



Standard Chartered Multi-Currency Mastercard Debit Card Terms and Conditions (“these Terms and Conditions”)

You need to read this document.

Meaning of words

Other than the defined terms here or under the product brochure or promotional terms (if applicable), you also need to refer to the other documents that form our banking agreement which defines key words used in this document. For instance, please note:

You means the person named as the “applicant” in the application. If there is more than one, **you** means each person separately as well as every two or more of them jointly.

We (without limiting the meaning defined in Client Terms (formerly known as Customer Terms)) or **Bank** means Standard Chartered Bank (Hong Kong) Limited for this application.

This document sets out specific terms and conditions on which we agree to provide you with any of the products and services under the Standard Chartered Multi-Currency Mastercard Debit Card. **You must read it in conjunction with our Client Terms (formerly known as Customer Terms), and the applicable documents referred to in Part A of the Client Terms (formerly known as Customer Terms) (including the Current/Cheque/Savings Account and Time Deposit Account Terms, Important Notes on Priority Private/Priority Banking/Premium Banking/Easy Banking and New Account/ Services Application, product brochure, Important Notes and promotional terms (if applicable)) and any other documents forming our banking agreement which are also binding on you. The banking agreement is available to you at any of our branches or our website at www.sc.com/hk.** If there is any inconsistency between the approval (if any) and any other part of our banking agreement, then the terms in the approval prevails. These terms do not apply to any existing product(s) or service(s) (if any) you have with us to the extent that they are subject to separate terms and conditions.

General Terms and Conditions

1. We reserve the right to determine the criteria and requirements applicable to each of the respective products and services that you apply with us, including but not limited to the Standard Chartered Multi-Currency Mastercard Debit Card and our Banking Plans (i.e. Priority Private/Priority Banking/Premium Banking/Easy Banking as defined in the Terms and Conditions applicable to Priority Private/Priority Banking/Premium Banking/Easy Banking), or to decline your application in its entirety or of each such products and services in them without giving you any reason for doing so.
2. The Bank reserves its absolute right to vary, modify or terminate any of the following Banking Services (as defined below) and to amend or terminate any of these Terms and Conditions at any time without prior notice. Any benefit, promotional offer or welcome gift for successful application is subject to

availability and we may terminate, extend or change such offer at our discretion from time to time without notice to you. In case of any disputes, the decision of the Bank shall be final and binding.

3. You are responsible for all the uses of the Standard Chartered Multi-Currency Mastercard Debit Card which cards are issued by the Bank at your request and all the withdrawals and transactions made from their use.
4. Without limiting the above, our "Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance ("Ordinance") and the Code of Practice on Consumer Credit Data" (the "Notice", which is available to you at any of our branches and/or on our website at www.sc.com/hk) also forms part of the banking agreement. We will be using the information you provide to us and for such purposes as set out in the Notice.
5. The use of the Standard Chartered Multi-Currency Mastercard Debit Card is subject to our banking agreement and these Terms and Conditions. You must read these Terms and Conditions in conjunction with our Client Terms (formerly known as Customer Terms), and the applicable documents referred to in Part A of Client Terms (formerly known as Customer Terms) (including the Current/ Cheque/Savings Account and Time Deposit Account Terms, Important Notes on Priority Private/Priority Banking/Premium Banking/Easy Banking and New Account/Services Application, product brochure, Important Notes and promotional terms (if applicable)) and any other documents forming our banking agreement which are also binding on you. The banking agreement is available to you at any of our branches or our website at www.sc.com/hk. If there is any inconsistency between the approval (if any) and any other part of our banking agreement, then the terms in the approval prevail. These terms do not apply to any existing product(s) or service(s) you have with us to the extent that they are subject to separate terms and conditions.
6. The Standard Chartered Multi-Currency Mastercard Debit Card is the card or other device issued by the Bank to you, with which you may make payments by direct debit from an account, and may use as an ATM card.
7. You need to refer to our banking agreement which also defines key words used in these Terms and Conditions. If a word defined in these Terms and Conditions is also defined in our banking agreement, the definition in these Terms and Conditions applies for the purposes of the Standard Chartered Multi-Currency Mastercard Debit Card.
8. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

