

<p>PRODUCT DISCLOSURE SHEET Read this Product Disclosure Sheet before you decide to take out the following: Please tick whichever is applicable in this document</p> <p><input type="checkbox"/> Saadiq Business Debit MasterCard-i (This debit card-i is only available to Saadiq Business Banking customers)</p> <p><input type="checkbox"/> Saadiq Priority Banking Debit MasterCard-i (This debit card-i is only available to Saadiq Priority Banking customers)</p> <p><input type="checkbox"/> Saadiq MasterCard Debit Card-i (This debit card-i is only available to Saadiq Personal Banking customers)</p> <p>Be sure to also read:</p> <p><input type="checkbox"/> Standard Chartered Saadiq Berhad Business Debit Card-i Terms & Conditions</p> <p><input type="checkbox"/> Saadiq Personal Account Rules and Regulations</p>	<p>Standard Chartered Saadiq Berhad ("Bank")</p> <p>Date: _____</p> <p>Account No : _____</p> <p>Currency : <input type="checkbox"/> RM</p>
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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 Syariah 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 customers 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.

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 1300 888 888 / 603-7711 8888 (if you are calling from overseas).

For Saadiq Business Banking customers, 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 charges¹ I have to pay?

Following fees and charges are applicable to customers:

1. Debit Card-i

Description	Saadiq MasterCard Debit Card-i / Saadiq Business Debit MasterCard-i	Saadiq Priority Banking Debit MasterCard-i
▪ Issuance of New Card*	RM8	Free
▪ Annual Fee**	RM8	Free
▪ Replacement of lost/damaged cards/PIN block	RM8	Free
▪ Replacement of faulty cards (newly issued)	Free	Free
▪ Overseas Cash Withdrawal (per transaction)	RM12	Free

* For Employee Banking customers and JustOne-i accountholders, the Debit Card Issuance Fee will be waived.
 ** Annual fee may apply or waived for selected products. For details, please refer to Fees and Charges Booklet.

2. Standard Chartered and *HOUSE ATM Network

Description	Saadiq MasterCard Debit Card-i / Saadiq Business Debit MasterCard-i	Saadiq Priority Banking Debit MasterCard-i
	(per transaction)	
▪ Cash Withdrawal	At Standard Chartered ATM: Free At HOUSE ATM Network: RM1	At Standard Chartered ATM: Free At HOUSE ATM Network: RM1



▪ Balance Enquiry	At Standard Chartered ATM: Free At HOUSe ATM Network: Free	At Standard Chartered ATM: Free At HOUSe ATM Network: Free
▪ Interbank Funds Transfer (IBFT)	No charge	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.

3. MEPS Shared ATM Network (SAN)

Description	Saadiq MasterCard Debit Card-i / Saadiq Business Debit MasterCard-i	Saadiq Priority Banking Debit MasterCard-i
	(per transaction)	
Cash Withdrawal	RM4	RM4
Interbank Funds Transfer (IBFT)	No charge	No charge
Balance Enquiry	Free	Free

^ 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 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.

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. 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, please contact us at 1300 888 888 / 03-7711 8888 or visit any of our branches. For Saadiq Business Banking customer, please contact us at 1 300 888 111 / 603-7718 9733 (if you are calling from overseas).

5. 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 unauthorized 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 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-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.

6. 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. You should call the Bank at 1 300 888 888 / 603 7711 8888 (if you are calling from overseas) or call the Bank at 1 300 888 111 / 603 7718 9733 (if you are calling from overseas) for Saadiq Business Banking customers immediately after having found out that your debit card-i 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-i in the event your card is lost or stolen.

If you decide to choose not to receive SMS transaction alerts, please be reminded of the risks associated with this decision. You will have to contact the Bank to choose not to receive 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.

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

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.

You may call our call center at **1 300 888 888 (603 7711 8888** if you are calling from overseas) or update the information at any of our branches.

For Saadiq Business Banking customers, you may call our call center at **1 300 888 111 (603 7718 9733** if you are calling from overseas) or update the information at any of our branches.

8. Where can I get further information?

Information is available at all our branches and the www.sc.com/my/saadiq website.

If you have any enquiries, please contact us at:

Tel: 1300 888 888 or 603 7711 8888 (if you are calling from overseas)

Email: Malaysia.Feedback@sc.com (for non account related enquiries).

For Saadiq Business Banking customers, please contact us at:

Tel No: 1300 888 111 or 603 7718 9733 (if you are calling from overseas)

Fax No: 03-21429733

Email: MY.BUSINESS@sc.com (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.

9. 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 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.

9. How do I cancel my debit card-i?

Kindly proceed to any Standard Chartered Saadiq Berhad or Standard Chartered Bank Malaysia Berhad branch to cancel your debit card-i and close the linked account.

For Saadiq Business Banking customers, 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) to cancel your debit card and close the linked account.

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

