



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



## 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.



### 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

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

1. Log in to SC Mobile app, select your Integrated Deposits Account – Savings Account and select “Request for Debit Card” to start Debit Card application
2. After successful Debit Card application, remember you can exchange the 11 currencies via SC Mobile app at your preferential FX membership rate<sup>5,6</sup> and spend online<sup>7</sup> right away with your virtual card details

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

1. Withdraw cash from Standard Chartered ATMs and ATMs that carry JETCO, Mastercard, Cirrus or Maestro logos anywhere in the world<sup>2,3,8,9</sup>.

JETCO	
Mastercard®	
Cirrus	
Maestro	


2. 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>5,4</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>.
- 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  to view your card details  
**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>.
- Debit Card has contactless payment function (at the discretion of individual merchants)
- In mainland China, you can also use the card to top up your Alipay or WeChat wallet for purchases

Mastercard®	
EPSCO	

### Manage your Debit Card at your fingertips via SC Mobile app

Card Activation and PIN Set	1. Select “Card Activation and PIN Set” 2. Confirm the receipt of physical Debit Card 3. Input 6-Digit PIN 4. Enter SC Mobile Key to authenticate
PIN Change	1. Select “PIN Change” 2. Enter your new 6-Digit PIN 3. Enter SC Mobile Key to authenticate
Temporary Block Card / Unblock Card	1. Select “Temporary Block Card” / “Unblock Card” and confirm
Report Lost or Block Card	1. Select “Report Lost or Block Card” 2. Select reason to block card 3. Submit request
Card Replacement	1. Select “Card Replacement” 2. Select reason for card replacement 3. Submit request
Overseas ATM Withdrawal Setting	1. Select “Travel Assistant” and “Overseas ATM Withdrawal Setting” 2. Turn on / off Overseas ATM Withdrawal 3. Update the daily limit and date 4. Submit and enter SC Mobile Key to authenticate

### 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 Type	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)	

\*You may revise these daily limit(s) by visiting any of our branches, chatting with Live Agent after login Online Banking or SC Mobile App (Only applicable to limit reduction) via the live chat, hotline or by completing the relevant application form and returning it by mail to GPO Box 68645, HK. The application form and client contact channels information can be found in our website [www.sc.com/hk](http://www.sc.com/hk).

#### 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 allow relevant notifications to be delivered on a timely basis.
- You can set up SMS/ Email alerts and customise 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](http://www.sc.com/hk).

#### 3. 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 HKID number, telephone number, date of birth or other easily accessible personal information as your PIN.

- Regularly change your PIN via SC Mobile App or Standard Chartered and 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 respective details secure (including keeping it in a safe place).

#### 4. Debit Card protection

- If your card/ PIN is lost or stolen, please report immediately with below process:
  1. Log in SC Mobile App and Select “Services” > “Deposits & Debit Cards” > “Cancel Debit / ATM Card”, or
  2. Log in Online Banking and select “Help and Services” > “ServiceRequest” > “CardManagement” > “Cancel Debit / ATM Card”, or
  3. Call our hotline (+852) 2886 3800 immediately.

#### 5. The function of chip-based technology

- The chip on your Debit Card has an advanced encryption technology to protect the account data stored on it and prevent unauthorised copying

If you have any questions regarding your Debit Card, its use at any outlets or your account statements showing any ATM transactions, report a lost or stolen card, please call us at (+852) 2886 3800. For further details on Debit Card, please visit [sc.com/hk](http://sc.com/hk).

#### Notes:

1. Integrated Deposits Account RMB savings and current account are available to valid Hong Kong ID holders only.
2. If there is insufficient available foreign currencies in the Account to settle the full amount of the transaction, or the transaction made is denominated in a currency outside of the supported 11 currencies of the Account, the transaction amount will be converted into HKD at an exchange rate we reasonably consider appropriate and the equivalent converted amount in HKD will be debited from the linked HKD Account. A **foreign exchange rate mark-up fee of 0.95%** on the full amount of the transaction will be charged to the Account. Please note that in case 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.
3. Terms and conditions apply. 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.
4. Applicant must be aged 18 or above.
5. Foreign exchange involves risks. Fluctuation in the exchange rate of a 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 Dollar).

6. Renminbi (“RMB”) exchange rate, like any other currency, is affected by a wide range of factors and is subject to fluctuations. Such fluctuations may result in gains and losses in the event that the customer subsequently converts RMB to another currency (including Hong Kong dollars), and RMB is currently not freely convertible and conversion of RMB through banks in Hong Kong is subject to restrictions specified by the Bank and regulatory requirements applicable from time to time. The actual conversion arrangement will depend on the restrictions prevailing at the relevant time.
7. Before physical card activation, you can use the virtual card for online shopping only at websites which require SMS One-Time Password (OTP) to validate your transactions.
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 at Mastercard® ATM network in Hong Kong. For details, please refer to the Service Charges or contact our staff.
10. You may also use any Standard Chartered or JETCO ATMs in Hong Kong or call Phone Banking (please call (+852) 2886 3800) to activate your overseas ATM withdrawal function. The overseas ATM withdrawal limit is bound by the daily ATM transaction limit, whichever is lower.
11. EPSCO transactions are subject to the acceptance of the specific terminals.

