

STANDARD CHARTERED BANK (CHINA) LIMITED

Physical Debit Card User Guide

Thank you for choosing the SCB debit card!

With a physical debit card (the “debit card”) issued by Standard Chartered Bank (China) Limited (the “SCB”), you can enjoy many convenient bank financial services, which include but are not limited to the following:

- Inquiry of account balance and cash withdrawal from settlement account on ATMs with the China UnionPay (the “CUP”) logo worldwide.
- Inquiry of settlement account balance, depositing cash to and withdrawing cash from settlement account at the counter of any SCB business office.
- Using electronic cash or settlement account funds for transaction payments at POS terminals with the CUP logo.
- Making transaction payments on third-party payment platforms (e.g. Alipay, CUP Online Payment and WeChat Pay, etc.) via the internet and mobile communication networks (Only for customers who have activated third-party payment services).
- Your debit card is associated with your RMB settlement account (Type I). You can use the debit card to operate your RMB settlement account. If it is an IC Card, you can also operate the electronic cash account.

1. How to manage your debit card password

- Password setting

When you obtain your debit card, you shall enter a 6-digit password. **Please do not use duplicate numbers, date of birth, ID number or mobile phone number and other information easy to leak to set your transaction password. Please be reminded to keep your password strong and safe.**

- Password modification

You can modify the password at the counter of any SCB business office.

- Password reset

If you forget the debit card password or the password is locked, please reset the password at the counter of an SCB business office in person with your account opening certificate and the debit card.

Tips:

- a) Please keep in mind the 6-digit password and do not pass the card and password to others in any case. For the safety of your account, do not rent, lend or sell your debit card.
- b) Do not write your password on the debit card or any item (e.g. a mobile phone) placed together with the debit card.
- c) Please try to keep the debit card, passbook and ID card separately and do not store the debit card, passbook, certificate and password together. Once lost, it will cause inconvenience for you to go through the formalities of reporting loss, and it is more likely to cause capital loss.
- d) If you enter the wrong password three times in a row, your password will be locked. All or part of functions of the locked debit card will not be available in order to protect your capital security. You can reset the password at the counter of any SCB business office with your personal account opening certificate and the debit card.
- e) Please change the debit card password regularly and avoid using passwords that are easy to crack, such as birthdays, telephone numbers, overly simple numbers, passwords registered on forums, and password on social platforms such as games, QQ, Wechat, etc.

2. How to withdraw cash

- You can use your SCB debit card to withdraw cash from your settlement account on any ATM or CDM of the SCB with the CUP logo in Hong Kong, Macau, Singapore, South Korea and UAE, and on any ATM worldwide with the CUP logo.
- For cash withdrawal on ATMs of other banks with the CUP logo in Mainland China, the accumulated limit per day for each SCB debit card shall not exceed RMB 20,000; for cash withdrawal on ATMs of other banks with the CUP logo outside Mainland China, the accumulated limit per day for each SCB debit card shall not exceed the equivalent of RMB 10,000. When Individual clients use domestic bank card to withdraw cash overseas, the accumulated limit for bank cards under your own name (including supplementary cards) shall not exceed the equivalent of RMB 100,000 per calendar year. In addition, please note that ATMs of different banks may set different limits on cash withdrawal.
- You can withdraw cash from your settlement account at the counter of any SCB business office in Mainland China with your account opening certificate and the debit card.
- To withdraw cash at the counter of any SCB business office, if the withdrawal amount on a single day reaches RMB 50,000 or above, please dial the SCB brunch or customer service hotline for reservation at least one working day in advance: 400 888 8083 (Mainland China) and (86-755) 2589-2333 (Hong Kong, Macau, Tai Wan and overseas regions) for Classic Debit Card and Preferred Debit Card ; 400 865 5686(Mainland China) and (86-755) 2546-7050(Hong Kong, Macau, Tai Wan and overseas) for Breeze Banking Debit Card ; 400 888 8322(Mainland China) and (86-755) 2546 7032(Hong Kong, Macau, Tai Wan and overseas regions) for Platinum Debit Card. You can log on to our official website and click on "Branch Inquiry" to see the latest branch contact information.

