

6PRODUCT 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 only available to Personal Banking customers)
- Standard Chartered Liverpool FC MasterCard Debit Card**
(This debit card is only available to Personal Banking customers)
- Preferred World MasterCard Debit Card**
(This debit card is only available to Preferred Banking customers)
- Priority Banking Visa Platinum Debit Card**
(This debit card is only available to Priority Banking customers)

Be sure to also read the Customer Terms.

Standard Chartered Bank Malaysia Berhad ("Bank")

Date:

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. If you close your linked deposit account, your debit card will automatically be cancelled.

The debit card also has an ATM function for customers to withdraw money from the deposit account that is linked to it.

2. What are the fees and charges I have to pay?
i) Debit Card

Description	MasterCard Debit Card / Liverpool FC MasterCard Debit Card	Preferred World MasterCard Debit Card	Priority Banking Visa Platinum Debit Card
• New Card	RM8**	Free	Free
• Annual fee	RM8**	Free	Free
• Replacement of lost/damaged cards	RM8	RM8	Free
• Replacement of faulty cards (newly issued)	Free	Free	Free
• Replacement of card due to Pin Block	RM8	RM8	Free
• Overseas Cash Withdrawal	RM12 per transaction	RM12 per transaction	Free

**For Employee Banking customers and JustOne Accountholders, the Debit Card issuance fee and Annual Fee will be waived.

ii) Standard Chartered and *HOUSE ATM Networks

Description	MasterCard Debit Card / Liverpool FC MasterCard Debit Card	Preferred World MasterCard Debit Card	Priority Banking Visa Platinum Debit Card
	(per transaction)		
Cash Withdrawal	Free	Free	Free
Balance Enquiry	Free	Free	Free
Interbank Funds Transfer (IBFT)	RM4	RM4	RM4
HOUSE Network* Balance Enquiry	Free	Free	Free
HOUSE Network* Cash Withdrawal	RM1	RM1	RM1

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

iii) MEPS Shared ATM Network (SAN)

Description		MasterCard Debit Card / Liverpool FC MasterCard Debit Card	Preferred World MasterCard Debit Card	Priority Banking Visa Platinum Debit Card
		(per transaction)		
Cash Withdrawal (from any JustOne Current Account)		RM4	RM4	RM4
Cash withdrawal (Other Current or Savings Account)	a)	First 2 MEPS SAN withdrawals each month: RM 1 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 per transaction	First 3 MEPS SAN withdrawals each month: RM 1	First 4 MEPS SAN withdrawals each month: RM 1
	b)	3rd MEPS withdrawal onwards: RM4	4th MEPS withdrawal onwards: RM4	5th MEPS withdrawal onwards: RM4
Interbank Funds Transfer (IBFT)		RM4	RM4	RM4
Balance Enquiry		Free	Free	Free

Transaction in Foreign Currency

- Transactions in a currency other than Ringgit Malaysia shall be converted at the exchange rate 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% mark-up 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 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.

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 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 and charges from the linked account or from any other accounts under the customer's name.

5. What are the major risks?

Your card being 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 1800 88 8998/ 03-7849 6888 (if you are calling from overseas) immediately after having found your debit card is lost or stolen. You should also 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 risks 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 **1300 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 the 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 (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.

7. Other debit card packages available

All available debit cards for Personal Banking, Preferred Banking, and Priority Banking customers are listed in this document.

The information provided in this disclosure sheet is valid as at March 27, 2014