

**PRODUCT DISCLOSURE SHEET**

Read this Product Disclosure Sheet before you decide to take out the following:

Please tick whichever is applicable in this document

- MasterCard Debit Card**  
(This debit card is available to Personal Banking customers)
- Standard Chartered Liverpool FC MasterCard Debit Card**  
(This debit card is only available to Personal Banking customers)
- Priority Banking Visa Platinum Debit Card**  
(This debit card is only available to Priority Banking customers)

Be sure to also read the Client Terms, the Current/Cheque/Savings Account and Fixed Deposit Terms and the Additional Banking Services Guidelines.

Standard Chartered Bank Malaysia Berhad ("Bank")

Date: \_\_\_\_\_

Account Number: \_\_\_\_\_

Currency:  RM  FCY \_\_\_\_\_

**1. What is this product about?**

This is a debit card, a payment instrument which allows you to pay for goods and services from your deposit account at participating retail and service outlets. You are required to maintain a deposit account with us, to be linked to your debit card. The debit card also has an ATM function for customers to withdraw money from the deposit account that is linked to it. The debit card comes with a MyDebit contactless application which allows you to perform cashless transactions at MyDebit terminals for transactions below RM250.

To perform overseas ATM withdrawal, overseas point-of-sales purchases, online purchase and mail-order-telephone-order transactions ("Card Not Present"), you are required to opt-in (request) via our branch or Contact Centre at 1 300 888 888 / 03- 7711 8888 (if you are calling from overseas).

**2. What are the fees and charges<sup>1</sup> I have to pay?**

**i) Debit Card**

Description	MasterCard Debit Card / Liverpool FC MasterCard Debit Card	Priority Banking Visa Platinum Debit Card
• New Card	RM8.48*	Free
• Annual fee	RM8.48*	Free
• Replacement of lost/damaged cards	RM8	Free
• Replacement of faulty cards (newly issued)	Free	Free
• Replacement of card due to PIN block	RM8	Free
• Oversea Cash Withdrawal	RM12.72 per transaction	Free

<sup>1</sup> All fees and charges listed are inclusive of 6% GST effective 1 April 2015.

\*For Employee Banking customers and JustOne Accountholders, the RM8.48 for Debit Card Issuance Fee and Annual Fee will be waived.

**ii) Standard Chartered ATM Network**

Description	MasterCard Debit Card / Liverpool FC MasterCard Debit Card	Priority Banking Visa Platinum Debit Card
	(per transaction)	
Cash Withdrawal	Free	Free
Balance enquiry	Free	Free
Interbank Funds Transfer (IBFT)	RM0.32	RM0.32

**iii) HOUS<sup>e</sup>\*\* ATM Network**

Description	MasterCard Debit Card / Liverpool FC MasterCard Debit Card	Priority Banking Visa Platinum Debit Card
	(per transaction)	
Cash Withdrawal	RM1.00	RM1.00
Balance Enquiry	Free	Free
Interbank Funds Transfer (IBFT)	RM4.24	RM4.24

\*\*HOUSE Network consists of Standard Chartered Bank Malaysia Berhad, HSBC Bank Malaysia Berhad, OCBC Bank (Malaysia) Berhad and United Overseas Bank (M) Bhd.

**iv) MEPS Shared ATM Network (SAN)**

Description	MasterCard Debit Card / Liverpool FC MasterCard Debit Card	Priority Banking Visa Platinum Debit Card
	(per transaction)	
Cash Withdrawal (from any JustOne Current Account)	RM4.24	RM4.24
Cash withdrawal (Other Current or Savings Account)	a) First 2 MEPS SAN withdrawals each month: RM 1.06  NOTE: this applies ONLY IF your average daily account balance across all your Ringgit current and savings accounts in the previous month exceeded RM5,000. Otherwise, the fee will be RM4.24 per transaction	First 4 MEPS SAN withdrawals each month: RM 1.06
	b) 3rd MEPS withdrawal onwards: RM4.24	5th MEPS withdrawal onwards: RM4.24
Interbank Funds Transfer (IBFT)	RM4.24	RM4.24
Balance Enquiry	Free	Free

**Transaction In Foreign Currency**

- Transactions in a currency other than Ringgit Malaysia shall be converted at the exchange determined by Visa International/ MasterCard Worldwide / Bank and with such fees, charges and commission as determined by Visa International / MasterCard Worldwide on the date the transaction is processed.
- The Bank will charge a 1% administration fee on the amount transacted in foreign currency or amount transacted overseas with MasterCard Debit Card and/or Visa Debit Card.

**3. What are the key terms and conditions?**

**Pre-Authorisation for payment using debit card**

A pre-authorization amount of RM200 ("Pre-Authorization Amount") will be charged to your linked deposit account when you make payment using your debit card at any automated fuel dispenser. The Bank will only post the exact amount of the transaction and release any extra hold amount from your account within 3 working days after the transaction date. Alternatively, you may choose to pay with the debit card at the cashier to avoid the hold on the Pre-authorization Amount.

**4. What if I fail to fulfill my obligation?**

Your liability for unauthorised transactions is up to a maximum of RM250, provided you have not acted fraudulently or unlawfully or failed to inform the Bank of the loss of your debit card as soon as reasonably practicable after having found that your debit card is lost or stolen. In such cases, your liability for such unauthorized transactions may exceed the amount of RM250. The Bank has the right to deduct the fees & charges from the linked account or from any other accounts under the customer's name.

**5. What are the major risks?**

If your card is stolen or lost or misused. You should safeguard your debit card and PIN, and not disclose the card details or PIN to anyone. You should call the Bank at 1 300 888 888 / 603-7711 8888 (if you are calling from overseas) immediately after having found out that your debit card is lost or stolen. You should notify the Bank immediately if you know or suspect that the security of your PIN has been compromised or that your card has been misused. Please be advised not to use your date of birth, identity card number or mobile number as your PIN to mitigate unauthorized usage of your debit card in the event your card is lost or stolen.

If you decide to opt-out for SMS transaction alerts, please be reminded of the risk associated with this decision. You will have to contact the Bank to opt-out of such alerts. Please ensure all transactions stated in your account statement are correct. Please notify the Bank of any discrepancy in your account statement within 30 days from statement date.

**6. What do I need to do if there are changes to my contact details?**

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

You may call our call center at **1 300 888 888 (603 - 7711 8888)** if you are calling from overseas) or update the information at any of our branches.

**7. Where can I get further information?**

Information is available at all our branches and at [www.sc.com/my](http://www.sc.com/my) website.

If you have any enquiries, please contact us at:

**Tel: 1300 888 888 (603 - 7711 8888)** if you are calling from overseas)

**Email: [Malaysia.feedback@sc.com](mailto:Malaysia.feedback@sc.com)** (for non-account related enquiries). Customers who have registered for Standard Chartered online banking may also contact us through our website, or visit any of our branches for more information.

**8. What are the risk associated to card-not-present and overseas transaction?**

When a card-not-present transaction and/or overseas transaction is performed, there is a risk of your account data being compromised or the information being used for unauthorized purchases and/or cash withdrawals. Please be reminded that in the case of overseas transactions, the card verification features for POS transactions may vary from country to country and some countries / merchants may not adopt a stringent approach. Fraudulent transactions may occur if your account data is comprised.

**9. How do I cancel my debit card?**

Kindly proceed to any Standard Chartered Bank Malaysia Berhad or Standard Chartered Saadiq Berhad branch to cancel your debit card and close the linked account.

The information provided in this disclosure sheet is valid as at May 13, 2016.