Tips:

- a) The withdrawal business is limited to settlement account, and the electronic cash account does not support cash withdrawal.
- b) Please pay attention to any abnormal condition or modification of the cash outlet and keypad of the ATM or CDM.

c) After withdrawal, please take away or destroy the ATM or CDM transaction slips promptly and do not discard them anywhere to prevent original data and customer information from being obtained by criminals and causing capital loss.

d) In cash withdrawal transaction via the CUP ATM overseas, certain service fee will be charged by ATM commission institutions in some countries or regions and is irrelevant to the CUP and the SCB. Please pay attention to charging tips of the ATM during cash withdrawal.

e) If any ATM or CDM fails to dispense money or to return the debit card during cash withdrawal, do not disclose your password to others. Please follow the instruction in Section 8 of this user guide or immediately dial SCB customer service hotline: 400 888 8083(Mainland China) and (86-755) 2589-2333(Hong Kong, Macau, Tai Wan and overseas regions) for Classic Debit Card and Preferred Debit Card; 400 865 5686(Mainland China) and (86-755) 2546-7050(Hong Kong, Macau, Tai Wan and overseas regions) for Breeze Banking Debit Card ; 400 888 8322(Mainland China) and (86-755) 2546 7032(Hong Kong, Macau, Tai Wan and overseas regions) for Platinum Debit Card.

3. How to make a transfer/remittance by using the debit card

You can make a transfer or remittance

- on any ATMs or CDMs with the CUP logo in Mainland China, which support ATM or CDM transfer of the SCB debit card. Please check if they support this function according to the displayed information on the screen of the ATM/CDM; or
- at the counter of any SCB business office with your account opening certificate and the debit card; or
- by logging on to www.sc.com/cn and using individual online banking service of the SCB.

Tips:

a) To activate SCB ATM and CDM account transfer service, you need to fill in relevant application forms at the counter of any SCB business office with your account opening certificate and the debit card or activate such service by means otherwise agreed upon by the SCB. Upon the service has been activated, ATMs of some other banks may accept the SCB debit card to make cross-bank account transfer, in which case the aforesaid service is provided by such other banks and their regulations on service contents, standards and charges shall apply.

b) The account transfer limit per day for ATM and CDM transfer service is RMB 50,000 (stipulated by PBOC). The card holder can apply to adjust the limit at the counter, but the limit shall not exceed RMB 50,000. The annual accumulated limit for each debit card is the current maximum transfer limit per day for each card multiplied by the calendar days of the current calendar year.

c) Please note if you deposit cash directly to other persons' debit card account, the cash deposit cannot be cancelled.

d) Please do not transfer the capital in your account to any unknown account in any time.

4. How to check the balance and transaction details of the settlement account

- You can check the account balance at any ATM with the CUP logo.
- To inquire the balance and transaction details of the settlement account, you can choose to:
 - call SCB telephone banking, or
 - login to www.sc.com/cn and use individual online banking service of SCB, or

- visit the counter of any SCB business office with your account opening certificate and the debit card.

5. How to manage electronic cash account

The SCB opens an electronic cash account for IC Card holders by default. You can handle the following services relating to electronic cash.

5.1. Electronic cash balance

- You can setup and modify the upper limit of the balance of your electronic cash account with interval of RMB 100 (the password is required) at the counter of any SCB business office, but
- the upper limit shall not exceed the upper limit of electronic cash account balance stipulated by the SCB, i.e. RMB 1000, which may be modified and cancelled by the SCB from time to time.
- the upper limit shall not be lower than the current balance of the electronic cash account.

5.2. How to inquire the balance and transaction detail of electronic cash account

- The SCB activates by default balance and transaction detail inquiry function of the electronic cash account.
- You can inquire the balance and transaction details of the electronic cash account on any ATM with the CUP logo in Mainland China or at the counter of any SCB business office.
- For electronic cash transaction details, you can inquire the details of no less than 10 recent successful transactions (including loading transactions and consumption transactions). The details include transaction types, transaction amounts, transaction dates, etc.

