

	Frequently Asked Questions	Answer						
1	Can I use my Debit and Credit Card abroad	Yes.						
2	Can I use my Card in the UAE	Yes.						
3.	What is my international spend limit on Credit Cards	<p>You can spend up to the foreign currency equivalent of N 300,000 daily / weekly on POS/Online. Your annual spend limit is N4, 000,000. These limits below are available on Credit Cards only.</p> <p>See below:</p> <table border="1" data-bbox="507 533 1201 669"> <thead> <tr> <th data-bbox="507 533 922 568">Spend limit (NGN)</th> <th data-bbox="922 533 1201 568">Credit cards</th> </tr> </thead> <tbody> <tr> <td data-bbox="507 568 922 633">Daily / Weekly Limit (POS & Online)</td> <td data-bbox="922 568 1201 633">N300,000</td> </tr> <tr> <td data-bbox="507 633 922 669">Annual spend</td> <td data-bbox="922 633 1201 669">N4,000,000</td> </tr> </tbody> </table>	Spend limit (NGN)	Credit cards	Daily / Weekly Limit (POS & Online)	N300,000	Annual spend	N4,000,000
Spend limit (NGN)	Credit cards							
Daily / Weekly Limit (POS & Online)	N300,000							
Annual spend	N4,000,000							
4	What is my International spend limit on Debit Cards	<p>You can spend up to the foreign currency equivalent of N1,200,000 monthly on POS/Online Your annual spend limit is N4,000,000. These limits below are available on your Debit Cards only.</p> <p>See below:</p> <table border="1" data-bbox="507 819 1201 943"> <thead> <tr> <th data-bbox="507 819 922 855">Spend limit (NGN)</th> <th data-bbox="922 819 1201 855">Debit cards</th> </tr> </thead> <tbody> <tr> <td data-bbox="507 855 922 898">Monthly Limit(POS & Online)</td> <td data-bbox="922 855 1201 898">N1,200,000</td> </tr> <tr> <td data-bbox="507 898 922 943">Annual spend</td> <td data-bbox="922 898 1201 943">N4,000,000</td> </tr> </tbody> </table> <p>Disclaimer Clients may choose to spend the monthly limit in a day if they choose to but once this monthly limit is spent, clients will have to wait till the next month to spend a new monthly limit</p> <p>*Client cannot exceed the limit set on debit card</p>	Spend limit (NGN)	Debit cards	Monthly Limit(POS & Online)	N1,200,000	Annual spend	N4,000,000
Spend limit (NGN)	Debit cards							
Monthly Limit(POS & Online)	N1,200,000							
Annual spend	N4,000,000							
5	What is your exchange rate	<p>Go to https://usa.visa.com/support/consumer/travel-support/exchange-rate-calculator.html/?fromCurr=NGN&toCurr=USD&fee=0&exchangedate=&submitButton=Calculate+Exchange+Rates</p> <p>Use the Exchange rate calculator shared to determine the rate for the day Our..... (Currency) exchange rate is.....</p> <p>Due to the foreign exchange volatility in the market, when you make an international payment, the transaction amount blocked on your account <u>may</u> be higher than what is finally debited. Always ensure you log into your online banking or SC mobile to view the final amount debited from your card</p>						
6	You debited me twice for the same transaction	<p>Did you pay in Naira? If yes</p> <p>Response: We advised you make your international payments in the local currency of the country you are visiting or foreign website where you are transacting. By paying in Naira, you were billed at a lower rate than our bank's approved rate which was not sufficient to cover the cost of FX to settle your transaction. The difference was recovered from your account.</p>						
7	Why is your rate so high	This is to cover the cost of the FX to settle your transaction						
8	What other fees are associated to my transactions when for international spend	<p>Direct clients to the Tariff Guide on our website: https://www.sc.com/global/av/ng-tariff-guide-new.pdf for fees on Card Products.</p> <p>For <u>daily FX rates on Cards</u>, please visit www.sc.com/global/av/card-exchange-rates.pdf</p>						
9	Do I still need to notify you before I travel	Yes only when you are travelling to a non-EMV country (please refer to the FAQs for card use in non-EMV countries) if more questions are asked on this.						
10	Can I get the list of the Non-EMV Countries	<p><u>List of Non-EMV Countries.</u></p> <ul style="list-style-type: none"> • China • Australia • New Zealand • Indonesia • Bangladesh • Bhutan • Maldives • Nepal • Sri Lanka 						

		<ul style="list-style-type: none"> • US Virgin Islands • India
11.	What channels are available for International spend on cards	POS and WEB only. No cash withdrawal available at this time
12.	Can a client request for multiple debit cards in the same currency?	No. Client should not have multiple debit cards in the same currency. Clients with multiple accounts can link their accounts to 1 (one) Debit card. For example if a client has NGN current and savings accounts , the 2 accounts can be linked to 1 NGN Debit card