

Multi-Currency Mastercard® Debit Card lets you withdraw cash and spend in up to 11 currencies

standard chartered priority

## Presenting your Priority Banking Multi-Currency Mastercard Debit Card

Enjoy privileges tailored to your lifestyle with our Multi-Currency Mastercard Debit Card ("Debit Card"). Starting now, whether you are at home or travelling abroad, your transactions will be hassle-free.

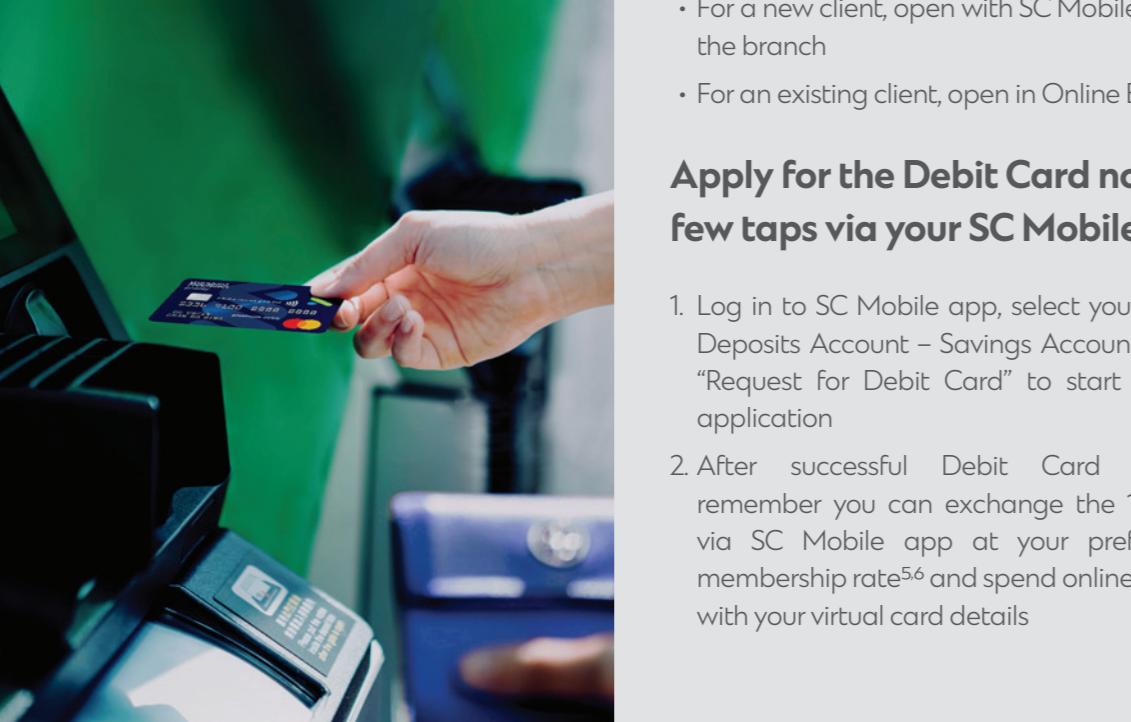
You can debit directly from the foreign currencies in your Integrated Deposits Account - Savings Account ("Account"), without having to worry about exchange rate or handling fees.

What's more, you can enjoy a perpetual annual fee waiver.

- For a new client, open with SC Mobile app or visit the branch
- For an existing client, open in Online Banking

## Apply for the Debit Card now in a few taps via your SC Mobile app

- Log in to SC Mobile app, select your Integrated Deposits Account - Savings Account and select "Request for Debit Card" to start Debit Card application
- After successful Debit Card application, remember you can exchange the 11 currencies via SC Mobile app at your preferential FX membership rate<sup>56</sup> and spend online<sup>7</sup> right away with your virtual card details



## Your exclusive benefits

Withdraw and spend in 11 supported currencies (HKD, USD, RMB<sup>1</sup>, AUD, CAD, CHF, EUR, GBP, JPY, NZD and SGD) while abroad with no additional foreign exchange rate mark-up fee<sup>2</sup>

No handling fee for overseas ATM cash withdrawals<sup>3</sup>

Take care of your child's daily banking needs when they are abroad by opening a joint Integrated Deposits Account and let them apply for our Debit Card<sup>4</sup>

## Do not have an Integrated Deposits Account yet?

Open an account now! You will need an Integrated Deposits Account to apply for the Debit Card.

