



Visa Debit Card **User Guide**

Visa Debit Card

User Guide

Introducing the card

This user guide explains how our Visa debit card service works in conjunction with your account.

You are welcome to contact our Personal Banking Team if you have any questions regarding our Visa debit card service.

Making purchases with your Visa debit card

Card currency

The currency of your Visa debit card is shown on the front of the card.

Once you have received your Visa debit card and a Personal Identification Number (PIN), your card will allow you to pay for goods and services where you see the Visa marks, presently displayed at more than 28 million outlets worldwide.

In certain countries you may be asked to enter your PIN on a special keypad instead of signing a sales voucher.

Your Visa debit card payments will be charged to your account as soon as the transaction details are received by us, normally within a few days. Your account statement will include details of the transactions. You can therefore check these against your sales vouchers to verify their accuracy.

Using your Visa debit card to obtain cash

There are in excess of 1.4 million Automated Teller Machines (ATMs) in more than 200 countries around the world displaying the Visa mark and many operating 24 hours a day.

To make a withdrawal simply insert your card into the machine, enter your PIN and follow the on-screen instructions. The cash received will be in the local

currency. There may be a limit to the amount of cash you will be able to withdraw depending on local regulations.

You will also be able to use your card to withdraw cash over the counter at many banks worldwide which display the Visa mark.

Payments by telephone and Internet

You will be able to pay for goods or services ordered by telephone or over the Internet. You will be asked to quote your card number and usually the expiry date of the card as a security measure to verify its authenticity. You may also be asked to quote the three digit code after the card number on the signature strip.

Shop safely online

Online shopping is as safe as the high street and it's reassuring to know if:

- you are the victim of online fraud
- your order is not delivered
- you receive the wrong item
- your order is delivered damaged
- your travel company or airline ceases trading before your trip or whilst you are away.

AND you have paid with your Visa debit card, you can get your money back (subject to the bank's terms and conditions).



Contactless

Contactless payments eliminate the need for your PIN for low value payments. Simply touch and pay for anything up to £30 (or currency equivalent) wherever you see the contactless symbol. It's fast, simple and secure. Please note your PIN may be requested from time to time for security purposes.

Giving you complete confidence

Visa provides the Verified by Visa service to add an additional layer of security to your transactions.

Verified by Visa protects your card against unauthorised use. Look out for the Verified by Visa logo on your favourite websites.

Verified by Visa



Verified by Visa is a service that lets you shop online by adding a further layer of security to your transactions. It's convenient and protects your card against unauthorised use when you shop online at participating retailers.

To use this service, simply ensure we have your current mobile number in order for you to receive your payment authentication code via SMS. When making your online payment, a Verified by Visa window may appear if this is required by participating retailers and you will be asked to confirm your identity by entering the authentication code sent to your registered mobile device.

Simply enter the code to confirm your online purchase.

For more information on Verified by Visa please visit the following FAQ's on website:

www.international.standardbank.com/verified-by-visa

Digital

Enjoy the benefits of 24-hour banking on the go!

The Standard Bank **mobile banking app** puts you in control of your day-to-day banking, all the time and wherever you are. As long as you have a Standard Bank offshore account and are registered for Internet banking, you will be able to:

- Activate your debit card
- Retrieve your PIN quickly and easily
- Link all your offshore accounts
- View your balance and account activity
- Make inter-account transfers
- Make 3rd party payments to individuals and companies.

You can **download the app on Google Play or the Apple App Store**. To link your Standard Bank offshore accounts, you will need your Internet customer number (sent to you when you registered for Internet banking), your password and your memorable date.

Transaction limits

For security reasons the use of your card is subject to certain daily limits as follows:

- a maximum amount which can be withdrawn in any 24 hour period, either in cash or purchases, is £2 000, US\$4 000, AU\$3 500, €4 000
- a limit of three cash withdrawal transactions are permitted in any 24 hour period (but there is no limit on the number of point of sale transactions)
- total cash withdrawals cannot exceed £600, US\$900, AU\$1 000, €900 in any 24 hour period.

You should be aware that your transaction limits can be affected by transactions authorised but not yet debited.

Flexibility

The card is initially issued on the basis of these transaction limits, however, the bank may, at its discretion, temporarily increase or decrease these limits to suit your personal requirements. You can request small, short-term limit increases on a 24/7 basis, however, should you know in advance that certain large transactions will exceed any of the monetary limits, then please call our Personal Banking Team on: +44 (0)1624 643623 between 7am and 5pm UK time Monday to Friday. Please note that it may take up to one day before cleared funds paid into your account may be accessed using your card.

The card will be ordered when your account has been funded.

Charges

There is a nominal annual fee for the Visa debit card which is charged to your account.

A charge will apply to each cash withdrawal. This charge will be debited to your account at the same time as the withdrawal.