Tips:

- a) For balance and transaction details of the electronic cash account, the data recorded in the chip of the debit card shall prevail.
- b) Please pay attention to inquire and retain your transaction information in time.

5.3. Loading

[This article applies to all types of loading]

- You can use the IC Card to handle designated account loading, non-designated account loading, cash loading and automatic loading transaction business.

Tips:

- a) Before using the IC Card to complete the loading transaction, do not remove the card from relevant terminal devices, otherwise the loading transaction may fail but the amount will be deducted from the settlement account or the cash will be collected.
- b) If the loading transaction fails, you can contact the bank of the terminal device or immediately call the SCB customer service hotline.
- c) For any type of loading transaction, the accumulated upper limit of the loading transaction per day is RMB 20,000, which may be changed or cancelled by the SCB from time to time.

5.4. Designated account loading

- The designated account loading service is also known as bound account charging, which means the transaction in which an electronic cash account can be bound with RMB settlement account of the SCB debit card and the card holder initiates proactively the transfer of capital via the loading terminal from such settlement account bound with the electronic cash account in advance to the electronic cash account .
- The SCB activates this function by default and binds your electronic cash account with your settlement account.
- Balance of the electronic cash account after loading shall not exceed the pre-set upper limit of the electronic cash account.
- The loading amount initiated via SCB settlement account will be calculated in the current monthly statement (if any) of the settlement account.

You can initiate the designated account loading on any SCB ATM with the CUP logo in Mainland China or at the counter of any SCB business office. The card holder must enter the debit card password in the process of loading.

5.5. Non-designated account loading

- The designated account loading service is also known as non-bound account charging or charging for other IC cards, which means a transaction in which the card holder initiates proactively the transfer of capital via the loading terminal from any bank(including but not limited to the SCB) account held by the holder to the electronic cash account of the SCB debit card.
- The SCB activates this function by default.
- Balance of the electronic cash account after loading shall not exceed the pre-set upper limit of the electronic cash account.
- You can initiate the non-designated account loading on any ATM/CDM of other banks in Mainland China, which supports electronic cash loading for other banks' cards. The card holder must enter the debit card password in the process of loading. Please check if this function is supported based on the prompt information displayed by the ATM/CDM.

5.6. Cash loading

- Cash loading is also known as cash charging, which means a transaction in which the card holder deposits cash into the electronic cash account via a cash charging terminal.
- The SCB activates this function by default.
- You can initiate the cash loading and handle cash loading business on any SCB ATM or CDM or any CDM of other banks with the CUP logo in Mainland China.

5.7. Unloading

- Unloading is the operation in which the card holder transfers all or part of the balance of the electronic cash from the IC Card to the bound SCB designated settlement account.
- The unloading function is only available when handling card cancellation/exchange according to Section 10 or in the situation described in Section 8. In the case of chip damage of the IC card, the SCB will transfer all the balance of the electronic cash account to the designated settlement account bound with the electronic cash account within 60 days after the application of card cancellation by the card holder or the submission of destruction proof by the card holder.
- The unloading business shall be completed at the counter of any SCB business office in Mainland China and requires password input.

5.8. Automatic loading transaction

- The automatic loading transaction means that the SCB activates the automatic loading function according to the application of the card holder. When the card holder makes an online transaction on a POS (i.e. when the card holder requests the online transaction to deduct the whole consumption amount from the settlement account; or when current balance of the electronic cash account is lower than the consumption amount which triggers online transaction automatically), if the balance of the electronic cash account after deduction of the consumption amount is lower than the threshold value set by the card holder, the card holder authorizes the SCB to deduct the whole amount of the consumption from the settlement account; at the same time, the capital in the settlement account is automatically loaded to the electronic cash account to its upper limit

Example:

If the balance of a card holder's electronic cash account is RMB 200 and the consumption amount of the electronic cash account at a Quick Pass store is RMB 250, the system judges $RMB\ 200 - RMB\ 250 = RMB\ -50 < RMB\ 1$ (the threshold value set by the card holder) and triggers the automatic loading function, which turn the transaction into online transaction. After input of the password, the amount will be deducted from the settlement account of the card holder. At the same time, the balance of the electronic cash account is automatically loaded to RMB 1000, i.e. RMB 800 will be loaded from the settlement account of the card holder. Once the whole transaction is completed, $RMB\ 250 + RMB\ 800 = RMB\ 1050$ will be deducted from the settlement account of the card holder.