Terms and Conditions of Standard Chartered Multi-Currency Mastercard Debit Card

Eligibility

1. You may apply for a Standard Chartered Multi-Currency Mastercard Debit Card ("Multi-Currency Debit Card") if you are a Priority Private, Priority Banking, Premium Banking or Easy Banking client of the Bank holding a valid Integrated Deposits Account – Savings Account ("the Account"). The payment clearing network of the Multi-Currency Debit Card is Mastercard.
2. Each Account may link to one Standard Chartered Multi-Currency Mastercard Debit Card only, regardless of the number of applications submitted.

3. If the Account operating authority is in joint names, we may issue the Multi-Currency Debit Card to either or any one account holder who is authorised to give instruction to operate the Account.
4. Multi-Currency Debit Card is not applicable to InvestPower Account.

Use of Multi-Currency Debit Card may be subject to conditions

1. The Multi-Currency Debit Card must be linked to the Account that you open or hold with the Bank with the supported currencies including HKD, USD, RMB*, AUD, CAD, CHF, EUR, GBP, JPY, NZD, SGD (“**Supported Currencies**”). In case of disputes, the Bank has the sole and final discretion to determine the primary account that is linked to or tied to the Multi-Currency Debit Card. This Multi-Currency Debit Card is a PIN-based debit card, which may require PIN authentication at point of sale terminal.
* Integrated Deposits Account RMB savings and current account are available to valid Hong Kong ID holders only.
2. Daily limits may be imposed on cash withdrawal, transfer or payment effected by the Multi-Currency Debit Card in or outside of Hong Kong, which is bound by your daily ATM transaction limit (cash withdrawal and electronic payments). More information can be retrieved from www.sc.com/hk.
3. After your Multi-Currency Debit Card application has been approved, you may access your virtual Multi-Currency Debit Card on the SC Mobile app for online transactions. Before physical Multi-Currency Debit Card is activated by you, the Bank has the right to determine the types of transactions which are allowed with the virtual Multi-Currency Debit Card.
4. This Multi-Currency Debit Card is contactless payment enabled.
5. If you have received and activated your physical Multi-Currency Debit Card, you may use the Multi-Currency Debit Card to withdraw cash at designated ATMs or perform payments and online transactions at designated point of sale terminals. You may use your Multi-Currency Debit Card at Standard Chartered ATMs and ATMs that carry JETCO or Mastercard logo, and access EPSCO (EPS and PPS) and Mastercard point of sale system for cash withdrawals, payments or transfers.
6. You are required to activate your Overseas ATM withdrawal function and set your overseas daily withdrawal limit in advance. The Overseas ATM withdrawal limit is bound by the Daily ATM Transaction Limit, whichever is lower.
7. EPSCO transactions are subjected to the acceptance of the terminals.
8. The Hong Kong Jockey Club Cash Voucher Purchase Facility is not applicable to Multi-Currency Debit Card.

Sufficient Funds in the Account

1. If you effect a transaction using your Multi-Currency Debit Card in a currency other than Hong Kong dollar (“**foreign currency**”), we will debit the transaction amount in the following manner:
 - a. if the transaction made is denominated in a foreign currency within the Supported Currencies of the Account and there are sufficient available funds in that foreign currency which you may access in the Account to settle the amount of the transaction in full, then we will debit the full amount of the transaction in that foreign currency from the Account;

