

**2021 Standard Chartered Disney/Marvel ATM Card Terms and Conditions (“these Terms and Conditions”)**

**You need to read this document.**

**Meaning of words**

Other than the defined terms here or under the product brochure or promotional terms (if applicable), you also need to refer to the other documents that form our banking agreement which defines key words used in this document. For instance, please note:

**You** means the person named as the “applicant” in the application. If there is more than one, **you** means each person separately as well as every two or more of them jointly.

**We** (without limiting the meaning defined in Client Terms (formerly known as Customer Terms) or **Bank** means Standard Chartered Bank (Hong Kong) Limited for this application.

This sets out specific terms and conditions on which we agree to provide you with any of the products and services under the Standard Chartered Disney/Marvel ATM Card. **You must read it in conjunction with our Client Terms (formerly known as Customer Terms), and the applicable documents referred to in Part A of the Client Terms (formerly known as Customer Terms) (including the Current/Cheque/Savings Account and Time Deposit Account Terms, Important Notes on Priority Banking/Premium Banking/Easy Banking and New Account/Services Application, product brochure, Important Notes and promotional terms (if applicable)) and any other documents forming our banking agreement which are also binding on you. The banking agreement is available to you at any of our branches or our website at [www.sc.com/hk](http://www.sc.com/hk).** If there is any inconsistency between the approval (if any) and any other part of our banking agreement, then the terms in the approval prevails. These terms do not apply to any existing product(s) or service(s) (if any) you have with us to the extent that they are subject to separate terms and conditions.

**General Terms and Conditions**

1. We reserve the right to determine the criteria and requirements applicable to each of the respective products and services that you apply with us, including but not limited to the Standard Chartered Disney/Marvel ATM Card, Teens ATM Card, Deposit Card and our Banking Plans (i.e. Priority Banking, Premium Banking or Easy Banking as defined in the Terms and Conditions applicable to Priority Banking, Premium Banking and Easy Banking), or to decline your application in its entirety or of each such products and services in them without giving you any reason for doing so.
2. The Bank reserves its absolute right to vary, modify or terminate any of the following Banking Services (as defined below) and to amend or terminate any of these Terms and Conditions at any time without prior notice. Any benefit, promotional offer or welcome gift for successful account opening is subject to availability and we may terminate, extend or change such offer at our discretion from time to time without notice to you. In case of any disputes, the decision of the Bank shall be final and binding.
3. You are responsible for all the uses of the Standard Chartered Disney/Marvel ATM Card, Teens ATM Card and Deposit Card which cards are issued by the Bank at your request and all the withdrawals and transactions made from their use.
4. Without limiting the above, our “Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance (“**Ordinance**”) and the Code of Practice on Consumer Credit Data” (the “**Notice**”, which is available to you at any of our branches and/or on our website at [www.sc.com/hk](http://www.sc.com/hk)) also forms part of the banking agreement. We will be using the information you provide to us and for such purposes as set out in the Notice.
5. The use of the Standard Chartered Disney/Marvel ATM Card, Teens ATM Card and Deposit Card is subject to our banking agreement and these Terms and Conditions. You must read these Terms and Conditions in conjunction with our Client Terms (formerly known as Customer Terms), and the applicable documents referred to in Part A of Client Terms (formerly known as Customer Terms) (including the Current/Cheque/Savings Account and Time Deposit Account Terms, Important Notes on Priority Banking/Premium Banking/Easy Banking and New Account/Services Application, product brochure, Important Notes and promotional terms (if applicable)) and any other documents forming our banking agreement which are also binding on you. The banking agreement is available to you at any of our branches or our website at [www.sc.com/hk](http://www.sc.com/hk). If there is any inconsistency

between the approval (if any) and any other part of our banking agreement, then the terms in the approval prevail. These terms do not apply to any existing product(s) or service(s) you have with us to the extent that they are subject to separate terms and conditions.