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

##### Important Notes

- Consenting to another person using your Debit Card PIN will be treated as you failing to keep your Debit Card details safe. The consequences of failing to keep your Debit Card PIN 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 tampered with
  - ❑ Someone else 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 transactions effected on your Debit Card which are posted to your linked account(s) regardless of whether or not the transaction was properly authorised by you. In this regard, you acknowledge the ease with which unauthorised transactions may be carried out through your Debit Card and accept all risks associated with such transactions. All such instructions and transactions are irrevocable and binding on you.
- Without prejudice to the generality of the above, your liability for disputed transactions on your Debit Card effected after such loss, theft (including loss or theft of your Debit Card), unauthorised use or disclosure is as set out in our Client Terms, in the section entitled “Liability for transactions”. In the absence of fraud, negligence or default on your part, you shall not be liable for any proven unauthorised transaction carried out through the Debit Card.
- 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 line with our goal for being environmentally friendly, we have not attached 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 any of our branches.



Issued by Standard Chartered Bank (Hong Kong) Limited





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



## 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。



## 您的尊貴禮遇



於海外以11種支援貨幣(港幣、美元、人民幣<sup>1</sup>、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<sup>2</sup>



於海外提取現金時,可獲豁免手續費<sup>3</sup>



與您的子女<sup>4</sup>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

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<sup>5,6</sup>,並立即使用您的虛擬卡資料進行網上購物<sup>7</sup>
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」、JETCO、「萬事達卡」、Cirrus或Maestro自動櫃員機提取現金<sup>2,3,8,9</sup>

JETCO	
「萬事達卡」	
Cirrus	
Maestro	

2. 查看以下外遊貼士,使用扣賬卡安全無憂地旅行:

外遊前	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期日期 <sup>10</sup> 2. 查看匯率並兌換外幣 <sup>5,6</sup> 3. 購買旅遊保險
旅程中	避免被收取外幣交易手續費 <sup>2</sup> : 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
返港後	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<sup>2</sup>
- 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<sup>7</sup>:  
**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<sup>11</sup>進行交易,可獲豁免外幣交易手續費<sup>2</sup>
- 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

「萬事達卡」	
「易辦事」	

## 彈指之間,於SC Mobile 管理您的扣賬卡

啟動卡及設定私人密碼	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
更改私人密碼	1. 選擇「更改私人密碼」 2. 輸入新的6位數字私人密碼 3. 輸入SC Mobile Key以作認證
暫時鎖卡 / 解鎖卡	1. 選擇「暫時鎖卡」/「解鎖卡」及確認
報失或封鎖卡	1. 選擇「報失或封鎖卡」 2. 選擇封鎖卡原因 3. 遞交申請
補發新卡	1. 選擇「補發新卡」 2. 選擇補發新卡原因 3. 遞交申請
ATM海外提款設定	1. 選擇「旅遊助理」及「ATM海外提款設定」 2. 開啟/關閉ATM海外提款 3. 更改海外每日提款限額及限額有效期 4. 提交及輸入 SC Mobile Key 以作認證

## 扣賬卡及認證因素保安措施

### 1.每位客戶及每張扣賬卡每日交易之預設限額\*

卡類別	優先私人理財多貨幣萬事達卡扣賬卡	
轉賬至卡內戶口	無上限	
自動櫃員機提款 / 轉賬至非卡內戶口 / 「繳費易」	優先理財客戶	HK\$30,000 (或同等幣值)
電子轉賬付款	HK\$50,000 (或同等幣值)	

\*閣下可親臨任何渣打分行、登入渣打流動理財應用程式/網上理財後使用線上客戶顧問(只適用於限額減少)、聯絡客戶服務熱線或郵寄填妥申請表格至香港中央郵箱68645號,辦理調整有關賬戶或扣賬卡之每日交易限額。有關之申請表格及聯絡途徑可於渣打網站www.sc.com/hk 瀏覽或下載。

### 2.SMS 短訊提示服務

- 透過渣打網上理財,您可以設定「SMS短訊提示服務」的交易提示金額,即可收到有關提取現金、商戶付款、轉賬及賬單付款之交易短訊提示
- 請閣下確保本行登記的聯絡方式是有效及可使用的,以便有關通知能夠及時向發送予閣下。
- 閣下須於在網上理財啟動短訊/電郵及設定個人化的存款戶口提示才可享有提示服務。如閣下已啟動渣打流動理財的推送訊息服務,所有短訊提示將由推送訊息發送。有關啟動設定訊息服務可於渣打網站www.sc.com/hk瀏覽。

### 3.保障您的扣賬卡及認證因素(例如私人密碼)

- 一般而言切勿將此私人密碼告知他人(本行的任何職員都不會要求您告知私人密碼)。切勿將此密碼寫在閣下之卡上或任何接近卡之物件及毀滅印有私人密碼的文件。
- 切勿使用香港身份證號碼、電話號碼、出生日期或其他個人資料作為您的密碼。
- 透過渣打流動理財應用程式、渣打或銀通自動櫃員機定期更新您的私人密碼。
- 您必須妥善保管您的扣賬卡及其資料,包括但不限於扣賬卡號碼、私人密碼、有效期及持卡人姓名。您不應讓任何人使用您的扣賬卡或私人密碼,並應確保您的扣賬卡及其資料安全(包括放置在安全的地方)。

