

**PRODUCT DISCLOSURE SHEET**  
**Standard Chartered Bank Brunei (“Bank”)**

Please read this Product Disclosure Sheet before you decide to take up the following:

- **Personal Banking Visa Gold Debit Card**  
 (This debit card is only available to Personal Banking clients)
- **Elite Visa Platinum Debit Card**  
 (This debit card is only available to Employee Banking Elite clients)
- **Priority Banking Visa Platinum Debit Card**  
 (This debit card is only available to Priority Banking clients)

Please read our Customer Terms, the Current/Savings Account and Fixed Deposit Terms as well as the VISA International Debit Card Terms and Conditions, which are available in [www.sc.com/bn](http://www.sc.com/bn).

This information provided in this disclosure sheets is valid as at 31 December 2019.

**1. What is this product about?**

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

The debit card comes with contactless payment application which allows you to perform cashless transactions at terminals for transactions below BND100.

The default daily limits for withdrawals and debit transactions is BND3,000 for Personal Banking VISA Gold Debit Card and BND5,000 for Elite Visa Platinum and Priority Banking VISA Platinum Debit Card.

**2. What are the fees and charges I have to pay?**

**i) Debit Card**

Description	Personal Banking Visa Gold Debit Card	Elite Visa Platinum Debit Card	Priority Banking Visa Platinum Debit Card
• New Card	BND12	Free	Free
• Annual fee <sup>(1)</sup>	BND12	Free	Free
• Replacement of lost/damaged cards	BND20	BND20	Free
• Replacement of faulty cards (newly issued)	Free	Free	Free
• Replacement of card due to PIN block	BND20	BND20	Free
• Transactions at SCB Brunei ATM network	Free	Free	Free
• Cirrus / Plus Withdrawal <sup>(2)(3)</sup>	BND6	BND6	BND6

(1) Perpetual annual fee waiver for Priority Banking and Employee Banking clients.

(2) Applicable to withdrawals at non-Standard Chartered Brunei’s ATMs in Brunei and overseas ATM. For withdrawals outside Brunei (including Singapore), the foreign exchange rate prevailing on the day shall be applied on the transaction amount during conversion.

(3) This withdrawal charge is waived for Priority Banking clients and 50% discount applied for Employee Banking clients. Charges incurred by corresponding bank are still applicable.

**ii) Transaction in Foreign Currency**

• Transactions in a currency other than Brunei Dollar will 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.

• In addition, all foreign currency transactions (including overseas and online transactions) charged to Visa / Mastercard® Worldwide cards will be subject to:

- i) a prevailing charge of 2% of the converted Brunei Dollar representing the charge imposed by Visa / Mastercard® on the transaction
- ii) a prevailing fee of 0.5% of the converted Brunei Dollars amount

**3. What are the key terms and conditions?**

**Pre-authorisation procedure**

Some merchants are required to specifically authorise transactions using debit cards. If this is the case, the transaction is processed as follows:

- the merchant debits an amount determined by it (called a “blocked amount”) from a linked account on the transaction date or the billing date, whichever is the earlier, regardless of the actual final transacted amount;
- the difference between the blocked amount and the transacted amount is released and credited into a linked account after we process and pay the transacted amount; and
- if there is any difference between the transacted amount billed or there is any delayed billing by the merchant, we may make any necessary adjustment by debiting or crediting a linked account, to reflect the correct transacted amount.

#### 4. What are the major risks?

##### If your card is stolen or lost or misused

- You should safeguard your debit card and PIN, and not disclose the card details or PIN to anyone. Block and Replace your Debit Card through your SC Mobile app or Online Banking or call the Bank at **+673 2658000** immediately after having found out that your debit card is lost or stolen or if you know/suspect that the security of your PIN has been compromised or that your card has been misused. It is advisable not to use your date of birth, identity card number or mobile number as your PIN to prevent unauthorized use 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 risk 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.

#### 5. 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 can call our 24-7 Client Care Centre at **+673 2658000** or update the information at any of our branches.

#### 6. Where can I get further assistance and information?

Information is available at all our branches and on our website at [www.sc.com/bn](http://www.sc.com/bn).

If you have any enquiries, please contact us at **+673 2658000** or via email [SCB.Brunei@sc.com](mailto:SCB.Brunei@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.

If your query or complaint is not satisfactorily resolved by us, you may contact Financial Consumer Issues, Autoriti Monetari Brunei Darussalam via email at [fcf@ambd.gov.bn](mailto:fcf@ambd.gov.bn) or walk-in to their address as follow:

**Level 7, Financial Consumer Issues  
Autoriti Monetari Brunei Darussalam  
Ministry of Finance and Economy Building  
Commenwealth Drive  
Bandar Seri Begawan  
Tel : +673 2380007**

#### 7. What are the risks associated to card-not-present and overseas transaction?

When a card-not-present transaction and/or overseas transaction is performed, there is a risk of your account data being compromised or the information being used for unauthorized purchases and/or cash withdrawals. Please be reminded that in the case of overseas transactions, the card verification features for Point-Of-Sale transactions may vary from country to country and some countries / merchants may not adopt a stringent approach. Fraudulent transactions may occur if your account data is compromised.

#### 8. How do I cancel my debit card?

Kindly proceed to any Standard Chartered Bank Brunei branch to cancel your debit card and close the linked account.

I / We hereby confirm having received and understand the explanation given in my preferred language.

I / We hereby confirm having explained the Product Disclosure Sheet (PDS) to Customer in their preferred language.

<Signature>

<Signature>

Name:  
IC No:  
Date:

Name:  
PSID:  
Date:

