

## FAQ

### Standard Chartered Credit Card – Chip and PIN

#### Introducing Chip & PIN Cards

**1. What is Chip and PIN?**

*Chip and PIN cards provides better protection against fraud, with an added security of a Personal Identification Number (PIN). These cards feature an embedded microprocessor that improves security when you make purchases at Chip and PIN technology-activated terminals. The Chip and PIN cards will continue to have a magnetic stripe to allow for use at retailers who have not yet adopted this technology. The Bank will start issuing Chip and PIN cards in stages effective December 2015.*

**2. Do supplementary cards require a PIN in the future?**

*Yes, all cards will require PIN in future, including supplementary cards.*

**3. Will I retain the same account number for my new Chip and PIN card?**

*Yes. As part of the Chip and PIN migration, your account number will remain the same. However, please note that if you receive a replacement Chip and PIN card for a lost or stolen card, your account number will differ for security purposes.*

**4. Will my expiration date change when my signature card is converted to a new Chip and PIN card?**

*Yes, the expiration date and the three-digit security code on the back of your card will change with the new Chip and PIN card.*

#### Chip and PIN Cards Distribution and Replacements

**5. When will my new Chip and PIN Credit Card arrive?**

*You will receive an SMS stating that your Credit Card will be replaced soon. Please expect delivery of your new credit card within 2 weeks after receiving this SMS notification. You will also be receiving a temporary PIN via mail within 7 working days upon delivery of your new card.*

**6. Will I be getting the Chip and PIN Credit Card prior to the current card expiry date?**

*Yes, all Credit Cards will be replaced with Chip and PIN cards by end of 2016. If you have several credit cards with Standard Chartered Bank, the replacement of these cards would be performed at different times. You will be able to gauge the expected delivery times based on the SMS notifications.*

**7. Where will the new Chip and PIN Card be sent to?**

*The new Credit Card will be delivered to the address registered in our system. If your address has changed, please call our Contact Centre or walk to any Standard Chartered Branch to update your address.*

**8. I am currently living abroad. How do I collect my credit card?**

*The Credit Card will be sent to your address registered in our system. Please call our Contact Centre if you wish to redirect the card to your new address.*

**9. Will supplementary cardholders be issued a new supplementary credit card as well?**

*Yes. This card will be delivered to the principal cardholder as per the address registered in our system.*

**10. Can I request for a new card if I misplace the card before I activate it? If yes, will it still be the same card number that I'll receive?**

*For damaged or lost cards, replacement with the same card number can only be performed at branches. If the replacement request is made via our Contact Centre, the replacement card will be issued with a new card number.*

**11. Can I request for a new card before I receive an SMS because I have plans to go abroad for the next few**

months?

Yes, please call our Contact Centre to request for a replacement card and we will proceed with the necessary replacement for you. However, please take note that the card number will defer from your current signature card. If you wish to request for same card number, please proceed to perform card replacement at any Standard Chartered Bank Branch.

**Card Activation and PIN Setup**

**12. Will my current signature card work until my Chip and PIN card is received?**

Yes, you should be able to continue using your current card until your new Chip and PIN card arrives.

**13. Can I continue to use my current signature card even after my Chip and PIN card has been issued?**

It is important that you activate your new Chip and PIN card as soon as possible to avoid service disruptions. Once you activate your new Chip and PIN card, your signature card will be deactivated immediately. If you do not activate your new Chip and PIN card within 90 days of its issuance, your signature card will be automatically deactivated.

**14. How do I activate my Chip and PIN card and setup the 6-digit PIN?**

There are two steps you need to take:

| <b>Step 1: Activate this card</b>  |    |
|--|----|
| <b>Via Phone Banking</b> <ul style="list-style-type: none"> <li>Dial <b>1300 888 888</b> and select "Card Activation" option</li> <li>Enter your <b>Telephone PIN (TPIN)</b> for verification.</li> <li>Follow activation instructions on the call</li> </ul> <p><i>If you're not registered for a TPIN, please refer to the back panel)</i></p> | or |
| <b>Via SMS</b> <ul style="list-style-type: none"> <li>SMS <b>USE&lt;space&gt;16-digit credit card</b></li> <li>For example:<br/><b>USE 5489341601234567</b></li> </ul>   |    |

| <b>Step 2: Perform 6-digit PIN Setup</b>   |    |  |    |
|--|----|--|----|
| <i>You MUST also select a Personal Identification Number in order to use your card</i>   |    |  |    |
| <b>Via Phone Banking</b> <ul style="list-style-type: none"> <li>Dial <b>1300 888 888</b> and select "PIN SETUP" option</li> <li>Enter your <b>Telephone PIN (TPIN)</b> for verification</li> <li>Select new PIN for your card</li> </ul> | or | <b>Via Online</b> <ul style="list-style-type: none"> <li>Login to <b>sc.com/my</b>, then click on "Online Banking" and enter username and password</li> <li>Select "PIN SETUP"</li> <li>Select new PIN for your card</li> </ul> <p><i>If you're not registered for Online Banking, please refer to the back panel)</i></p> | or |
|  |    | <b>Via ATM</b> <ul style="list-style-type: none"> <li>Head to your nearest Standard Chartered ATM with your temporary PIN (mailed separately)</li> <li>Select "Change PIN"</li> </ul>  |    |

**15. I did not receive my temporary PIN via mail. What should I do?**

You may still perform 6-digit PIN Setup via Online Banking at [sc.com/my](http://sc.com/my) or via Phone Banking by dialling 1300888888.