- Deactivation of the automatic loading function will be handled by the card holder at the counter of an SCB business office. The automatic loading function will be deactivated on the next working day following the application.

6. How to use your debit card in shopping and return of goods

➤ Shopping

- You can swipe the SCB debit card at any CUP merchant. Please note whether the merchant has a CUP logo.
- IC Card electronic cash supports consumption or return of goods via touch or non-touch consumption terminal.
- IC Card holders can make small amount payment without password and signature by default. At designated merchants, if the transaction amount is under certain amount (RMB 1000 in Mainland China, and different limits in different overseas regions), payment can be completed by simply placing the card close to the flash payment sensing area of receiving terminals like POS, without password and signature. The accumulated small amount transaction limit without password and signature for each card per day is RMB 3000, which is uniformly stipulated by the CUP and can be adjusted. If you do not need this service, you can close this function at SCB branches or through customer service hotline. If your card is reported lost due to any existing risk, the card's consumption function, including small amount transaction without password and signature, will be unavailable.
- You can purchase products or services with IC card at Quick Pass merchants and use electronic cash to make small amount payments. Merchants who support standard acceptance conditions of CUP non-touch electronic cash IC card are called Quick Pass merchants.
- For electronic cash payment at Quick Pass merchants, a single transaction shall not exceed the upper limit for such transaction (RMB 1000 by default), in which no password or verification of signature is required, and the transaction can be completed by inserting the IC card to or placing the IC card close to the sensor.

Tips: IC card small amount payment without password and signature and electronic cash function can both support quick payment without password and signature. IC card small amount payment is linked to your debit card

account and electronic cash function is linked to your electronic cash account. POS at different merchants may support different payment methods. You can ask the merchants for the payment method that they support before consumption.

- You can modify the upper limit of a single electronic cash transaction at the counter of any SCB business office. If the consumption amount exceeds the limit, you need to enter the password to complete the transaction, and the whole transaction amount is deducted from the settlement account.
- Once you have applied to the SCB and activated third-party payment function of the debit card, you can make transaction via third-party payment platform (including but not limited to Alipay, WeChat Pay, CUP Online Payment). You need to bind your debit card to the third-party payment platform in accordance with the user agreement of such third party. Also, you can apply to the SCB to close the third-party payment function.
- Unless otherwise stipulated, in general conditions, you have to enter your 6-digit debit card password to complete the transaction when you use your debit card for shopping payment.
- Unified limit is set by the SCB for swiping card consumption (including all consumption transactions such as pre-authorization and completion of pre-authorization) on a POS terminal. Accumulated consumption transaction amount for a single card per day shall not exceed RMB 1 million (or its equivalent in any other currency).
- When pre-authorization function of the debit card is used, amount of the associated settlement account will be frozen. According to relevant regulations of CUP, the frozen amount is 115% of the transaction amount.
- The upper limit for each online transaction with SCB debit card is RMB 500,000 on Shanghai Tax Bureau UnionPay Channel Line and the accumulated limit per day for the aforesaid transaction is no more than RMB 1 million.

