



# CARDLESS CASH WITHDRAWAL

## FREQUENTLY ASKED QUESTIONS

### 1. What is Cardless Cash Withdrawal?

This service allows you to send funds to yourself or a third-party beneficiary. The funds are withdrawn from any Standard Chartered ATM without using a debit card, for example in case you have forgotten your debit card at home or if you are sending money to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.

Thereafter, the cash can be withdrawn from any Standard Chartered ATM.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/zm/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The cash can only be withdrawn from a Standard Chartered ATM.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 only available in local ZMW currency.

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

Minimum transaction amount is ZMW 50

Maximum amount per transaction is ZMW 2,000

Overall daily limit is ZMW 40,000

Transaction amounts must be in multiples of ZMW50 or ZMW100

### 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 7 days. The SMS sent to the beneficiary indicates the date and time when the voucher will expire. Beneficiary 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 ZMW 15 per transaction.

**For More Information:** If you require further assistance, please call our Client Contact Centre on 5247 or +260 211422129 or send an email to: [customer.first@sc.com](mailto:customer.first@sc.com)