When you use your card either for a cash withdrawal or a payment in a currency different to your account base currency, a foreign exchange conversion will be required. The exchange rate applied is a wholesale rate plus an additional percentage charged by Visa and ourselves to cover costs.

The charges above will be made in accordance with our banking charges sheet.

Liability for unauthorised transactions

(This is clearly set out in Section 7 of the Terms and Conditions.)

In summary, we will be responsible for unauthorised transactions prior to your receipt and activation of your card. Should the card be lost or stolen, we will assume responsibility for any unauthorised transactions after the loss or theft has been reported to us or to Visa's Global Customer Assistance Service.

What to do if your card is lost or stolen

If the card is lost or stolen, you or any other person acting on your behalf must notify us by contacting our lost or stolen 24/7 helpdesk on +44 (0)1624 643644.

We recommend that you also notify the relevant law enforcement agencies if you suspect that your card has been stolen, or a crime has been committed in relation to your card.

Replacement card services

In the event of your card being damaged, or if you are in need of a replacement card, you should contact our Personal Banking Team on +44 (0)1624 643623 between 7am and 5pm UK time, Monday to Friday, so that every effort can be made to replace your card as quickly as possible.

In addition, we will make every effort to assist you to meet any essential purchases or cash requirements you may have.

Your PIN

For your convenience and security, you can now retrieve your PIN on our mobile banking app, instead of having it mailed to you.

If you are not using the app and still wish to have your PIN mailed to you, it will be printed when your card is produced and will be sent to you under separate cover. To reveal your PIN, peel back the tab and place it against a white background. The PIN is printed on the tab.

We strongly advise the following:

- on receipt of your PIN mailer, ensure that it has not been tampered with
- memorise your PIN and then destroy the slip on which it is printed
- never let anyone else know your PIN – not even the police or bank staff
- never let anyone else use your card
- if you need to make a note of your PIN, never write it down in such a way that it can be recognised as a PIN
- never write your PIN on your card or on anything which is at any time kept with the card
- if you suspect that your PIN has become known to another person, this fact should be notified to us immediately.

Please note that, for security reasons, the PIN mailer sent to you will be the only record of your PIN. Should you forget your PIN, or be concerned that it is known to somebody else, we request that you inform us immediately.

Advice to cardholders:

- make sure you know your PIN
- make sure you know what funds you have in your account, remember the transaction limits in place and allow for transactions authorised but not yet debited to your account
- keep a record of your card number and store it separately from your card
- note the address and telephone number to call should your card be lost or stolen, storing this separately from your card

- care should be taken to enter your PIN correctly at automated teller machines as an excessive number of incorrect attempts will result in the card being retained within the automated teller machine being used
- should you input your PIN incorrectly on a keypad three times, your PIN will be blocked. If this happens, please contact our 24/7 helpdesk on +44 (0)1624 643623
- know where your card is at all times and keep it safe
- when entering your PIN on a keypad, you should ensure that the number selected cannot be observed by anyone nearby
- protect your card's magnetic strip by keeping it away from other cards, money or keys
- if your card is lost or stolen, report the loss immediately using the telephone numbers provided overleaf
- keep copies of all sales vouchers and automated teller machine withdrawal slips to check against your statement
- for additional security please advise our Personal Banking Team of any travel plans.

Changing your PIN

You are now able to change your PIN number if you wish to do so to make it more memorable to you. You are able to change your PIN in the following countries that participate in the ATM PIN change service:

Poland	Switzerland
Ireland	Isle of Man
United Kingdom	Channel Islands

Access to funds in your account

There may be an occasion when you expect funds to be in your account and available for withdrawal and yet find that a purchase transaction or cash withdrawal is not accepted by the Visa network.

If a Sterling cheque has recently been paid into your Sterling account it may take up to six working days before the funds can be withdrawn from your account (other CCY cheques may take longer to clear). This is common to all banks in the British Isles and is necessary in case a cheque shown as credited to your account is, for any reason, not honoured.

You are unable to access the balance below £100, US\$150, AU\$150 or €150 in your account by means of your Visa debit card.

Other information, including the Terms and Conditions of the Visa debit card service, may be obtained from the offices listed below:

Isle of Man

Standard Bank Isle of Man Limited
Standard Bank House, One Circular Road
Douglas, Isle of Man IM1 1SB
Telephone: +44 (0)1624 643623
Email: personalbanking@standardbank.com

Jersey

Standard Bank Jersey Limited
Standard Bank House, PO Box 583
47–49 La Motte Street, St. Helier
Jersey JE4 8XR
Telephone: +44 (0)1534 881188

www.standardbank.com/international

If calling from South Africa, and you are based in Johannesburg, Cape Town, Durban, Bloemfontein or Port Elizabeth, then you can benefit from a low cost telephone service costing you the same as a normal domestic telephone call by dialling 0860 333 383.

Important information

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The Compliance Department can be contacted on +27 11 636 1781 or by email at Groupfaiscomplianceofficer@standardbank.co.za
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