Tips:

- a) After using the IC card electronic cash to purchase products or services, you don't need to sign on the transaction slip and the card number will not be masked on the transaction slip. Please keep the transaction slip properly.
- b) Please note that your transaction may be rejected if the balance in the electronic cash account is insufficient.
- c) Prevent peeping when entering the password if you swipe card for consumption on a POS terminal in a public place.
- d) Pay attention to cashier's operation to avoid repeated swiping of the debit card when you swipe card for consumption on a POS terminal.
- e) When you swipe card for consumption on a POS terminal, before entering the 6-digit debit card password, check and confirm the accuracy of the consumption amount on the POS terminal.
- f) Before signing on the sales slip and withdrawal slip for confirmation, verify the card number and amount for correctness first.
- g) When you make transaction for consumption via Alipay and CUP Online Payment, please pay attention to the transaction limit that they may set, which is irrelevant to the limit set by the SCB (if any). You can visit SCB business office or dial SCB customer service hotline for relevant transaction limit.
- h) Please keep the card number, debit card password, certificate number and other personal information properly. Please retain properly relevant receipts and transaction records for future reference.

i) Please try not to use online banking or third-party payment platforms for online payment on computers in public places such as Internet cafes.

j) When making online payment, please confirm the legitimacy of URL to avoid fake website; and please pay attention to safety warning of URL and security control installation. Standard payment websites usually have higher security level, and their URLs start with https instead of http.

k) When making online payment, please pay attention to the protection of card number and password. Please clear the browser and the records on the computer in time after use.

l) When making online payment, do not start remote assistance function or other third-party communication software to prevent others from operating your computer or having opportunity to access your computer.

➤ **Return of goods**

No matter if you use the electronic cash account to complete the consumption, return of goods means that the specially engaged merchant returns the deducted amount to the settlement account of the card holder or temporary associated account of the SCB because of the return of products or cancellation of services, including full or partial return of goods.

Tips:

a) To return the goods, the card holder shall provide original debit card used for the transaction, original transaction voucher and other valid documents recognized by the specially engaged merchant. Transactions without original transaction vouchers are not supported to returns.

b) Multiple returns of goods are supported, but the accumulated amount returned shall not exceed the original transaction amount.

c) No password verification is required for return of goods.

d) You need to sign on the return receipt/manual for confirmation.

7. The SCB will launch debit card promotion plans from time to time. Please pay attention to related promotion information on our official website. The latest activities announced on our official website shall prevail.

8. If your debit card is swallowed

- If your debit card is swallowed by an ATM of another bank, please pay attention to the contact information posted on the ATM and contact the bank business office to which the ATM belongs to reclaim your debit card as soon as possible, otherwise your debit card may be destructed upon expiration of the reclaim period stipulated by such bank. If such bank rejects the reclaim request, please dial the SCB customer service hotline immediately.

Tips:

a) The voucher printed by the terminal when swallowing the card indicates that the card is temporarily kept by the acquiring institution and such voucher shall not be taken as evidence for card reclaim. Since your debit card has been cut or destroyed after swallowing, the balance of electronic cash of the original card cannot be used. If you need to handle unloading business according to Article 5.7, you need to provide evidence for the card being cut or destroyed.

9. SAFE guide for debit card use

9.1 You can set/close transaction security locks through SCB customer service or at SCB branch counters to control partial or all transaction types in different dimensions: restrict transactions for each transaction exceeding a certain amount by setting security locks, or restrict transactions of certain types, or set restrictions in different areas.

The transaction amount can be set to any amount, with the minimum limit being 0 yuan, and can be increased by the basic unit of 1 yuan.

The types of transaction that can be set include deposit, non-card deposit, withdrawal, balance inquiry, detailed inquiry, consumption, pre-authorization, transfer, intra-bank transfer and inter-bank transfer.

The transaction areas can be set as domestic or overseas.

9.2 If you find or suspect that your SCB debit card has the risk of illegal use by others or has other risks, please inform SCB within 48 hours from the date of the transaction. Otherwise, SCB may not be able to handle your request.

9.3 The SCB has security restrictions on magnetic stripe card transactions of large amount in Mainland China. For safety reason, if your magnetic stripe card transaction amount exceeds RMB 50,000, please call SCB customer service hotline to activate large amount magnetic transaction service before you proceed the transaction. SCB debit card holders can call customer service hotline to pre-authorize or temporarily open this transaction type.

