password will lead to failure of automatic loading, but not influence other transactions which do not require password verification.

## 6. How to use your debit card in shopping and return of goods

### ➤ Shopping

- You can swipe the SCB debit card at any CUP merchant. Please pay attention to the CUP logo at the store.
- IC Card electronic cash supports consumption or return of goods via touch or non-touch consumption terminal **At CUP selected merchants, IC card holders can make payment without password and signature if per the transaction deal transaction amount is under certain amount (RMB 300 in mainland China, and different limit in different overseas regions) , and daily limit is RMB 2000. This is CUP quick pass based function and the payment maximum amount per transaction and per day is set by China Union Pay, which might be adjusted from time to time. If IC card holder needn't this function, can close this function at SCB branches or through client service hotline.**
- You can purchase products acquire services at Quick Pass merchants with IC card and make small amount payment using electronic cash. Merchants support CUP non-touch electronic cash IC card standard conditions are called Quick Pass merchants.
- For electronic cash payment at Quick Pass merchants, a single transaction shall not exceed the upper limit for such transaction (RMB 300 by default), no password or verification of signature is required, and the transaction can be completed by inserting the IC card or touch in front of the sensor.
- You can modify the upper limit of a single transaction of electronic cash at the counter of any SCB business office. If the consumption amount exceeds the limit, you need to enter the password to complete the transaction, and the whole transaction amount is deducted from the settlement account.

**Tips: IC card small amount quick payment without password and signature and electronic cash (E cash) function can both support payment without password and signature, IC card small amount linked to your debit card account and E cash linked to your E cash account. POS at different merchants may support different payment method, you can consult merchant before make payment.**

- You can make transaction via Alipay, CPOP or other third party payment platform (only limited to customers who have activated relevant online payment functions). You can apply to open or close third party payment function based on its user agreement. Also, you can apply to SCB to close the third party payment function. To the customers who have not opened Alipay and CPOP service before 2014/6/21, you should raise the application to SCB to open the Alipay and CPOP debit card payment function.
- Unless otherwise stipulated, in general conditions, you have to enter your 6-digit debit card password to complete the transaction when you use your debit card for shopping payment.
- Unified limit is practiced by the SCB for swipe card consumption on a POS terminal. Accumulated consumption transaction amount for a single card in a single day shall not exceed RMB 1 million (or equivalent foreign currency).
- When pre-authorization function of the debit card is used, amount of the associated settlement account will be frozen. According to relevant regulations of CUP, the frozen amount is 115% of the transaction amount.

Tips:

- 1) After using the IC card electronic cash to purchase products or acquire services, you don't need to sign on the entry slip and the card number will not be masked on the transaction voucher. Please keep the transaction voucher properly.
- 2) Please note that your transaction may be rejected if the balance in the electronic cash account is insufficient.
- 3) Prevent peeping when entering the password if you swipe card for consumption on a POS terminal in a public place.
- 4) Pay attention to cashier's operation to avoid repeated swiping of the debit card when you swipe card for consumption on a POS terminal in a public place.
- 5) When you swipe card for consumption on a POS terminal in a public place, before entering the 6 digit debit card password, check and confirm the accuracy of the consumption amount on the POS terminal.
- 6) Before signing on the sales slip and withdrawal slip for confirmation, verify the card number and amount for correctness first.
- 7) When you make transaction for consumption via Alipay and CPOP, they may set up transaction limit and please pay attention to it. Their limit has nothing to do with SCB limit(if any). You can contact SCB branch or call customer service hotline to find relevant transaction limit.
- 8) Please keep the card number, debit card password, certificate number and other personal information properly. Please retain relevant receipts and transaction records for future reference.
- 9) Please do not make online payment by using online banking or third party payment platform on a computer in public places.

10) When making online payment, please confirm the legitimacy of URL to avoid fake website; also pay attention to safety warning of URL and security control installation. Standard payment websites usually have higher security level, and their URLs start with https instead of http.

11) When making online payment, please pay attention to protection of card number and password, clear the record in the browser and computer after use.

12) When making online payment, do not start remote assistance function or other third party communication software. Prevent others from operating your computer or having opportunity to access your computer.

➤ **About return of goods**

No matter if you use the electronic cash account to complete the consumption, returning of goods means the specially engaged merchant returns deducted amount to the settlement account of the card holder or temporary associated account of the SCB because of the return of products or cancellation of services. It includes full or partial return of goods.

Tips:

1) To return the goods, the card holder shall provide original debit card used for the transaction, original transaction voucher and other valid documents recognized by the specially engaged merchant.

2) Multiple returns of goods are supported, but the accumulated amount returned shall not exceed the original transaction amount.

3) No password verification is required for return of goods.

4) You need to sign on the return slip/manual slip for confirmation.

**7. SCB will promote different debit card bonus point plan from time to time, please find related promotion message on our public website.**

8. If your debit card is swallowed

- If your debit card is swallowed by an ATM or CDM of the SCB, please call the SCB customer service hotline immediately: 800 820 8088 for Classic Debit Card, 400 888 8322 for Platinum Debit Card.
- If your debit card is swallowed by an ATM of another bank, please pay attention to the contact information posted on the ATM and contact the business office responsible for the ATM to reclaim your debit card as soon as possible, otherwise your debit card may be destructed upon expiration of the reclaim period stipulated by the SCB. If the bank office rejects the reclaim request, please contact the SCB customer service hotline immediately.

Tips:

1) When the card is swallowed, the voucher printed by the terminal indicates the card is temporarily kept by the acquirer and not taken as evidence for card reclaim. If the balance of electronic cash on the original card can not be used due to destruction of the debit card after swallow, and unloading business is to be handled according to Section 5.7, the card holder needs to provide evidence for destruction of the card.