- For a new client, open with SC Mobile app or visit the branch
- For an existing client, open in Online Banking

- After receiving your physical card, navigate to "Card Activation and PIN Set" to activate it and start enjoying the full Debit Card experience.

## Worldwide cash withdrawals

- Withdraw cash from Standard Chartered ATMs and ATMs that carry JETCO, Mastercard, Cirrus or Maestro logos anywhere in the world<sup>2,8,9</sup>

Card Type	Priority Private Multi-Currency Mastercard Debit Card	
Transfer to Account linked to the card	Unlimited	
JETCO		
Mastercard®		
Cirrus		
Maestro		

- Check out the following travel tips to travel safe and hassle-free with your Debit Card:

Before travel	Check out Travel Assistant on SC Mobile app: 1. Set your overseas ATM daily withdrawal limit and duration <sup>10</sup> 2. Check FX rate and exchange foreign currencies <sup>5,6</sup> 3. Buy travel insurance
While travelling	Avoid being charged foreign exchange rate mark-up fee <sup>2</sup> : 1. Ensure you have sufficient balance in the Account of the supported currency 2. Select Savings Account in overseas ATMs to withdraw cash with your Debit Card
When you're back	Deactivate the overseas ATM withdrawal function immediately if you return to Hong Kong earlier

## Spend hassle-free around the world

Shopping online



- Shop online with merchants accepting Mastercard cards payment and purchase with supported currencies with no additional foreign exchange rate mark-up fee<sup>2</sup>.

Card Type	Priority Private Multi-Currency Mastercard Debit Card	HKD50,000 (or equivalent)
Transfer to Account linked to the card	Unlimited	

- You can access your virtual card details in SC Mobile app anytime (even before getting your physical card) to make online payments<sup>7</sup>.

### Step 1: Tap the eye icon

- 1. Select "PIN Change"
- 2. Enter your new 6-Digit PIN
- 3. Enter SC Mobile Key to authenticate

### Step 2: Input SC Mobile Key

### Step 3: View full card number, expiry date and CVV

### Step 4: Enter Debit Card details on the merchant website as required

## Shopping at worldwide merchants

- Transact at worldwide merchants via Mastercard or EPSCO accepted terminals<sup>11</sup> with no additional foreign exchange rate mark-up fee for the supported currencies<sup>2</sup>.

Card Type	Mastercard®	EPSCO
Transfer to Account linked to the card		

- Deactivate the overseas ATM withdrawal function immediately if you return to Hong Kong earlier

