

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

standard chartered priority private

Presenting your Priority Private Multi-Currency Mastercard Debit Card

A world of unparalleled privileges is in your hands with our Multi-Currency Mastercard Debit Card ("Debit Card"). Starting now, whether you are at home shopping or travelling abroad, you are in complete control of how you manage your savings and expenses.

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.

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.

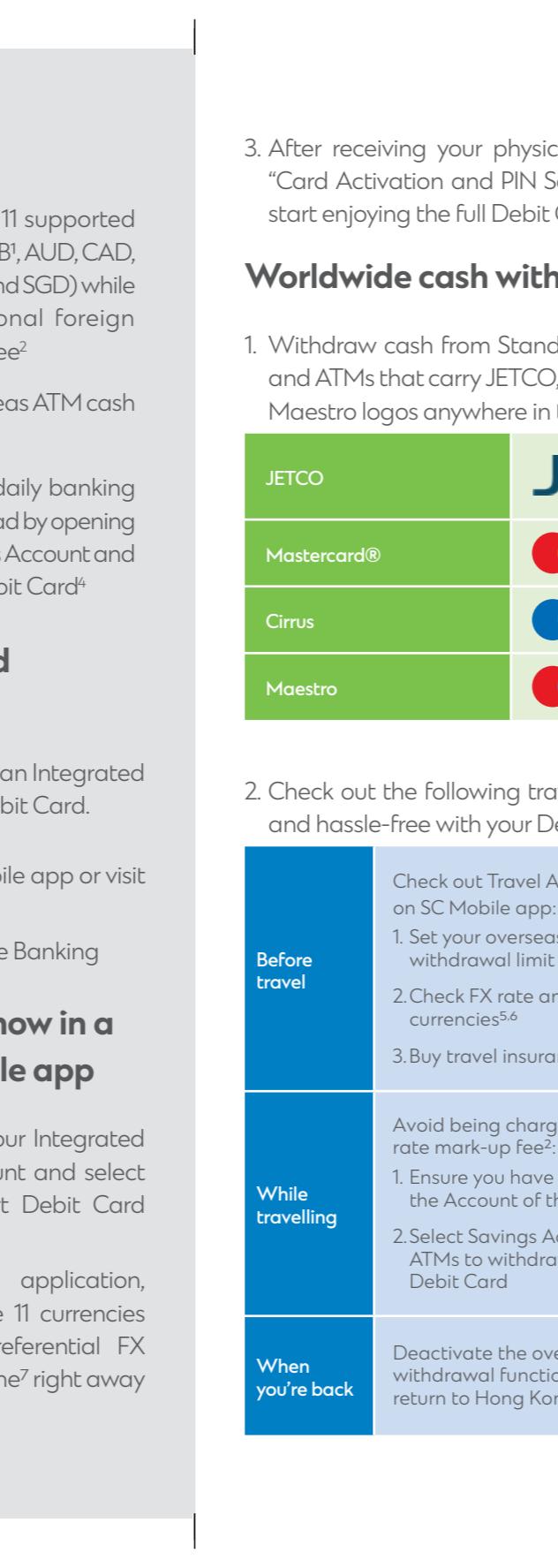
- For a new client, open with SC Mobile app or visit the branch
- For an existing client, open in Online Banking

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 rate⁵⁶ and spend online⁷ right away with your virtual card details

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Your exclusive benefits

Withdraw and spend in 11 supported currencies (HKD, USD, RMB¹, AUD, CAD, CHF, EUR, GBP, JPY, NZD and SGD) while abroad with no additional foreign exchange rate mark-up fee²

No handling fee for overseas ATM cash withdrawals³

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 Card⁴

Do not have an Integrated Deposits Account yet?

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

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

Before travel

Check out Travel Assistant on SC Mobile app:

- Set your overseas ATM daily withdrawal limit and duration¹⁰
- Check FX rate and exchange foreign currencies^{5,6}
- Buy travel insurance

While travelling

Avoid being charged foreign exchange rate mark-up fee²:

- Ensure you have sufficient balance in the Account of the supported currency
- 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

3. 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^{2,8,9}

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

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4. 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 fee².

Card Type	Priority Private Multi-Currency Mastercard Debit Card	HKD30,000 (or equivalent)
Transfer to Account linked to the card	Unlimited	
ATM cash withdrawal / Transfer to account not linked to the card / Jet Payment	Priority Private Client	HKD30,000 (or equivalent)

- Step 1: Tap the eye icon to view your card details
- Step 2: Enter your new 6-Digit PIN
- Step 3: Enter SC Mobile Key to authenticate

5. Manage your Debit Card and authentication factors Security Measure

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	Priority Private Multi-Currency Mastercard Debit Card	
Transfer to Account linked to the card	Unlimited	
ATM cash withdrawal / Transfer to account not linked to the card / Jet Payment	Priority Private Client	HKD30,000 (or equivalent)
Electronic Payments	HKD50,000 (or equivalent)	

6. Regularly change your PIN via SC Mobile App or Standard Chartered Card JETCO ATMs.

You must keep your Debit Card and its details, including but not limited to the Debit Card number, PIN, expiry date, and cardholder name safe. You should not let anyone else use your Debit Card or PIN. You should keep your Debit Card and its respective details secure (including keeping it in a safe place).