**16. How do I know if my card has been activated?**

You will receive an SMS stating that the activation of your card has been successful. Upon activation, please proceed to [sc.com/my](http://sc.com/my) or dial 1300888888 to perform 6-digit PIN Setup

**17. What will happen if I have activated my new Credit Card, but have not performed the 6-digit PIN Setup? Will my old card get deactivated in this case?**

Your current signature card will be immediately deactivated once you activate your Chip and PIN card. However, you will not be able to use your new Chip and PIN card until 6-digit PIN Setup is also performed. You can start using your Chip and PIN card after it is activated and a 6-digit PIN is selected.

**18. How do I know if my 6-digit PIN Setup has been successful?**

You will receive an SMS notifying that your 6-digit PIN Setup was successful.

**19. What can I do if I cannot remember my new 6-digit PIN?**

You can perform 6-digit PIN select via Online Banking at [sc.com/my](http://sc.com/my) or via Phone Banking by dialling 1300888888.

**20. If I have an existing 6-digit PIN, do I need to change my 6-digit PIN upon receiving my new Credit Card?**

Yes, you will be required to select a new 6-digit PIN each time you receive a new Chip and PIN card (you may choose the same or a different 6-digit PIN). This step is necessary to sync your 6-digit PIN with the chip embedded within the card. The 6-digit PIN you select will then be used for purchases and cash transactions

**21. How do supplementary cardholders change their 6-digit PIN?**

6-digit PIN setup for supplementary card can only be performed by the principal cardholder. Please take note that the One-Time Password (OTP) via SMS will be sent to the principal cardholder.

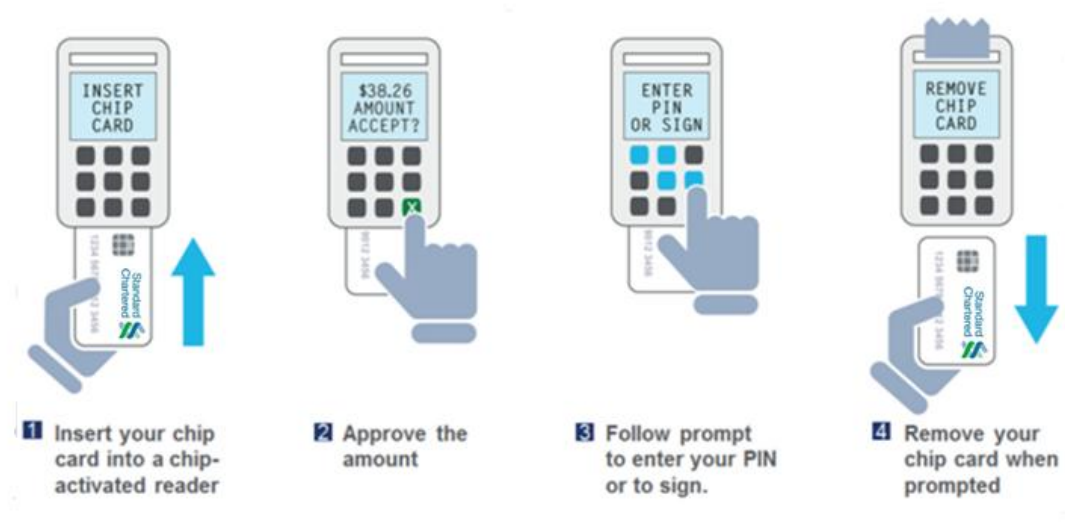
**Using the New Chip and PIN Card**

**22. How can I start using my Credit Card?**

If you swipe your card at a merchant who supports Chip technology, a message will be displayed instructing you to insert your card into the terminal.

Follow these simple steps to complete your transaction:

- a. Insert the Chip-end of your card into the terminal with the chip facing up (leave the card in the terminal until you are prompted to remove it).
- b. Approve the amount.
- c. Follow the prompts to enter your 6-digit PIN or provide your signature.
- d. Remove your card when prompted.



**23. What if the merchant does not support Chip technology?**

If a merchant does not support Chip technology, you will swipe your card and sign for your purchase as you do with a signature card.

**24. Will I be required to give my 6-digit PIN over the phone or on the Internet?**

*No, you should never disclose your 6-digit PIN to anyone. Purchases made over the phone and on the Internet do not require a 6-digit PIN.*

**25. What if a merchant asks for a PIN during the purchase?**

You should never disclose your PIN to anyone. Simply follow the instructions on the terminal to complete the transaction.

**26. Will the existing Standing Instructions on my Credit Card be interrupted?**

*No, your Standing Instructions with the bank will not be interrupted*

**27. What happens if I enter the wrong 6-digit PIN?**

You will be allowed several attempts before your 6-digit PIN is blocked. Limited 6-digit PIN tries protects you against the possibility of an unauthorised person using your card. If your 6-digit PIN becomes blocked, contact us to reset and select a new PIN.

**28. Do I need to enter my 6-digit PIN whenever I use my card in Malaysia?**

No, not all transactions at point of sale will need the 6-digit PIN:

- a) Low-value contactless transactions do not require 6-digit PIN.
- b) Transactions performed at a terminal not yet supporting 6-digit PIN will still use signature.

**29. Will I have to enter a 6-digit PIN when I use my card overseas?**

Not all overseas markets support 6-digit PIN. Where an overseas terminal does not support PIN, then you will need to sign to approve the payment.