9.4 Reporting loss

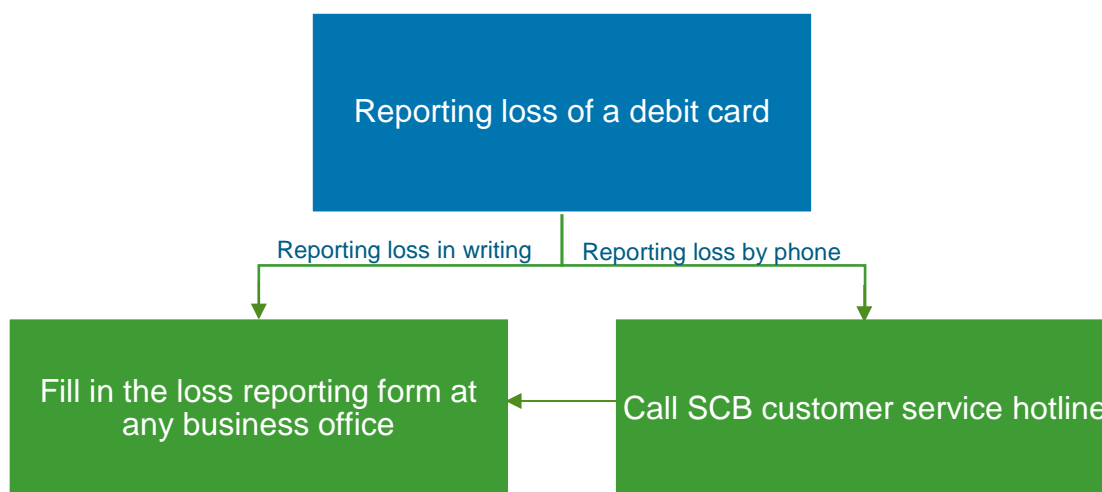
- If your verification information (including password) is or is likely to be disclosed, lost or stolen or has the risk of illegal use by others, please call the SCB customer service hotline immediately: 400 888 8083(Mainland China) and (86-755) 2589-2333(Hong Kong, Macau, Tai Wan and overseas regions) for Classic Debit Card and Preferred Debit Card; 400 865 5686(Mainland China) and (86-755) 2546-7050(Hong Kong, Macau, Tai Wan and overseas regions) for Breeze Banking Debit Card ; 400 888 8322(Mainland China) and (86-755) 2546 7032(Hong Kong, Macau, Tai Wan and overseas regions) for Platinum Debit Card.
- You can report loss by phone or in writing. After reporting loss by phone, you have to report loss in writing with your account opening certificate at the counter of any SCB business office operating RMB business immediately.
- Reporting loss in writing can be handled by an authorized third party. The agent shall report loss in writing at the counter of any SCB business office operating RMB business with the originals of the account opening certificate of the card holder and the identity document of the agent.

Tips:

a) The loss reporting procedure does not apply to the electronic cash account. After reporting loss, balance of electronic cash in the original debit card may be lost and can not be recovered.

b) After reporting loss, your debit card will be locked immediately, and then all or part of functions of the debit card will not be available.

The debit card loss reporting procedure



Customer Service Hotline: 400 888 8083(Mainland China) and (86-755) 2589-2333(Hong Kong, Macau, Tai Wan and overseas regions) for Classic Debit Card and Preferred Debit Card; 400 865 5686(Mainland China) and (86-755) 2546-7050(Hong Kong, Macau, Tai Wan and overseas regions) for Breeze Banking Debit Card ; 400 888 8322(Mainland China) and (86-755) 2546 7032(Hong Kong, Macau, Tai Wan and overseas regions) for Platinum Debit Card.

10. Card cancellation and card replacement/renewal

➤ Card cancellation

- In the case of demagnetization of magnetic stripe, damage of chip, expiration of validity period of the debit card, please return the debit card to the SCB at the counter of any SCB business office. The SCB will cancel the card.
- Before card cancellation, if the chip is not damaged, you can apply to print the last 10 transactions of the electronic cash account for inquiry.
- You can handle the unloading business in accordance with provisions of Article 5.7.