2. Debit Card protection

If your PIN is lost or stolen, please report immediately with below process:

- Logging in SC Mobile App and Select "Services" > "Deposits & Debit Cards" > "Cancel Debit / ATM Card" or
- Logging in Online Banking and select "Help and Services" > "Service Request" > "Card Management" > "Cancel Debit / ATM Card" or
- Calling in (852) 2883800 immediately.

3. 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.

Please ensure your contact details registered with the bank are up-to-date in order to receive relevant notifications to be delivered on a timely basis.

• You can set up SMS/ Email alerts and customize Alert Conditions for Deposit Account via Online Banking. If you enable push notification via SC Mobile App, you will be received Push Notification Alerts Messages instead of SMS Alerts Messages. For further details on notification alert service, please visit www.sc.com/hk.

4. Shopping at worldwide merchants

Check out Travel Assistant on SC Mobile app:

- Set your overseas ATM daily withdrawal limit and duration¹⁰
- Check FX rate and exchange foreign currencies^{5,6}
- Buy travel insurance

Avoid being charged foreign exchange rate mark-up fee²:

- Ensure you have sufficient balance in the Account of the supported currency
- Select Savings Account in overseas ATMs to withdraw cash with your Debit Card

5. Debit Card and authentication factors (e.g. Personal Identification Number (PIN) Security

• In general, do not disclose the PIN to any other person (No Bank staff will ever ask for your PIN). Do not write your number on your card or on anything usually kept with or near it and should destroy the original printed copy of the PIN.

• Do not use an obvious number such as your HKD number, telephone number, date of birth or other easily accessible personal information as your PIN.

6. Regularly change your PIN via SC Mobile App or Standard Chartered Card JETCO ATMs.

Renminbi (RMB) exchange rate, like other currencies, is affected by wide range of factors and is subject to fluctuations. Such fluctuations may result in gains or losses in the event that the customer converts RMB to other currencies including Hong Kong dollars. RMB is currently not freely convertible and conversion of RMB through bank channels is subject to restrictions imposed by the Bank and regulatory requirements applicable from time to time. The actual conversion rate will depend on the restrictions prevailing at the relevant time.

7. Before physical card activation, you can use the virtual card for online shopping at websites that require Strong One-Time Password (OTP) to validate your transaction.

8. Only HKD and RMB are available for cash withdrawals in local Standard Chartered ATMs and JETCO ATMs.

9. Please pay attention to the relevant fees and charges when using ATM services. Mastercard® ATM network in Hong Kong is for Debit Cards only. Refer to the Service Charges on our website.

10. You may use your Standard Chartered Card or JETCO ATM in Hong Kong or Mainland China. Please call (852) 2883800 to activate your ATM withdrawal function. The overseas ATM withdrawal limit is bound by the daily ATM transaction limit, whichever is lower.

11. EPSO transaction is subject to the terms of the specific terms.

12. Standard Chartered Multi-Currency Mastercard Debit Card terms and conditions

Important Notes

• Concerning to other person using your Debit Card without your knowledge, if you fail to keep your Debit Card safe, the consequences of failing to keep your Debit Card safe will be the same as for all other card details (for example, we may not be liable to refund you for unauthorised transactions where you consent to them being used by others).

• It is your responsibility to report to us immediately when you suspect or come to realise that:

- Your Card / PIN has been lost, stolen or misplaced.
- Someone knows 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 or PIN that are posted to your linked account(s) regardless of whether or not the transaction was properly authorised by you. In this regard, you acknowledge that in case of unauthorised transaction, it may be carried out through your Debit Card and accept all risks associated with such transaction. All such instructions and transactions are irrevocable and binding on you.

• We shall not be liable for the general liability of other transactions on your Debit Card effected after disclosure, if the disclosure is not made to you for a reasonable time.

• Please ensure your contact details registered with the bank are up-to-date in order to allow relevant notifications to be delivered on a timely basis.

• By signing or using your Debit Card, you acknowledge and accept the Banking Agreement. In the event of your being criminally liable for any breach of the Banking Agreement, if you wish to have a copy of the Banking Agreement, please visit our website at www.sc.com.hk or our branch.

• Terms and conditions apply. The overseas cash withdrawal 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.

• Application is subject to approval.

• Foreign exchange rate risks. 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 Hong Kong dollars).