- b. if there are no sufficient available funds in the foreign currency in the Account to settle the full amount of the transaction, or if you do not have access to the foreign currency in the Account, then we may convert the amount of the transaction from the foreign currency into Hong Kong dollar.
 - i. If there are sufficient available funds in the Hong Kong Dollar Account to settle the converted amount in full, then we will debit the converted amount in full from the Account.
 - ii. If there are no sufficient available funds in such Hong Kong Dollar Account to settle the full converted amount, then we have the right to reject the transaction.
 - c. if the transaction made is denominated in a currency outside of the Supported Currencies of the Account, then we may convert the amount of the transaction from the foreign currency into Hong Kong dollar. If there are sufficient available funds in the Hong Kong Dollar Account to settle the converted amount in full, then we will debit the converted amount in full from such Hong Kong Dollar Account. If there are no sufficient available funds in such Hong Kong Dollar Account to settle the full converted amount, then we have the right to reject the transaction.
 - d. For the avoidance of doubt, we will not aggregate the available funds in Hong Kong Dollar held in such Hong Kong Dollar Account and other Hong Kong Dollar accounts for settling the converted amount.
2. We have the right to effect the currency conversion at a rate we reasonably consider appropriate, which may be a rate set or resulting from procedures adopted by a third party. In any case, the exchange rate may differ from the rate in effect on the date of the transaction due to market fluctuations. Any rate imposed is final and conclusive and you bear all exchange risks, loss, commission and other bank costs which may be incurred as a result.

Fees and Charges

1. For insufficient available funds in the foreign currency of the Account to settle the full amount of transaction, or transaction made is denominated in a currency outside of the Supported Currencies of the Account, **a foreign exchange rate mark-up fee of 0.95%** on the full amount of transaction will be charged to the Account.
2. The overseas cash withdrawals may also be subject to fees and charges imposed by the overseas local bank which provides the ATM service. Please pay attention before making cash withdrawal.
3. We may charge you other fees and charges in the connection for the use of Multi-Currency Debit Card. For details please refer to the Service Charges.

Your Liability on Unauthorised Transactions

1. If the Multi-Currency Debit Card is lost or stolen, and you have not acted fraudulently or with gross negligence and it is not due to your wilful misconduct and you have complied with the procedures set out in the Security Procedures section in our Client Terms (formerly known as Customer Terms), then **you are liable for the use of the Multi-Currency Debit Card before we receive notification regarding the lost or stolen card but your liability is limited to HKD500.**
2. **However, please note the liability limit referred to in Clause 1 DOES NOT APPLY and you will be liable for any loss incurred if you act fraudulently, with gross negligence or due to your wilful misconduct.**

Account Tier and Multi-Currency Debit Card Type

1. The type of Multi-Currency Debit Card issued to you will depend on your Banking plan. If you are a Standard Chartered Priority Private client, we may offer you a Standard Chartered Priority Private Multi-Currency Mastercard Debit Card. If you are a Standard Chartered Priority Banking client, we may offer you a Standard Chartered Priority Banking Multi-Currency Mastercard Debit Card. If you are a Standard Chartered Premium Banking client, we may offer you a Standard Chartered Premium Banking Multi-Currency Mastercard Debit Card. If you are a Standard Chartered Easy Banking client, we may offer you a Standard Chartered Multi-Currency Mastercard Debit Card.
2. If you are no longer a Standard Chartered Priority Private client, we have the right to issue the Standard Chartered Priority Banking Multi-Currency Mastercard Debit Card to replace your Standard Chartered Priority Private Multi-Currency Mastercard Debit Card. If you are no longer a Standard Chartered Priority Banking client, we have the right to cancel the Standard Chartered Priority Banking Multi-Currency Mastercard Debit Card. We will notify you about the replacement arrangement in such case.
3. Your Multi-currency Debit Card will not link to Supported Currencies if the Account linked to Multi-Currency Debit Card is cancelled.

Mastercard Automatic Billing Updater (ABU)

1. ABU program applies to MasterCard debit cards, including the Multi-Currency Debit Card. The program automatically updates any card-on-file information you have with participating merchants who are enrolled to the program for your recurring and one-time payments. Unless otherwise specified by us, when we reissue or replace your debit card, your new debit card details will be automatically updated with the participating merchants. This will allow your recurring transactions with these participating merchants to continue, unless you had reported your previous debit card as lost, stolen or compromised by fraud. Your debit card will be automatically enrolled for ABU. Please refer to our website for further details regarding the use of ABU.