

## **Online Banking/SC Mobile App FAQs**

### **1. Who can apply for this service?**

To use this service, you must at least have a transactional or Credit Card account with Standard Chartered Bank Nepal. Partnership and Public Limited Companies are not eligible.

### **2. How do I apply for this service?**

Simply contact our 24X7 Client Care Centre at 00977 1 4781800 for registration.

### **3. What is the fee to apply for this service?**

This service is free of cost.

### **4. What is my ID and password for log-in?**

They are unique secret words/characters to each user to ensure confidentiality. You need both of these to log-in. Login ID and password will be delivered to your email ID and mobile respectively. ***You need to activate your Online Banking by logging into Standard Chartered Online Banking within 72 hrs from the date of receipt of ID and password.***

### **5. What could be the reason that I may not be able to login Online Banking?**

- ✓ If you use incorrect Login ID and/or Password
- ✓ You attempt wrong ID and/or password three times and your ID is locked.
- ✓ If you did not use your ID and password within 72 hrs from the date of receipt of ID and password

### **6. What should I do if my ID is locked?**

You need to contact our 24X7 Client Care Centre to unlock your ID at +977 1 4781800.

### **7. Can I use my ATM PIN to log in?**

No, your Online Banking ID and password are unique to this service.

### **8. What should I do if I have forgotten my ID/password? What happens when my ID is invalid?**

You can reset your password via Online Banking/SC Mobile App or contact our Client Care Centre. If you do not login to Online Banking for more than two months your Online Banking ID becomes invalid. You would need to contact our 24X7 Client Care Centre at 00977 1 4781800 to get your ID validated.

### **9. Can I change my Login ID?**

You can only change your Login ID when you login to Online Banking for the very first time.

### **10. What kind of funds transfer can I do in this service?**

You can transfer funds between your own Standard Chartered account, to another pre-registered Standard Chartered Nepal account and to other pre-registered local bank account.

### **11. How do I pre-register my 3rd party Standard Chartered and other local bank accounts?**

This can be done online. Simply click on maintain beneficiary under Funds Transfer and input the necessary beneficiary's details as requested by the system. You will need Electronic Transaction Authorization Code (eTAC) to set up the beneficiary. The code will be sent to your mobile number recorded in the Bank's system.

### **12. What are the fund transfer limits through Online Banking?**

Fund transfer limit through Online Banking is as follows which can be changed in line with the direction of the NRB.

Per Transaction limit – 5,00,000/-

Per Day – 10,00,000/-

Per Month – 50,00,000/-

**13. How much time does it take for the fund transfers initiated through Online Banking?**

For fund transfers within Standard Chartered Nepal, the transfer is instant. In case of fund transfer to other local bank, it is as per the NCHL-IPS (Interbank payment System) window.

**14. Is there any fee for fund transfer?**

Fund Transfer within Standard Chartered Nepal is free. NPR 50/- is applied for fund transfers to other local bank.

**15. How do I view my Credit Card statement?**

You can view your current Standard Chartered Credit Card statement and two previous card statements online anytime, anywhere. All you need to do is to click on Card Activity under Credit Cards and select the statement period that you wish to see.

**16. How do I pay my Credit Card bill online?**

You can make payment to your Standard Chartered Credit Card bills immediately or Set-up Standing order payment mode. Simply click on "Credit Cards" and select Pay SC Credit Card option, choose the card for which you want to pay the bill by debiting your bank account.

**17. I have registered for Online Banking; Do I need to subscribe for SC Mobile App?**

You just need to download SC Mobile App using "Google Play" or "App Store". No need to register separately for this App. SC Mobile App is the wrapped version of our web based Online Banking.

**18. What other features can I use through Online Banking/SC Mobile app?**

Beside the basic services like view transaction history, card and loan details, forex details fund transfers etc, there are other host of services you can enjoy, as follows:

- ✓ Debit Card activation & PIN reset
- ✓ Instant Debit Card block and replacements
- ✓ Credit Card/Prepaid activation & PIN change
- ✓ Instant Credit Card Block and replacements
- ✓ Instant update of personal information\*
- ✓ Request for fee waiver
- ✓ Request for balance refund from Credit Card
- ✓ Request for instalment loan for purchase over NPR 5000\* using cards
- ✓ Status Enquiry to track progress of the requests made
- ✓ Bill Payments
- ✓ Cheque book request etc
- ✓ FD request
- ✓ FD renewal request
- ✓ FD advice request in hard copy
- ✓ Debit Card re-delivery
- ✓ Cheque Book re-delivery
- ✓ Credit Card statement date change
- ✓ Credit Card statement request for last one year.

Please visit our [website](#) for more details on the features available through Online Banking/SC Mobile app.

**19. Where do I find Bill payment option in SC Mobile app.**

You can find the option of Bill payment in login page of the app itself under the hamburger icon.

**20. How do I use Bill payment service through Online Banking?**

Simply go to our website [www.sc.com](http://www.sc.com), click on Bill Payment navigation.

**21. What are other specific features of SC Mobile app?**

Beside the services listed above, there are other features for your convenience as below:

- ✓ Touch and Face ID login features
- ✓ Moving Pre-login page with changing effects

- ✓ Personalization of login screens where you may use your name or the way you want in the login screen under >Setting > customize nick name > type in your chosen nick name > click on change
- ✓ Inbox Notification registration
- ✓ Apply for our products straight through the login screen
- ✓ Get updated with our promotions through sales banner in pre-login page

**22. What is Inbox notification?**

Inbox notification enables you to receive banking transactions and marketing alerts as push notifications and stores them in the Inbox in SC Mobile app for easy access.

**23. How do I enable Inbox Notifications?**

You are required to perform a one-time registration for Inbox Notifications after logging in if you have enabled it before. If you have previously disabled the feature, you can re-enable it by going to “Setting > Inbox Notifications” from the main menu.

**24. I have more than one device. Can I register for Inbox Notification on both devices?**

For security reasons, we only allow clients to register for the feature on one device. If you wish to register on a new device, you will automatically be unregistered from the feature in your previous device.

**25. Do I continue to get SMS alerts for banking transactions alerts if I register for Push Notification?**

No, SMS alerts in your message box will be discontinued with the registration of your push notification.

**26. Do I get Push notification if my mobile isn't connected to mobile data/network?**

If you are offline and your mobile is not connected to network during you make banking transaction, the push notification will be re-sent via SMS instead. Marketing alerts that fail to deliver as push notification will not be re-sent via SMS.

**27. Is there any fee for Push notification registration?**

No, this service is free of cost.

**28. Who can I call if I have any problem or enquiry in using services through Online Banking/SC Mobile?**

Call our 24X7 Client Care Centre at 00977 1 4781800.

**29. Can I share my ID and password with Bank staff if I encounter any issue with Online Banking?**

No, ID and Password are confidential credentials. These should be secured and not shared with anyone.

