



FREQUENTLY ASKED QUESTIONS

CARDLESS CASH WITHDRAWS

1. What is Cardless Cash Withdrawal?

This service enables the beneficiary to withdraw funds from any Standard Chartered ATM without using an ATM card, for example in case you have forgotten your card at home or if you are sending money to someone else whether they hold a Standard Chartered bank account or not.

2. How do I access this service?

Cardless cash withdrawal service is accessed via the SC Mobile App which you can download from Apple store and Google play store.

Click [here](#) for a step-by-step guide on how to initiate the Cardless cash transaction.

Thereafter, the cash can be withdrawn from any Standard Chartered ATM. When at the ATM, click on “Cardless Cash Withdrawal”; then follow the on-screen prompts to input the mobile number, voucher number and transaction amount.

You can locate the nearest SCB ATM by using the ‘Locate’ option on the SC Mobile App, or by visiting <https://www.sc.com/ug/atm-branch-locator/>

3. Can the beneficiary withdraw the cash from a non-Standard Chartered ATM?

The cash can only be withdrawn from a Standard Chartered ATM.

4. Can I send funds in foreign currency?

The service is available in only UGX currency.

5. What are the minimum and maximum amounts which I can send using the Cardless cash service?

Minimum transaction amount is UGX 10,000=

Maximum amount per transaction is UGX 2,000,000=

Overall daily limit is UGX 5,000,000=

Transaction amounts must be in multiples of UGX 10,000=

6. After I have initiated the transaction via the SC Mobile App, how soon can the beneficiary withdraw the cash from the ATM?

The transaction amount will be debited from your account immediately upon successful confirmation of your Cardless cash withdrawal request.



The beneficiary will automatically receive an SMS with voucher number and instructions to withdraw the cash from the ATM.

7. For how long is the voucher number valid?

The voucher is valid for 24hours. The SMS sent to the beneficiary indicates the date and time when the voucher will expire. They can go ahead to withdraw the funds immediately.

8. What happens when the voucher expires?

The requested withdrawal amount will be automatically reversed to your account if the voucher validity expires before the beneficiary withdraws the cash. The voucher cannot be used once it has expired. A new transaction must be initiated if you want to send money to the beneficiary again.

9. What if I want to cancel a transaction?

Only transactions in 'Pending' status can be cancelled. Once the transaction is cancelled, the voucher cannot be used. A new transaction must be generated if you want to send money to the beneficiary again.

You can view the status of your Cardless cash withdrawal transactions in the 'Withdrawal Status' section of the Cardless cash menu.

10. What if I send money to the wrong beneficiary?

You can cancel the transaction for as long as the cash has not yet been withdrawn.

11. Can I do a partial withdraw?

No, each withdraw voucher can only be used for a single transaction.

12. What is the charge for using this service?

The bank charge is UGX 1,000 per transaction.

For More Information: If you require further assistance, please call our Client Contact Centre on +256 313 294100 or +256 200 524100 or send an email to: Ug.Service@sc.com
