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| <p><b>PRODUCT DISCLOSURE SHEET</b><br/> <b>Read this Product Disclosure Sheet before you decide to take out the following:</b><br/> <b>Please tick whichever is applicable in this document</b></p> <p><input type="checkbox"/> Saadiq Business Debit MasterCard-i<br/>         (This debit card-i is only available to Saadiq Business Banking customers)</p> <p><input type="checkbox"/> Saadiq Priority Banking Debit MasterCard-i<br/>         (This debit card-i is only available to Saadiq Priority Banking customers)</p> <p><input type="checkbox"/> Saadiq MasterCard Debit Card-i<br/>         (This debit card-i is only available to Saadiq Personal Banking customers)</p> <p><b>Be sure to also read:</b></p> <p><input type="checkbox"/> Standard Chartered Saadiq Berhad Business Debit Card-i Terms &amp; Conditions</p> <p><input type="checkbox"/> Saadiq Personal Account Rules and Regulations</p> | <p>Standard Chartered Saadiq Berhad ("Bank")</p> <p>Date: _____</p> <p><b>Account No :</b> _____</p> <p><b>Currency :</b> <input type="checkbox"/> RM</p> |
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**1. What is this product about?**

This is a debit card-i, a payment instrument which allows you to pay for goods and services from your deposit/investment account at participating retail and service outlets. You are required to maintain a deposit/investment account with us, to be linked to your debit card-i.

The Syariah concept applicable is Ujah. This refers to the payment of a fee in exchange for the services, benefits and privileges offered to the cardholders.

The debit card-i also has an ATM function for customers to withdraw money from the deposit/investment account that is linked to it. The debit card-i comes with a MyDebit contactless application which allows you to perform cashless transactions at MyDebit terminals for transactions below RM 250.

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 1300 888 888 / 603-7711 8888 (if you are calling from overseas).

For Saadiq Business Banking customers, you are required to opt-in (request) via our branch or Contact Centre at 1 300 888 111 / 603-7718 9733 (if you are calling from overseas).

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

Following fees and charges are applicable to customers:

**1. Debit Card-i**

| Description                                   | Saadiq MasterCard Debit Card-i / Saadiq Business Debit MasterCard-i | Saadiq Priority Banking Debit MasterCard-i |
|---|---|--|
| ▪ Issuance of New Card*                       | RM8.48  | Free                                       |
| ▪ Annual Fee*                                 | RM8.48  | Free                                       |
| ▪ Replacement of lost/damaged cards/PIN block | RM8   | Free                                       |
| ▪ Replacement of faulty cards (newly issued)  | Free  | Free                                       |
| ▪ Overseas Cash Withdrawal (per transaction)  | RM12.72   | Free                                       |

<sup>1</sup> All fees and charges listed are inclusive of 6% GST effective April 1, 2015.  
 \* For Employee Banking customers and JustOne-i accountholders, the Debit Card Issuance Fee and Annual Fee will be waived.

**2. Standard Chartered and \*HOUSE ATM Network**

| Description       | Saadiq MasterCard Debit Card-i / Saadiq Business Debit MasterCard-i | Saadiq Priority Banking Debit MasterCard-i                   |
|-------------------|---|--|
|                   | (per transaction)   |  |
| ▪ Cash Withdrawal | At Standard Chartered ATM: Free<br>At HOUSE ATM Network: RM1        | At Standard Chartered ATM: Free<br>At HOUSE ATM Network: RM1 |
| ▪ Balance Enquiry | At Standard Chartered ATM:  | At Standard Chartered ATM:                                   |



|                                   |   |   |
|-----------------------------------|---|---|
|                                   | Free<br>At HOUSe ATM Network:<br>Free                                   | Free<br>At HOUSe ATM Network:<br>Free                                   |
| ▪ Interbank Funds Transfer (IBFT) | At Standard Chartered ATM:<br>RM0.32<br>At HOUSe ATM Network:<br>RM4.24 | At Standard Chartered ATM:<br>RM0.32<br>At HOUSe ATM Network:<br>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.

### 3. MEPS Shared ATM Network (SAN)

| Description  | Saadiq MasterCard Debit Card-i /<br>Saadiq Business Debit MasterCard-i  | Saadiq Priority Banking Debit<br>MasterCard-i       |
|--|---|---|
|  | (per transaction)   |   |
| Cash Withdrawal<br>(from any JustOne Current Account-i)    | RM4.24  | RM4.24  |
| Cash Withdrawal<br>(Other Current or Savings<br>Account-i) | a) First 2 MEPS SAN withdrawals each<br>month: RM 1.06<br><br>NOTE: this applies ONLY IF your<br>average daily account balance across<br>all your Ringgit current and savings<br>accounts-i in the previous month<br>exceeded RM5,000. Otherwise, the fee<br>will be RM4.24 per transaction | First 4 MEPS SAN withdrawals each<br>month: RM 1.06 |
|  | b) 3rd MEPS withdrawal onwards: RM4.24  | 5th MEPS withdrawal onwards:<br>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 rate determined by MasterCard Worldwide / Bank and with such fees, charges and commission as determined by MasterCard Worldwide on the date the transaction is processed.
- The Bank will charge 1% mark-up on the amount transacted in foreign currency or amount transacted overseas with MasterCard Debit Card-i.

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

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

A pre-authorisation amount of RM200 (“**Pre-Authorization Amount**”) will be charged to your linked deposit/investment account when you make payment using your debit card-i 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-i at the cashier to avoid the hold on the Pre-authorization Amount.

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

Your liability for unauthorized 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-i as soon as reasonably practicable after having found that your debit card-i 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 and charges from the linked account or from any other accounts under the customer's name.

### 5. What are the risks involved?

If your card is stolen or lost or misused. You should safeguard your debit card-i 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) or call the Bank at 1 300 888 111 / 603 7718 9733 (if you are calling from overseas) for Saadiq Business Banking customers immediately after having found out that your debit card-i 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-i in the event your card is lost or stolen.

If you decide to choose not to receive SMS transaction alerts, please be reminded of the risks associated with this decision. You will have to contact the Bank to choose not to receive 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.

For Saadiq Business Banking customers, you may call our call center at **1 300 888 111 (603 7718 9733** 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 the [www.sc.com/my/saadiq](http://www.sc.com/my/saadiq) website.

If you have any enquiries, please contact us at:

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

**Email: [Malaysia.Feedback@sc.com](mailto:Malaysia.Feedback@sc.com)** (for non account related enquiries).

For Saadiq Business Banking customers, please contact us at:

**Tel No: 1300 888 111 or 603 7718 9733** (if you are calling from overseas)

**Fax No: 03-21429733**

**Email: [MY.BUSINESS@sc.com](mailto:MY.BUSINESS@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-i?

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

For Saadiq Business Banking customers, kindly proceed to the branch where your business account was opened or call our Business Banking Hotline at 1300 888 111 / 603 7718 9733 (if you are calling from overseas) to cancel your debit card and close the linked account.

The information provided in this disclosure sheet is valid as at July 22, 2016.

