

<p><b>PRODUCT DISCLOSURE SHEET</b></p> <p>Read this Product Disclosure Sheet before you decide to take up the Business MasterCard Debit Card</p> <p>Be sure to also read the Standard Terms, Account Terms, Country Supplement (Malaysia), SME Country Supplement to Standard Terms (Malaysia) and Business Debit Card Terms and Conditions</p>	<p>Standard Chartered Bank Malaysia Berhad (“Bank”)</p> <p>Name of Product: Business MasterCard Debit</p> <p>Date:</p>
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**1. What is this product about?**

This is a debit card, 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 an ATM function for customers to withdraw money from the deposit account that is linked to it. The debit card comes with a MyDebit contactless application which allows you to perform cashless transactions at MyDebit terminals for transactions below RM250.

To perform overseas ATM withdrawal, overseas point-of-sales purchases, online purchase and mail-order-telephone-order transactions (“Card Not Present”), you are required to opt-in (request) via our branch or Contact Centre at **1 300 888 111 (603 - 7718 9733** if you are calling from overseas).

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

**i) Debit Card**

Description	Business MasterCard Debit
• New Card	RM8
• Annual fee <sup>1</sup>	RM8
• Replacement of lost/damaged cards	RM8
• Replacement of faulty cards (newly issued)	Free
• Replacement of card due to PIN block	RM8
• Oversea Cash Withdrawal	RM12 per transaction

<sup>1</sup> Annual fee may apply or waived for selected products. For details, please refer to Fees and Charges Booklet.

**ii) Standard Chartered ATM Network**

Description	Business MasterCard Debit (per transaction)
Cash Withdrawal	Free
Balance enquiry	Free
Interbank Funds Transfer (IBFT)	No charge

**iii) HOUSE\*\* ATM Network**

Description	Business MasterCard Debit (per transaction)
Cash Withdrawal	RM1
Balance Enquiry	Free
Interbank Funds Transfer (IBFT)	No charge

\*\*HOUSE Network consists of Standard Chartered Bank Malaysia Berhad, HSBC Bank Malaysia Berhad, OCBC Bank

(Malaysia) Berhad and United Overseas Bank (M) Bhd.

**iv) MEPS Shared ATM Network (SAN)**

Description	Business MasterCard Debit (per transaction)
Cash Withdrawal <sup>^</sup>	RM4
Balance Enquiry	Free
Interbank Funds Transfer (IBFT)	No charge

<sup>^</sup> Up to RM4 per transaction. Fees will be determined by the acquirer that provides the ATM services. Eligible fee reversals will be credited on month-end.

**Transaction In Foreign Currency**

- Transactions in a currency other than Ringgit Malaysia shall be converted at the exchange 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.
- The Bank will charge a 1% administration fee on the amount transacted in foreign currency or amount transacted overseas with MasterCard Debit Card and/or Visa Debit Card.

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

**Pre-Authorisation for payment using debit card**

A pre-authorization amount of RM200 ("Pre-Authorization Amount") will be charged to your linked deposit account when you make payment using your debit card at any automated fuel dispenser. The Bank will only post the exact amount of the transaction and release any extra hold amount from your account within 3 working days after the transaction date. Alternatively, you may choose to pay with the debit card at the cashier to avoid the hold on the Pre-authorization Amount.

**4. Can I reduce my cumulative contactless limit or opt out from using the contactless feature of my debit card?**

Your debit card cumulative contactless limit is defaulted to RM500 per day. If you would like to set a lower limit or opt out of this feature, please contact us at **1 300 888 111 (603 - 7718 9733** if you are calling from overseas) or visit any of our branches.

**5. What if I fail to fulfill my obligation?**

You must always use reasonable precautions to prevent the loss of your debit Card. You are responsible to safekeep your card and not disclose the details and Personal Identification Number (PIN) of your card to anyone. You will be liable for PIN-based unauthorised transactions if you have:

- acted fraudulently;
- delayed in notifying us as soon as reasonably practicable after having discovered the loss or unauthorized use of your debit card;
- voluntarily disclosed your PIN to another person; or
- recorded your PIN on the debit card, or on anything kept in close proximity with your debit card.

You will be liable for unauthorized transactions which require signature verification or with contactless card, if you have:

- acted fraudulently;
- delayed in notifying us as soon as reasonably practicable after having discovered the loss or unauthorized use of your debit card;
- left your card unattended, whether by itself or kept in a wallet, handbag, etc. in places that is visible or accessible to others; or
- voluntarily allowed another person to use your debit card.

<b>6. What are the major risks?</b>
<p>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. You should call the Bank at <b>1 300 888 111 (603 - 7718 9733)</b> if you are calling from overseas) immediately after having found out that your debit card is lost or stolen. You should notify the Bank immediately if you know or suspect that the security of your PIN has been compromised or that your card has been misused. Please be advised not to use your date of birth, identity card number or mobile number as your PIN to mitigate unauthorized usage of your debit card in the event your card is lost or stolen.</p> <p>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.</p>
<b>7. What do I need to do if there are changes to my contact details?</b>
<p>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.</p> <p>You may call our call center at <b>1 300 888 111 (603 - 7718 9733)</b> if you are calling from overseas) or update the information at any of our branches.</p>
<b>8. Where can I get further information?</b>
<p>Information is available at all our branches and at <a href="http://www.sc.com/my">www.sc.com/my</a> website.</p> <p>If you have any enquiries, please contact us at:  <b>Tel: 1 300 888 111 (603 - 7718 9733)</b> if you are calling from overseas)  <b>Email: <a href="mailto:my.business@sc.com">my.business@sc.com</a></b> (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.</p>
<b>9. What are the risk associated to card-not-present and overseas transaction?</b>
<p>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 POS 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 comprised.</p>
<b>10. How do I cancel my debit card?</b>
<p>Kindly proceed to any Standard Chartered Bank Malaysia Berhad or Standard Chartered Saadiq Berhad branch to cancel your debit card and close the linked account.</p>

The information provided in this disclosure sheet is valid as at 1 September 2018.



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Standard Chartered Bank Malaysia Berhad (Reg.No. / No. Pendaftaran 115793 P) / Standard Chartered Saadiq Berhad (Reg.No. / No. Pendaftaran 823437 K)

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