6. You need to refer to our banking agreement which also defines key words used in these Terms and Conditions. If a word defined in these Terms and Conditions is also defined in our banking agreement, the definition in these Terms and Conditions applies for the purposes of the Standard Chartered Disney/Marvel ATM Card, Teens ATM Card and Deposit Card.
7. A Teens ATM Card and a Deposit Card must be linked to the My Dream Account that you open or hold with the Bank.
8. Unless otherwise specified, a client who holds a My Dream Account in relation to his/her child aged 11 or above and below 18 is eligible to apply for a Teens ATM Card.
9. The Teens ATM Card is a card which you and/or your child (in case it is linked to My Dream Account in relation to your child) may make payments by direct debit from an account, and may access an account by an ATM, together with the relevant PIN/password.
10. Unless otherwise specified, a client who holds a My Dream Account in relation to his/her child aged below 11 is eligible to apply for a Deposit Card. For the avoidance of doubt, our rights under our banking agreement will not be affected even if we approve your application for a Deposit Card where your child is aged 11 or above.
11. The Deposit Card is a card which enables you and/or your child (in case it is linked to My Dream Account in relation to your child), at ATM locations, only to make deposits (if the ATM accepts deposits) and verify account balance, together with the relevant PIN/password, with such cards having no withdrawal, purchase or payment capabilities.
12. Upon successfully opening a Teens ATM Card and/or Deposit Card, clients may be automatically enrolled in all the banking services (the "**Banking Services**") along with the Teens ATM Card and/or Deposit Card which the Bank may vary from time to time and at its sole discretion to include or exclude from the Teens ATM Card and/or Deposit Card (including such services as may from time to time be re-named, replaced, supplemented or varied by the Bank). Clients of the Teens ATM Card and/or Deposit Card agree that each of the Banking Services is made available by the Bank subject to the applicable terms and conditions regulating each of the Banking Services and agree to be bound by them.
13. If you request us to issue a Teens ATM Card or a Deposit Card where My Dream Account in relation to the child is being linked, you authorize us to disclose to your child the information of your My Dream Account in relation to your child and you authorize your child to access the information of your My Dream Account in relation to your child through any means made available by us. You also agree and understand that the Teens ATM Card and/or Deposit Card and the Personal Identification Number (PIN) for use for the Teens ATM Card and/or Deposit Card are deemed to have been issued to you. You are responsible for all the uses of the Teens ATM Card and/or Deposit Card which cards are issued by the Bank at your request and all the withdrawals and transactions made from the use of the Teens ATM Card.
14. Each Designated Account may be linked to one Teens ATM Card or Deposit Card only regardless of the number of applications submitted.
15. We reserve the right to determine at our sole discretion the criteria and requirements applicable to each of the Teens ATM Card and Deposit Card that you apply with us, or to decline your application in its entirety or of each such Teens ATM Card and Deposit Card without given you any reason for doing so.
16. If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

**Terms and Conditions of Standard Chartered Disney/Marvel  
ATM Card**

1. You may apply for a Standard Chartered Disney/Marvel ATM Card ("**Disney/Marvel ATM Card**") in the form of a UnionPay single currency Standard Chartered ATM Card (if you are an Easy Banking, Premium Banking or non-banking plans client of the Bank) or a UnionPay single currency Priority Banking Card (if you are a Priority Banking client of the Bank) or a Teens ATM Card or Deposit Card. The payment clearing network of the Disney/Marvel ATM Card is UnionPay.
2. You may choose the card design of the Disney/Marvel ATM Card that is available at the time of your application. However, the Bank reserves the right to issue any card design of the Disney/Marvel ATM Card in its own discretion and replace your Disney/Marvel ATM Card with another card design of ATM Card at any time as the Bank sees fit.
3. The Disney/Marvel ATM Card must be linked to at least one bank account that you open or hold at the Bank. There may be restrictions on the type of account(s) that can be tied to or linked to the Disney/Marvel ATM Card and you accept that certain types of account(s) may not be set as the primary account of the Disney/Marvel ATM Card. In case of disputes, the Bank has the sole and final discretion to determine the primary account that is linked to or tied to the Disney/Marvel ATM Card.
4. If the primary account is jointly owned, only the primary account holder could apply for the Disney/Marvel ATM Card.
5. All Disney/Marvel ATM Cards are subject to its availability. Quota is limited and is available on a first-come-first-served basis. The Bank has the sole and final discretion to determine and amend the expiry date of the Disney/Marvel ATM Card without prior notice.
6. You expressly acknowledge and agree that the Bank may terminate the Disney/Marvel ATM Card at any time with prior written notice. Upon termination of such Disney/Marvel ATM Card, the Bank may issue any ATM card to you at its own discretion to replace the Disney/Marvel ATM Card.