### 4.保障您的扣賬卡

- 被盜用或報失閣下的扣賬卡或私人密碼,請即按照以下程序:
  1. 登入渣打流動理財應用程式,選擇「服務」>「存款及扣賬卡」>「取消扣賬/提款卡」,或
  2. 登入渣打網上理財,選擇「支援及服務」>「服務申請」>「提款卡/信用卡」>「取消扣賬/提款卡」,或
  3. 致電本行熱線(+852) 2886 3800。

### 5.晶片技術功能

- 扣賬卡的晶片具有先進加密技術,可保護卡內儲存的戶口資料並防止卡資料被盜取

**如對扣賬卡、憑卡使用自助銀行服務的方法、列於自動櫃員機交易的戶口結單有任何疑問或報失您的扣賬卡,請致電 (+852) 2886 3800 與我們聯絡。如要查詢更多有關扣賬卡資料,請瀏覽 [sc.com/hk](http://sc.com/hk)。**

### 註:

1. 綜合存款戶口的人民幣儲蓄及支票戶口只適用於持有有效香港身份證之客戶。
2. 如戶口中沒有足夠可用的外幣以支付交易的全數金額,或在戶口不支援的外幣進行交易,本行可將有關款項按本行合理認為適當的匯率兌換成港幣。扣賬卡連結之港幣戶口以同等幣值之港幣扣取交易的全數金額並對此戶口以交易的全數金額收取**0.95%外幣交易手續費**。如戶口中沒有足夠可用的港幣資金以支付交易的全數金額,本行即有權拒絕交易。有關詳情,請參閱服務收費及渣打多貨幣萬事達卡扣賬卡條款及細則。
3. 受條款及細則約束。提供自動櫃員機服務的海外當地銀行或會就海外提款收取費用。提款前請留意。
4. 申請人必須年滿 18 歲或以上。
5. 外匯買賣涉及風險。將外幣兌換為其他貨幣(包括港幣),外匯之升跌波幅或會令客戶賺取利潤或招致嚴重虧損。
6. 人民幣匯率,如同其他貨幣一樣,有機會受廣泛因素影響而導致波動。客戶於兌換人民幣至其他貨幣(包括港幣)時,將可能受匯率波動而帶來利潤或損失;及人民幣現時並非自由兌換的貨幣;同時透過香港銀行兌換人民幣須不時受本行所定或監管要求限制。實際的兌換安排須依據當時的限制而定。
7. 在啟動實體卡之前,您可以使用虛擬卡於需要輸入一次有效密碼驗證交易的網站上購物。
8. 本地渣打及「銀通」自動櫃員機只能提取港幣及人民幣。
9. 在香港使用萬事達卡自動櫃員機網絡服務時,請留意相關收費。詳情請查閱服務收費或與我們的職員聯絡。
10. 您亦可使用任何香港渣打或JETCO自動櫃員機或電話理財(請致電 (+852) 2886 3800) 啟動您的海外自動櫃員機提款功能。海外自動櫃員機提款限額受限於每日自動櫃員機之交易限額,以較低者為準。
11. 「易辦事」電子轉賬付款服務受限於指定的終端機。

### 渣打多貨幣萬事達卡扣賬卡條款及細則

#### 重要提示

- 扣賬卡私人密碼會被視為扣賬卡的詳細資料。容許他人使用您的扣賬卡私人密碼,您將被視為無確保扣賬卡資料安全。無確保您的扣賬卡密碼安全的後果等同無確保其他扣賬卡資料安全。(例如,本行可能不會就您容許他人使用您的扣賬卡而未經您授權的交易進行退款。)
- 如發現或懷疑以下情況,您有責任立即通知本行:
  - 您的扣賬卡或私人密碼遺失、被偷竊或被篡改;
  - 有人知道您的扣賬卡密碼;
  - 您的扣賬卡曾被他人未經授權使用。
- 您同意為您因透過使用扣賬卡的所有指示或交易而記入關連戶口所負責,不管是否經您恰當授權。即是,您明白並接受扣賬卡在未經授權使用之相關交易所帶來的風險。上述指示及交易不能適用,對您具有約束力。
- 在不損害上述基本權益的情況下,您在透過使用扣賬卡所產生的有爭議交易,例如遺失、被偷竊(包括扣賬卡的遺失或被偷竊)、為授權使用或洩露的責任已在客戶條款之「交易責任」部分列出。在非惡意欺詐、疏忽或違約的情況下,您不需為任何被證實為非授權的扣賬卡交易負責。
- 閣下的扣賬卡一經簽署或使用,即表示您確認及接納銀行協議。為支持環保,我們並沒有隨卡附上銀行協議。如閣下欲收取有關的銀行協議,請於本行網站www.sc.com/hk 下載或於本行任何分行索取。

由渣打銀行(香港)有限公司刊發