



PLEASE READ AND UNDERSTAND THE TERMS AND CONDITIONS STATED IN THIS DOCUMENT. IF YOU DO NOT UNDERSTAND ANY PART OF THIS DOCUMENT YOU MUST SEEK FURTHER CLARIFICATION FROM THE BANK'S OFFICER.

**PRODUCT DISCLOSURE SHEET**

Read this Product Disclosure Sheet before you decide to take out the following: Please tick whichever is applicable in this document

- Saadiq Business Debit MasterCard-i  
(This debit card-i is only available to Saadiq Business Banking clients)
- Saadiq Priority Banking Debit MasterCard-i  
(This debit card-i is only available to Saadiq Priority Banking clients)
- Saadiq MasterCard Debit Card-i/ Saadiq Liverpool FC MasterCard Debit Card-i  
(This debit card-i is only available to Saadiq Personal Banking clients)

**Be sure to also read:**

- Standard Chartered Saadiq Berhad Business Debit Card-i Terms & Conditions
- Saadiq Personal Account Rules and Regulations

Standard Chartered Saadiq Berhad ("Bank")

Date:

Account No : \_\_\_\_\_

Currency :  RM

**1. What is this product about?**

This is a debit card-i, a payment instrument which allows you to pay for goods and services from your deposit/investment account at participating retail and service outlets. You are required to maintain a deposit/investment account with us to be linked to your debit card-i.

The Shariah concept applicable is Ujrah (fee based). This refers to the payment of a fee in exchange for the services, benefits and privileges offered to the cardholders.

The debit card-i also has an ATM function for clients to withdraw money from the deposit/investment account that is linked to it. The debit card-i comes with a MyDebit contactless application which allows you to perform cashless transactions at MyDebit terminals for transactions below RM 250.

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

Description	Others	Priority Banking	Business Banking
▪ New Card Issuance Fee	RM8	Free	RM8
▪ Annual Fee*	RM8	Free	RM8
▪ Replacement of card due to lost / damages cards / PIN block	RM8	Free	RM8
▪ Replacement of faulty cards (newly issued)	Free	Free	Free
▪ HOUSe Network** withdrawal (per transaction)	RM1	RM1	RM1
▪ HOUSe Network** Balance Enquiry	Free	Free	Free
▪ MEPS Shared ATM Network withdrawal (per transaction)^	RM1	RM1	RM1
▪ MEPS Shared ATM Network Balance Enquiry	Free	Free	Free
▪ Overseas Cash Withdrawal	RM12	Free	RM12
▪ MEPS IBFT Instant Fund Transfer via SCB ATM -	No charge (effective 1 <sup>st</sup> July 2018)		

\* Annual fee may apply or waived for selected products. For details, please refer to Fees and Charges Booklet.

\*\* HOUSe Network consists of Standard Chartered Bank Malaysia Berhad, HSBC Bank Malaysia Berhad, OCBC Bank (Malaysia) Berhad and United Overseas Bank (M) Bhd.

**Transaction in Foreign Currency**

- Transactions in a currency other than Ringgit Malaysia shall be converted at the exchange rate determined by MasterCard Worldwide / Bank and with such fees, charges and commission as determined by MasterCard Worldwide on the date the transaction is processed.
- The Bank will charge 1% mark-up on the amount transacted in foreign currency or amount transacted overseas with MasterCard Debit Card-i.

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

#### Pre-Authorisation for payment using debit card-i

A pre-authorization amount of RM200 ("Pre-Authorization Amount") will be charged to your linked deposit/investment account when you make payment using your debit card-i 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-i at the cashier to avoid the hold on the Pre-authorization Amount.

### 4. What if I fail to fulfill my obligation?

You must always use reasonable precautions to prevent the loss of your debit card-i. 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 unauthorised use of your debit card-i;
- voluntarily disclosed your PIN to another person; or
- recorded your PIN on the debit card-i, or on anything kept in close proximity with your debit card-i.

You will be liable for unauthorised 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 unauthorised use of your debit card-i;
- 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-i.

### 5. What are the risks involved?

If your card is stolen or lost or misused. You should safeguard your debit card-i and PIN, and not disclose the card details or PIN to anyone. If your debit card-i is lost or stolen or if you know or suspect that your card has been misused, you should immediately notify the Bank via **Online Banking / SC Mobile** by going to '**Help and Services**' and select '**Report Lost/Stolen Card**' or via calling 1300 888 888 / 603-7711 8888 (if you are calling from overseas) immediately. For Business Banking client, please contact us at 1300 888 111 / 603-7718 9733 (if you are calling from overseas). Please be advised not to use your date of birth, identity card number or mobile number as your PIN to mitigate unauthorised usage of your debit card-i in the event your card is lost or stolen.

You will be receiving the defaulted SMS transaction alerts. To customise your SMS alerts, please login to Online Banking. Do be reminded of the risks associated if you make any changes. 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.

### 6. What are the risk associated to card-not-present and overseas transaction?

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 unauthorised 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 compromised.

### 7. Can I make overseas and / or online transactions with my card?

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 for Card Not Present transaction. You can opt-in via **Online Banking / SC Mobile** with these steps: Sign in > Select '**Help & Services**' > Select '**Card Management**' > Select '**Debit Card Settings**'.

### 8. Can I reduce my cumulative contactless limit or opt out from using the contactless feature of my debit card-i?

Your debit card-i cumulative contactless limit is defaulted to RM500 per day. If you would like to set a lower limit or opt out of this feature you may do so via **Online Banking / SC Mobile**. See full step by step in answer for question 7.

### 9. What do I need to do if there are changes to my contact details?

You should inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner. You may update your contact details via **Online Banking / SC Mobile** with these steps: Sign in > Select '**Profile**' > Update contact details.

### 10. How do I cancel my debit card-i?

Kindly proceed via Online Banking / SC Mobile under 'Help and Services' or to any Standard Chartered Bank Malaysia Berhad or Standard Chartered Saadiq Berhad branch to cancel your debit card-i and close the linked account.

For Business Banking clients, kindly proceed to the branch where your business account was opened or call our Business Banking Hotline at 1300 888 111 / 603-7718 9733 (if you are calling from overseas)

The information provided in this disclosure sheet is valid as at March 2021.

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