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- There has been unauthorised access to your Card or



誠意為您獻上 優先私人理財多貨幣 萬事達卡扣賬卡

我們的多貨幣萬事達卡扣賬卡（「扣賬卡」）擁有與眾不同的尊崇禮遇。從現在開始，無論您於本地或海外購物，都可完全掌控自己的資金狀況。

消費或提款時會直接扣除您的綜合存款戶口之儲蓄戶口中（「戶口」）的外幣，讓您不必擔心匯率或手續費問題。

除此之外，您更可享永久免年費。

渣打優先私人理財

多貨幣
萬事達卡®扣賬卡
讓您以11種貨幣
提款及消費

standard
chartered
priority private



您的尊貴禮遇

於海外以11種支援貨幣（港幣、美元、人民幣¹、澳元、加幣、瑞士法郎、歐羅、英鎊、日圓、紐西蘭元及新加坡元）提款及消費時，可獲豁免外幣交易手續費²

於海外提取現金時，可獲豁免手續費³

與您的子女⁴開立聯名綜合存款戶口並讓他們申請扣賬卡，以滿足他們在海外時的日常銀行業務需求

尚未開立綜合存款戶口？

請立即開立賬戶！因為您需要一個綜合存款戶口來申請扣賬卡。

如果您是新客戶，請於SC Mobile應用程式或親臨分行開戶

如果您是現有客戶，請於網上銀行開戶

只需幾個步驟， 透過SC Mobile應用程式 申請扣賬卡

於SC Mobile應用程式查看旅遊助理：

1. 設定海外自動櫃員機每日提款限額 功能及有效日期¹⁰

2. 查看匯率並兌換外幣^{5,6}

3. 購買旅遊保險

避免被收取外幣交易手續費²：

1. 確保您的支援貨幣戶口餘額充足

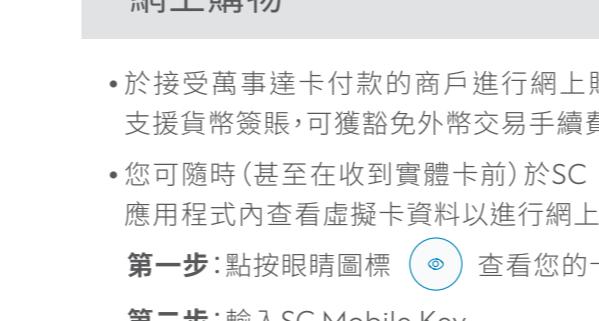
2. 於海外自動櫃員機上選擇儲蓄 賬戶以扣賬卡提取現金

如您提早返港，請立即停止ATM海外
提款功能

1. 登入SC Mobile應用程式，選擇綜合存款戶口之儲蓄戶口及選擇「申請多貨幣扣賬卡」以開始申請扣賬卡
2. 成功申請扣賬卡後，於SC Mobile應用程式以外匯會員尊享匯率兌換11種貨幣到您的戶口^{5,6}，並立即使用您的虛擬卡資料進行網上購物⁷
3. 當收到您的實體卡後，請於「啟動及設定密碼」以啟動卡並開始享受全面扣賬卡體驗

全球提款

1. 於全球「渣打」、JETCO⁸、「萬事達卡」、Cirrus或Maestro自動櫃員機提取現金^{2,3,8,9}



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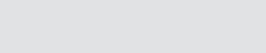
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如您提早返港，請立即停止ATM海外
提款功能

在世界各地無憂地消費

網上購物



• 於接受萬事達卡付款的商戶進行網上購物並以支援貨幣簽賬，可獲豁免外幣交易手續費²

• 您可隨時（甚至在收到實體卡前）於SC Mobile應用程式內查看虛擬卡資料以進行網上簽賬⁷：

第一步：點按眼睛圖標 查看您的卡資料

第二步：輸入SC Mobile Key

第三步：查看完整卡號、有效期及CVV驗證碼

第四步：於商戶網站內輸入所需扣賬卡資料

於全球商戶消費

於全球商戶通過接受「萬事達卡」或「易辦事」的終端機¹¹進行交易，可獲豁免外幣交易手續費²

• 扣賬卡具備非接觸式付款功能（視乎個別商戶而定）

• 在中國內地，您亦可以使用此卡為支付寶或微信錢包充值用作消費

彈指之間，於SC Mobile 管理您的扣賬卡

1. 每位客戶及每張扣賬卡每日交易之預設限額*

卡類別

轉賬至卡 內戶口

自動櫃員 機提款 / 轉賬至非 卡內戶口 / 「繳費易」

暫時鎖卡 / 解鎖卡

電子轉賬 付款

報失或封 鎖卡

補發新卡

ATM海外 提款設定

萬事達卡

易辦事

EPS 易辦事

PDS 繳費易

1. 選擇「啟動卡及設定私人密碼」

2. 確認已收到您的實體扣賬卡

3. 輸入6位數字私人密碼

4. 輸入SC Mobile Key以作認證

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