

Terms and Conditions for the Standard Chartered QR Cash Service:

1. These terms and conditions ("Terms") apply to and regulate your use of the Standard Chartered QR Cash service ("Service") provided by Standard Chartered Bank (Hong Kong) Limited ("the Bank" or "we" or "Standard Chartered"). By your use, access and/or operation of the Service, you accept and agree to these Terms (as they may be amended from time to time). If you do not accept these Terms, please stop accessing or using the Service.
2. The Standard Chartered QR Cash Service is a service where you may, through our *mobile* app, SC Mobile, provide cash withdrawal instruction to the Bank and withdraw cash from an *ATM* without an *ATM* card.
3. The Service is provided as part of the Bank's electronic banking services, and accordingly:
 - (a) these Terms are in addition to and shall be read in conjunction with the Bank's Client Terms or General Account Terms and any other documents forming part of our banking agreement (and any reference to the terms and conditions of the Client Terms or General Account Terms shall include reference to these Terms); the Client Terms and the General Account Terms may be accessed at <https://www.sc.com/hk/help-centre/customer-terms-and-conditions.html>;
 - (b) the meaning of key words printed like *this* and other words used in our banking agreement is explained in our Client Terms and these Terms. Some additional key words which apply to the services referred to in these Terms are explained in these Terms; and
 - (c) in the event of any conflict or inconsistency, these Terms shall prevail over the Client Terms and General Account Terms and to the extent of such conflict or inconsistency.
4. You acknowledge and agree that in order to use the Service:
 - (a) You must be a valid user of our mobile *banking* services;
 - (b) You must install SC Mobile on your mobile device with camera functionality; and
 - (c) You must activate the SC Mobile Key on your mobile device to control access to the mobile device.
5. To use the Service:
 - (a) You should **log-in** SC Mobile, select "QR Cash", accept these Terms and provide your cash withdrawal instruction to the Bank ("Withdrawal Instruction"). You may withdraw cash in Hong Kong Dollar or Renminbi from any of your *account(s)* maintained with the Bank, whether they are solely or jointly owned by you, including *savings account*, *current account*, *account for credit card* and Integrated Deposits Account (IDA). There may be restrictions on the types of *account(s)* that you may withdraw cash via the Service. In case of disputes, the Bank has the sole and final decision to determine the type of *account(s)* that you may withdraw cash via the Service. The cash to be withdrawn must be in the same currency as the withdrawal *account*.
 - (b) You should visit any of the Standard Chartered *ATMs* or JETCO *ATMs* located in Hong Kong that support cardless withdrawal transaction ("QR Cash ATM") and select "Cardless withdrawal" transaction. QR Cash ATM will display a Quick Response code ("QR code") and you should **scan the QR code** with SC Mobile installed on your mobile device to withdraw cash in the amount specified in the Withdrawal Instruction.
 - (c) Each Withdrawal Instruction has a validity period of **60 minutes** from the time when the Withdrawal Instruction is successfully set up through SC Mobile ("Validity Period"). If you do not withdraw the cash in accordance with Clause 5(b) above within the Validity Period, the Withdrawal Instruction will expire and be automatically cancelled, and the Bank will not proceed to act on the Withdrawal Instruction.
 - (d) You should **ensure there is available and sufficient fund** in the withdrawal account; otherwise, the Bank will not proceed to act on the Withdrawal Instruction and the transaction will be rejected at the QR Cash ATM.
 - (e) You may **vary or cancel** the Withdrawal Instruction via SC Mobile before the withdrawal is made and within the Validity Period of the Withdrawal Instruction. If you vary the Withdrawal Instruction under this Clause 5(e), the Validity Period will be extended for 60 minutes from the time when the Withdrawal Instruction is successfully varied.
6. You may still choose to withdraw cash directly at any *ATMs* without using the Service.
7. You understand the need and you agree to protect your mobile device and shall be responsible for all uses of your mobile device (whether authorised by you or otherwise) to access and use the Service.
8. The Bank shall be entitled to impose or amend any minimum or maximum amount of the daily aggregated withdrawal limit of the Service. These are set out in the Bank's QR Cash Frequently Asked Questions, which the Bank may revise periodically. For details, please refer to <https://www.sc.com/hk/bank-with-us/app-sc-mobile/qrcash>.
9. Standard Chartered *ATMs* or JETCO *ATMs* may have different maximum and minimum transaction amount ("Transaction Limit") for every cash withdrawal made through an *ATM*. If the Withdrawal Instruction exceeds the Transaction Limit, the transaction will be rejected at the QR Cash ATM and the Bank will not proceed to act on the Withdrawal Instruction.
10. The Bank may suspend or terminate your access to and/or use of the Service or decline or reject any Withdrawal Instruction for any reason, at any time and without prior notice.
11. To enjoy certain functions of "Locate ATM" of the Service, you have to switch on the relevant function, such as location service, according to the setting of your mobile device. If you choose not to do so then certain functions of "Locate ATM" will not be available to you.
12. In addition to and without subtracting the disclaimers and exclusions of liability in the Client Terms and the General Account Terms:
 - (a) We do not represent or warrant that the Service will be accessible at all times, or function with any electronic equipment, software, infrastructure or other *electronic banking services* that we may offer from time to time.
