

## Terms and Conditions for SCB Virtual Debit Card

1. This Terms and Conditions (as modified and amended from time to time, collectively as “Terms and Conditions”) applies to bank products and services relating to SCB Virtual Debit Card (“Virtual Debit Card”), are binding on Standard Chartered Bank (China) Limited (“SCB”) and card holders and shall be observed by both the SCB and the card holders.
2. The SCB Virtual Debit Card referred to in this Terms and Conditions is a financial payment and settlement instrument issued by SCB to the society without physical card.
3. The SCB and the card holder shall be restrained by Terms and Conditions of Bank Accounts and Services and Terms and Conditions for Debit Card, and this Terms and Conditions forms a complete customer agreement with Terms and Conditions of Bank Accounts and Services, Terms and Conditions for Debit Card and other agreement of Bank Accounts and Services, to which this Terms and Conditions constitutes a supplement. In the case of any conflict between this Terms and Conditions and the Terms and Conditions of Bank Accounts and Services and Terms and Conditions for Debit Card, the former shall prevail.
4. Card holder referred to in this Terms and Conditions is the customer who opens an RMB deposit account (“Type II”) with SCB, and to whom the SCB issues an SCB Virtual Debit Card to operate the RMB deposit account (“Type II”).
5. The Virtual Debit Card supports the 3rd party payment function, and will do not support cash deposit or withdrawing and other related physical card functions, including but not limited to ATM, POS, electronic cash and flash payment.
6. The Virtual Debit Card does not support pre-authorized transaction related services at current stage.
7. The Virtual Debit Card holder can raise payment instructions via 3rd party payment platforms provided by 3rd party payment institutions, or transaction on the 3rd party payment platform, provided the card holder opened related 3rd party payment function in the bank.
8. The Virtual Debit Card is valid for 10 years from the date of issuing the card. The Virtual Debit Card will fail automatically at the expiration date. After the failure, all the related functions of the Virtual Debit Card will not be used, and the customer can apply for a new Virtual Debit card through SCB branches.
9. The Virtual Debit Card has no transaction password. After opening the 3rd party payment function, the customer can set up the payment password through the 3rd party payment platform pursuant to the 3rd party user agreement.
10. If such information is disclosed, embezzled or other situations leading to endanger the security of using Virtual Debit Card, the card holders can report loss through SCB branch or customer service hotlines, and apply for new Virtual Debit Card in SCB branch.
11. The Virtual Debit Card holders must re-apply for 3rd party payment function to enable the 3rd party payment functionality upon applying new Virtual Debit Card.
12. Please notice that the 3rd party payment institution has transition limit, which is not the same as the one set by SCB (if any). Such transaction limit at 3rd party payment institution shall also be subject to the transaction limit pre-set by respective RMB deposit account (“Type II”), and the card holder can inquire the transaction limit through SCB branches or SCB customer service hotlines.
13. The 3rd party payment platform may limit the consumption of some account types and/or Virtual Debit Card accordingly, and these restrictions are subject to the provisions of the 3rd party payment institution.
14. The SMS prompt function is opened by default for Virtual Debit Card holder. SCB will send SMS when using Virtual Debit Card.

15. The charging standard of virtual debit card refers to the charging of different card types, please refer to the Personal Banking Charges Standard of SCB.
16. The provisions of Terms and Conditions of Bank Accounts and Services and Terms and Conditions for Debit Card also are applicable to the Virtual Debit Card, except for the not applicable and/or modification and/or supplementation.
17. The related department of China, such as The People's of China, State Administration of Foreign Exchange, China Banking Regulatory Commission, etc., may publish, amend and cancel relevant provisions or requirement on Virtual Debit Cards and/or RMB deposit account ("Type II") from time to time. The card holder must strictly abide by the regulations issued and changed by the related department of China from time to time when using the Virtual Debit Card.
18. For the unsettled affairs, SCB bank has the right to inform the card holder in the way (including but not limited to the announcement of the website), or to inform the card holder about the Virtual Debit Card related management rules, and the card holder agree these rules.
19. This Terms and Conditions is formulated and explained by SCB Card holder who agreed that the SCB has the rights of amendment, modification, termination of this Terms and Conditions. The amendment, modification, termination of this Terms and Conditions will be notified (including but not limited to the announcement) and applied to card holder. The card holder is invited to pay attention to the notice of the announcement. If the card holder continues to use the business and service described in this Terms and Conditions after amendment or modification, the card holder is deemed to have agreement of amendment and modification.
20. The English version of these Terms and Conditions is only for convenience. In all cases, the Chinese version shall prevail.
21. This Terms and Conditions takes effect from October 1st 2018 and is posted and published on SCB bank's official website before that date.

#### **Client Declaration**

1. I have carefully read and accept the Terms and Conditions of Virtual Debit Card. I know the latest version of Terms and Conditions of Virtual Debit Card can be inquired on SCB bank's official website.
2. I apply for a Virtual Debit Card business and promise that the information provided to the bank is true, effective and complete. The bank has the right to accept and rely on any surface real information and documents provided by me. In case of forgery or fraud, I shall be liable.
3. I declare that the number of mobile phones provided by me is the number registered in my real name. If it is found that the number does not belong to my real name, the bank has the right to stop all the non-counter business functions (including the related functions of the bank card).
4. I agree and accept, in order to open the Virtual Debit Card payment function on the third-party payment platform, I shall bind Virtual Debit Card with the third-party payment platform which has established a cooperative relationship with SCB from time to time. Virtual Debit Card Holder's information shall be verified for the first time when binding the Virtual Debit Card with third party payment platform and the password set for third party payment platform will be used for future transaction verification. For Alipay and WeChat payment, per transaction maximum limit is RMB 20,000 and daily transaction maximum limit is RMB 50,000. For China Union Pay, per transaction maximum limit and daily transaction maximum limit is RMB 20,000 respectively. The transaction limit on third-party payment platform shall also be subject to the transaction limit of RMB deposit account (Type II), which currently is RMB 10,000 per payment and per day respectively, and RMB 200,000 per calendar year. SCB is entitled to adjust such account payment limit from time to time and I may inquire such limit through SCB branches or SCB customer service hotlines. I understand that third-party payment may have risks and I shall properly preserve my identity information, card number, password, cell phone number and other personal information and try not to use third-party payment in public places such as the internet bar. If I suspect my personal information has been leaked, I shall report to the third-party payment institution according to the relevant third-party payment user agreement and call SCB via customer service hotline to report loss of my Virtual Debit Card. I may raise the compensation application with SCB pursuant to laws and regulations for the affirmed fraudulent debit card transaction which is incurred due to the reason not attributable to me.