

With an upgraded Standard Chartered EMV Chip Debit Card, your transactions are even more secure.

Frequently Asked Questions

1. What is an EMV Chip Debit Card?
An EMV (Europay, MasterCard and Visa) Chip Debit Card is a standard plastic card that has a powerful computer chip embedded in it. The chip's capacity to store and process information is much greater than that of the magnetic-stripe.
2. How does an EMV Chip Debit Card work?
The chip card stores information which is authenticated when inserted into an EMV terminal. The transaction is validated before it is approved.
3. What is the difference between an EMV Chip Card and a magnetic-stripe card?
Due to its ability to store and process information, the EMV Chip Card can perform multiple functions using high security mechanism such as advanced encryption. A magnetic-stripe card has a much lower storage capacity.
4. How is an EMV Chip Card more secure than a magnetic stripe card?
An EMV Chip Card counters fraud by using a range of complex encryption locks and keys to authenticate the card and the transactions. The chip is better able to detect whether or not a card is genuine. It has been proven to reduce card crime. An EMV Chip Card is also more difficult to copy or alter.
5. Where can I use my EMV Chip Debit Card?
It provides access to your account whenever and where ever you want. You can use this card to purchase goods & services at various Visa Merchant Establishments and for online purchases where available and also withdraw cash from Visa ATMs across Nepal and India.
6. Do I have to pay any fees or charges for the chip based debit card?
The current applicable charges can be obtained from the Standard Tariff sheet under Help > Fees and Charges from our website: www.sc.com/np
7. Is my Visa Platinum Debit Card ready to use once I receive it from the Bank?
No, to operate your Debit Card, you will need a 4-digit PIN (Personal Identification Number). You also need to contact the Bank to activate your card.
8. How will I get the PIN?
You can self generate the PIN for your card by visiting the nearest ATM of our Bank. You are requested to follow the below instructions to generate 4 digit PIN.

Steps to be followed to generate your 4 digit PIN
 - Insert Card in ATM
 - Press on PIN Change
 - Create 4 digit PIN
 - Press Enter
 - Press Return Card
 - Receive the Card
9. Is the card ready to use once I generate the PIN?
Yes, your card is ready to use once you generate the PIN.
10. What should I do to activate my Visa Platinum Debit card?
Simply call our 24X7 Client Care Centre to activate your card. You are requested to follow the below instructions to activate your card.

Steps to activate the Visa Platinum Debit card

- Upon receipt of your card, contact our 24X7 Client Care Centre using your contact number or mobile which is registered with the Bank to activate your card.

- Request for Card Activation
- Card is activated post verification
- Visit the nearest SCBNL ATM to generate PIN for further usage of cards.

11. Should I call the Client Care Centre to activate my card and then generate the PIN?
Yes, PIN generation is only possible post you contact Client Card Centre for card activation

12. What should I do if I forget my 4 digit PIN?
You can re-generate the PIN and use the same card following below instructions.

Steps to follow if you have forgotten your PIN

- Contact our 24X7 Client Care Centre using your contact number /mobile which is registered with the Bank to report a forgotten PIN
- Bank representative will conduct verification.
- Upon satisfactory verification, you can perform PIN Change at the ATM.

13. Do I need to remember my PIN?
Yes. Please do remember your PIN for your debit card at all times. It will be required for all future cash withdrawals and retail transactions on your card.

14. What should I do if my debit card pin is locked due to inserting wrong pin exceeding thrice but I remember the correct PIN later?
You can simply contact our 24X7 Client Care Centre at +977 1 4781800 using your contact number /mobile registered with the Bank to unlock it.

15. Can Joint account holders apply for the card?
Yes, Joint account holders can each have Visa Platinum Debit card provided the joint account can be operated singly.

16. What are the services which I can avail through my Visa Platinum Debit Card in Standard Chartered ATM sites?
You can avail an array of financial services at Standard Chartered ATM sites with your Platinum Visa Debit Card.

- Balance Enquiry
- Mini-statement requests
- PIN change
- Cash withdrawals

17. What is the maximum limit that I can withdraw per day?

The maximum withdrawal of the cash from ATMs inside and outside Nepal will be as per the Nepal Rastra Bank regulation issued from time to time. The withdrawal of cash is subject to available balance in your account and other conditions as applicable.

18. How can I use the services for cash withdrawals in the ATMs?

You can withdraw cash following below instructions:

1. Insert Debit card with the front of the Card facing upwards and enter PIN.
2. Select FAST CASH in case your cash requirement is as per the amount shown on the screen.
3. If not, then Select "CASH WITHDRAWAL"
4. Key in withdrawal amount.
5. Remove Card, cash and transaction receipt.
 - Remember, if you make a mistake, press "CLEAR" or "CANCEL". This allows you to correct mistakes; or switch over to any other service.
 - Please take withdrawn cash within 30 seconds as the ATM is programmed to retain it for security purposes after the stipulated time.
6. Select "Yes" if you want a receipt with the transaction and "No" if you don't

Please note. These are the standard process to withdraw cash in SCBNL ATMs, it may vary from ATM to ATM.

19. What other important things I need to keep in mind?

- **Security of your PIN:** - Your PIN should be confidential and known to you only. For Security reasons DO NOT write your PIN on your card and or any item in your wallet or purse or any item liable to be lost and stolen simultaneously with your card. The security of your Card & PIN is extremely important. If you fail to observe these security requirements you will be liable for any unauthorised use and any loss involved.
- **In case your card is damaged!** You need to visit our nearest branch to apply for a new card.
- **Report in case of Lost /Stolen card:** Security is obviously a vital issue with cash cards. So if you suspect your card has been stolen or if you happen to lose your card, you need to report the loss or theft by calling our 24X7 Client Care Centre at +977 1 4781800. Informing us through phone is the best way to advise us to safeguard your account, but you will need to confirm the loss of theft in writing within 3 days from the lodgement of your verbal notification to the Bank.

20. I would like to know more about the EMV chip card. What should I do?
Please call our 24X7 Client Care Centre on +977 1 4781800