 - (b) Unless a law prohibits us from excluding or limiting our liability, we are not liable for any loss you incur:
 - (i) in connection with the use or attempted use of the Service, or your instructions, or any unauthorised transactions through or in connection with the Service;
 - (ii) due to any delay or any unsuccessful withdrawal of cash at any QR Cash ATM as a result of the unavailability of the Service, the unavailability of cash in the QR Cash ATM and/or the unavailability of a QR Cash ATM near you;
 - (iii) if your withdrawal *account* is closed, frozen, or inaccessible for any reason; or
 - (iv) if you are unable to log in SC Mobile to use the Service because you incorrectly keyed in or forgot your *mobile banking* user ID or login *password*, or keyed in an invalid SC Mobile Key, or otherwise.
 - (c) You shall indemnify us and keep us indemnified against any consequences, claims, proceedings, losses, damages or expenses (including all legal costs on an indemnity basis) which are of reasonable amount whatsoever and howsoever caused (save and except any direct loss or damages caused by negligence or misconduct on the part of us) that may arise to be reasonably incurred by us in providing the Service to you arising out of or in connection with any improper use of the Service.
 - (d) The Bank reserves the right to amend, add or delete at any time these terms and conditions by giving reasonable prior notice in writing to you and such notice may be made in such manner and by such means of communication as the Bank shall deem fit, including, without limitation, use of direct mailing material or advertisement, website display or electronic communications such as electronic mail. You acknowledge and agree that you shall observe and comply with any such amendment, addition and/or deletion when using Service.
 - (e) These terms and conditions are available in both English and Chinese versions. The English version shall prevail in the event of any discrepancy between the two versions.
13. Meaning of words:
 - (a) **SC Mobile Key** means a virtual *security token* which securely authenticates login and transactions without the need for *one time password* via SMS.
 - (b) **account** means, for a *product*, the *account* opened and maintained by us for you in respect of it.
 - (c) **application** means, for a *product*, a Standard Chartered Bank *application* form or a similar document signed or submitted by you together with all related forms and consents signed or agreed to by you in connection with your *application* for the *product* or your request to access the *product* through our *electronic banking services*.
 - (d) **ATM** means automatic teller machine. It includes any machine or device which allows cash to be withdrawn from it and which may accept deposits of cash or cheques.
 - (e) **ATM card** means the card or other device through which you may access an *account* by an *ATM*, together with the relevant *PIN/password*.
 - (f) **authorised person** means any person you authorise (either alone or collectively) and we approve to operate an *account* and to act on your behalf in giving instructions, to perform any other acts under our banking agreement or use any *product*. It includes a *cardholder* or any other person given a *security code* to allow them to give instructions.
 - (g) **card** means an *ATM card*, a *debit card*, a *credit card*, a *prepaid card* or a *revolving card* or all of them, as the context requires.
 - (h) **cardholder** means, for an *account*, the person to whom we issue a *card* on the *account*.
 - (i) **card association** means Visa International, Mastercard International or any other *card association*.
 - (j) **credit card** means a *credit card* with the branding of a *card association* issued by us on an *account* in accordance with *credit card product terms*.
 - (k) **debit card** means the *card* or other device issued by us to you, with which you may make payments by direct debit from an *account*. A *debit card* may also be an *ATM card*.
 - (l) **electronic banking services** means services provided by us which enables you or an *authorised person* to obtain information from us or give instructions to us through *electronic equipment*.
 - (m) **electronic equipment** means any *electronic equipment* including an electronic terminal (for example, a *merchant terminal* or *ATM*), computer, cash deposit machine, television, fax machine, telephone and mobile telephone.
 - (n) **merchant** means a merchant at whose outlets we have authorised the use of cards.
 - (o) **mobile app** means our mobile *application* installed on your mobile or communications device and through which you provide instructions to us and *access mobile banking*.
 - (p) **mobile banking** means the facility provided by us which allows you access to your *account(s)*, conduct transactions and subscribe to such other *products* and services as may be provided on your mobile or communications device via the *mobile app*.
 - (q) **mobile phone number** means the mobile phone number specified by you on our *ATM*, our website, through the call centre or in writing either through any form provided by us or for using our *electronic banking services*.
 - (r) **One time password** means a uniquely randomly generated one time password that is required to access certain facilities that are part of our *electronic banking services* which we will provide to you using your *mobile phone number* that has been registered with us or via *security token* or such other agreed method.
 - (s) **PIN/password** means the personal identification. It includes the Tele-electronic Identification Number ("TIN") issued to you for use with telephone banking and other elements of the Service and/or the secret password you choose for the electronic banking service (or, in each case, any replacement secret password that you choose).
 - (t) **prepaid card** means a stored value reloadable card with a card logo issued to you by us.
 - (u) **product** means each facility, *product* or other service we may from time to time make available to you under the respective banking agreements that you have with us. It includes any component comprising the *product* including an *account*.
 - (v) **product brochure** means, for a *product*, a brochure or an important information document describing the features of the *product*. The brochure or document may not necessarily be called a 'product brochure'.
 - (w) **product terms** means, for a *product*, the specific terms and conditions that apply to it, in addition to these Client Terms and General Account Terms. These are available to you at our branches and our website and may include a *product brochure*.
 - (x) **revolving card** means a card we issue in connection with a *revolving loan*.
 - (y) **revolving loan** means the outstanding principal amount of a loan made under Part B of the *product terms* for Personal Loan and Personal Line of Credit/ Overdraft.
 - (z) **security code** means all confidential codes, user names, user identification codes, *PIN/password*, *one time password* and information or a physical device (for example, an *ATM card*, a *debit card*, *credit card*, *security token* or electronic key) that you or an authorised person must use to confirm your or their identity when you or they access an *account* using our services including our *electronic banking services*.
 - (aa) **security token** means any security device issues and designated by us as a means of identifying you or providing you with security codes to use our *electronic banking services*.
 - (bb) **SMS** means a Short Message Service using a mobile telephone.