## Manage your Debit Card

### at your fingertips via SC Mobile app

Debit Card and authentication factors Security Measure

#### 1. Default Daily Limits per customer and per Debit card for ATM and Electronic Payment are as follow\*:

##### Card Activation and PIN Set

##### Transfer to Account linked to the card

##### ATM cash withdrawal / Transfer to account not linked to the card / Jet Payment

##### Electronic Payments

##### PIN Change

##### Temporary Block Card / Unblock Card

##### Report Lost or Block Card

##### Card Replacement

##### Overseas ATM Withdrawal Setting

##### Mastercard®

##### EPSCO

##### POS

#### Notes

- Integrated Deposits Account, RMB savings and current account are available to all Hong Kong ID holders only.
- If there is insufficient available foreign currencies in the account to settle the full amount of the transaction, the transaction made is denominated in the currency outside of the supported currencies of the Account, the transaction will be converted into HKD at an exchange rate reasonably considered appropriate and the equivalent converted amount in HKD will be debited from the linked HKD Account. **Overseas exchange rate mark-up fee of 5%** of the full amount of the transaction will be charged to the Account. Please note that if you have insufficient funds in HKD, the transaction will be rejected. For details, please refer to the Service Charges and Standard Chartered Multi-Currency Mastercard Debit Card Terms and Conditions.
- Transfers and cash withdrawals. 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.
- Applicant must be aged 18 or above.
- Foreign exchange involves risks. Fluctuation in the exchange rate of foreign currency may result in gains or significant losses in the event that the customer converts deposit from the foreign currency to another currency (including US Dollar, Hong Kong Dollar).
- Renminbi (RMB) exchange rate, likely of other currency, affected by a range of factors and is subject to fluctuations. Such fluctuations may result in gains or losses when the customer subsequently converts RMB to another currency (including Hong Kong dollar); and RMB is currently not freely convertible and conversion of RMB through banks in Hong Kong is subject to restrictions imposed by the Bank and regulatory requirements applicable from time to time. The actual conversion amount will depend on the restrictions prevailing at the relevant time.
- Before a physical activation, you can use the virtual card for online shopping at websites which require MS One-Time Password (OTP) to validate your transactions.
- Only HKD and RMB are available for cash withdrawals in local Standard Chartered ATMs and JETCO ATMs.
- Please note that the relevant fees and charges when using ATM services at Mastercard® ATMs in Hong Kong, for details, please refer to the Service Charges or contact staff.
- You may also use Standard Chartered or JETCO ATMs in Hong Kong or mainland China (standard card) or (+852) 2886 8866 to activate your overseas ATM withdrawal function. The overseas ATM withdrawal limit is bound by the daily ATM withdrawal limit, whichever is lower.
- SC Mobile transaction is subject to the acceptance of the specific terms.

## 5. The function of chip-based technology

### 2. SMS alert service

#### Through Standard Chartered Online Banking, you can set the SMS alert with your preferred threshold so that you will be updated immediately for transactions of cash withdrawals, merchant payments, fund transfer and bill payments

#### If you have any questions regarding your Debit Card, it's use at any outlets or your account statements showing any ATM transactions, report a lost or stolen card, please call us at (+852) 2886 8866. For further details on Debit Card, please visit [sc.com.hk](http://sc.com.hk).

#### Notes

- On applying for another Debit Card, the previous Debit Card will be deactivated as you fail to keep your Debit Card details safe. The consequences of failing to keep your Debit Card PIN safe will be the same for all other card details (for example, we may not be able to refund your unauthorised transactions where the card is being used by others).
- It is your responsibility to report us immediately when you suspect or come to realise it is lost or stolen.
- Your Card PIN has been lost, stolen or compromised.
- Someone has been unauthorised access to your Card or your Debit Card PIN.
- There has been unauthorised access to your Card or your Debit Card PIN.
- You agree to be liable for all instructions or actions effected on your Debit Card which are posted to your linked account(s) regardless of whether or not the transaction was properly authorised. In this regard, you acknowledge the ease with which unauthorised transactions may be carried out through your Debit Card and accept risks associated with such transactions. All such instructions or actions are irrevocable and binding on you.
- Without prejudice to the generality of the above, your liability for dispute transactions on your Debit Card effected after such loss, theft or damage to your Debit Card, unauthorised use or disclosure is set out in our Client Terms, in the section entitled "Liability for transactions". The transaction will be debited on your part, unless you shall not be liable for the transaction if the transaction is carried out through the Debit Card.
- Please ensure your contact details registered with the bank are up-to-date in order to allow notifications to be delivered on a timely basis.
- By signing or using your Debit Card, you acknowledge and accept the Banking Agreement. In doing so, you agree to being bound by the terms and conditions of the Banking Agreement. If you wish to have a copy of the Banking Agreement, please visit our website at [www.sc.com.hk](http://www.sc.com.hk) or our branch.



Mastercard®



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POS