**9. If your debit card is lost or stolen accidentally**



9.1 If you find or suspect that your debit card has the risk of illegal use by others, please inform SCB within 48 hours once transaction happen. Otherwise, SCB may not handle your request.

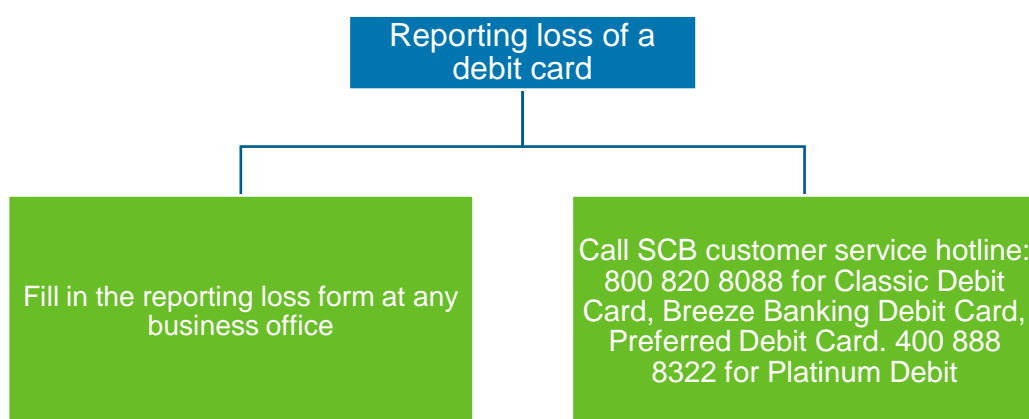
- If your verification information (including password) is or is likely to be disclosed, lost or stolen or has the risk of illegal use by others, please call the SCB customer service hotline immediately: 800 820 8088 for Classic Debit Card, 400 888 8322 for Platinum Debit Card, to handle reporting loss procedure.
- You can report loss by phone or in writing. After reporting loss by phone, you have to handle written reporting loss procedure at the counter of any RMB business office of the SCB immediately.
- Reporting loss in writing can be handled by a third party. The agent shall handle written reporting loss procedure at the counter of any RMB business office of the SCB with account opening certificate of the card holder and original of the identity document of the agent.

Tips:

1) The reporting loss procedure does not apply to the electronic cash account. After reporting loss, balance of electronic cash in the original debit card may be lost and can not be recovered.

2) After reporting loss, your debit card will be locked immediately, then all or part of functions of the debit card will not be available. [Reporting loss in writing](#)

Debit card reporting loss procedure



10. About card cancellation and card replacement/make up

➤ Card cancellation

- In the case of demagnetization of magnetic stripe, damage of chip, expiration of validity period of the debit card, please return the debit card to the SCB at the counter of any SCB business office, the SCB will cancel the card.
- Before card cancellation, if the chip is not damaged, you can apply for printing the last 10 transactions of the electronic cash account to facilitate inquiry.
- You can handle the loading business according to provisions of Section 5.7.

➤ Card replacement/make up

- If you want to replace or make up a debit card and your card is prefabricated card, please handle the card replacement/make up procedure at the counter of any RMB business office of the SCB with your account opening certificates; if your card is a customized card, please handle the procedure at the business office where you opened your account.

**Tips:**

- 1) After the card replacement, the new card number is different from the old one, please pay attention.
- 2) After card replacement/make up, if you want to again use the debit card business via payment platform provided by a Third Party Payment Institution, please activate the third party payment.
- 3) The automatic account entry and transfer function involved with the debit card are temporarily influenced during the process of card replacement/make up.
- 4) The debit card business involved with the payment platform provided by Third Party Payment Institutions is temporarily influenced during the process of card replacement/make up.

**Contact information:**

- Customer service hotline: 800 820 8088 for Classic Debit Card, 400 888 8322 for Platinum Debit Card.
- If you are in Hongkong, Macao, Taiwan and overseas, please dial: +86 755 2589 2333 for Classic Debit Card, +86 755 2546 7032 for Platinum Debit Card.
- Official website of STANDARD CHARTERED BANK (CHINA) LIMITED: [www.sc.com/cn](http://www.sc.com/cn)

**Important tips:**

1. Subject to some functions activated for your debit card, China Union Pay directly provides the card holder with CUP mobile payment service (not provided by the SCB). Due to limitation of space, this userguide will not introduce such service. If you have any doubt, consult CUP.
2. This user guide is the supplement of the Terms and Conditions of Debit Card. In the case of any contradiction between this user guide and the Terms and Conditions of Debit Card, the latter shall govern. Unless otherwise specified, terms used in this user guide shall have the same meaning in the Terms and Conditions of Debit Card.
3. This user guide applies to classic debit cards, platinum credit card and Art UK Diamond debit card. The SCB can draft specialized user guide on use of the card for special debit card issued. Please contract SCB to obtain an applicable user guide.
4. The user guide is formulated and interpreted by the SCB. The card holder agrees that the SCB has the right to change, modify and terminate the guide line. The SCB will inform the card holder of the change, modification and termination of the user guide (by means of public announcement) and apply to the card holder. If the card holder continues to use the business and services described in the user guide after the change or modification, he is deemed to agree to such change or modification.
5. The English translation of the user guide is provided for convenience only and, the Chinese version shall prevail for all purposes.
6. The user guide is published to official website of SCB([www.sc.com/cn](http://www.sc.com/cn)), and takes effect on the date thereof Mar 19, 2017.

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