➤ Card replacement/renewal

- For replacing or renewing a debit card, if your card is prefabricated, please carry out the card replacement/renewal procedure at the counter of any SCB business office with your account opening certificates; if your card is customized, please carry out the procedure at the business office where you opened your account.

Tips:

- a) Please note that after the card replacement, the new card number may be different from the old one.
- b) After card replacement/renewal, if you want to continue to use the debit card business via payment platform provided by a third-party payment institution, please activate the third-party payment function.
- c) The automatic crediting and transfer function of the debit card are temporarily influenced during the process of card replacement/renewal.

d) The debit card business via the payment platform provided by a third-party payment institution is temporarily influenced during the process of card replacement/renewal.

Contact information:

- Customer service hotline: 400 888 8083(Mainland China) and (86-755) 2589-2333(Hong Kong, Macau, Tai Wan and overseas regions) for Classic Debit Card and Preferred Debit Card; 400 865 5686(Mainland China) and (86-755) 2546-7050(Hong Kong, Macau, Tai Wan and overseas regions) for Breeze Banking Debit Card ; 400 888 8322(Mainland China) and (86-755) 2546 7032(Hong Kong, Macau, Tai Wan and overseas regions) for Platinum Debit Card.
- Official website of STANDARD CHARTERED BANK (CHINA) LIMITED: www.sc.com/cn

Important tips:

1. Subject to whether some functions have been activated for your debit card, CUP directly provides the card holder with the CUP mobile payment service (not provided by the SCB). Due to limitation of space, this user guide will not introduce such service. If you have any doubt, please consult the CUP.

2. Subject to SCB Administration Control, part of debit card functions shall be blocked at the activation day and shall be activated the next day. For specific functions to be blocked, you can visit the counter of any SCB business office or call SCB customer service hotline.

3. This user guide is the supplement of the Terms and Conditions of Debit Card. In case of any discrepancy between this user guide and the Terms and Conditions of Debit Card, the latter shall prevail. Unless otherwise specified, terms used in this user guide shall have the same meaning in the Terms and Conditions of Debit Card.

4. This user guide applies to Classic Debit Card, Breeze Banking Debit Card, Preferred Debit Card, Platinum Debit Card and Art UK Diamond Debit Card. The SCB may make special user guide for special debit card issued. Please contact the SCB to obtain an applicable user guide for you.

5. Special Note on currency exchange rate via the CUP system: when the card holder makes withdrawals and consumptive transactions requiring currency exchange via the CUP system, the actual transaction amount of RMB shall be calculated at the exchange rate in the CUP system. Such exchange rate is based on different channels and the principle of marketization (excluding the influence of rounding and other factors). The exchange rate on the transaction day usually applies, but in special circumstances, the exchange rate on transaction settlement day applies. (Note: the transaction day refers to the date when the transaction was initiated, and the transaction settlement day refers to the date when the CUP, issuing bank and the acquiring bank carry out fund settlement).

The currency exchange rate of the CUP system is updated daily from Monday to Friday and the exchange rate on Friday is extended to Saturday and Sunday. In the absence of special circumstances, the effective time of the exchange rate of some European currencies is 16:30(Beijing Time) and that of other currencies is 11:00(Beijing Time). Special note: the update time of the exchange rate shown on the CUP website may be later than the aforesaid effective time.

6. This user guide is formulated and interpreted by the SCB. The card holder hereby agrees that the SCB has the right to change, modify and terminate this user guide. The SCB will inform the card holder of the change, modification and termination of this user guide (by means of, including but not limited to, public announcement), which shall apply to the card holder. Please pay attention to relevant announcements/notices. If the card holder continues to use the business and services described in this user guide after the change or modification, the card user is deemed to agree to such change or modification.

7. The English version of this user guide is provided for convenience only and the Chinese version shall prevail under any circumstance.

8. This user guide is published on the official website of the SCB (www.sc.com/cn) and takes effect on Oct 14, 2019.

[There is no text below.]