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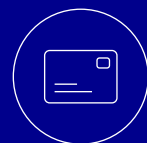
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Introducing the Card

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.



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

Making Purchases With Your Visa Debit Card

Once you have received your Visa debit card, you can activate your card and access your PIN (Personal Identification Number) by logging in to Internet Banking or using our secure mobile app.

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. You will normally be asked to enter your PIN into a keypad, however, in certain countries you may be asked to sign 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 purchases to verify their accuracy.

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Using Your Visa Debit Card to Obtain Cash

There are over 1.4 million ATMs (Automated Teller Machines) in more than 200 countries around the world displaying the Visa mark, with 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 unless you have selected an alternative, if available.

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.



**As technology advances,
you will be able to
withdraw cash using the
contactless facility on
your card, where ATMs
offer this facility.**

Payments by Telephone and Internet

You will be able to pay for goods and services over the telephone or on the internet by quoting your card number.

To verify your card's authenticity, you will usually be asked for the expiry date and the three digit security code on the back of the card.

Contactless

Contactless payments are fast, secure and eliminate the need to enter your PIN for certain payments.

Simply touch and pay for anything up to £100 (or currency/country equivalent limit as determined by Visa) wherever you see the contactless symbol.

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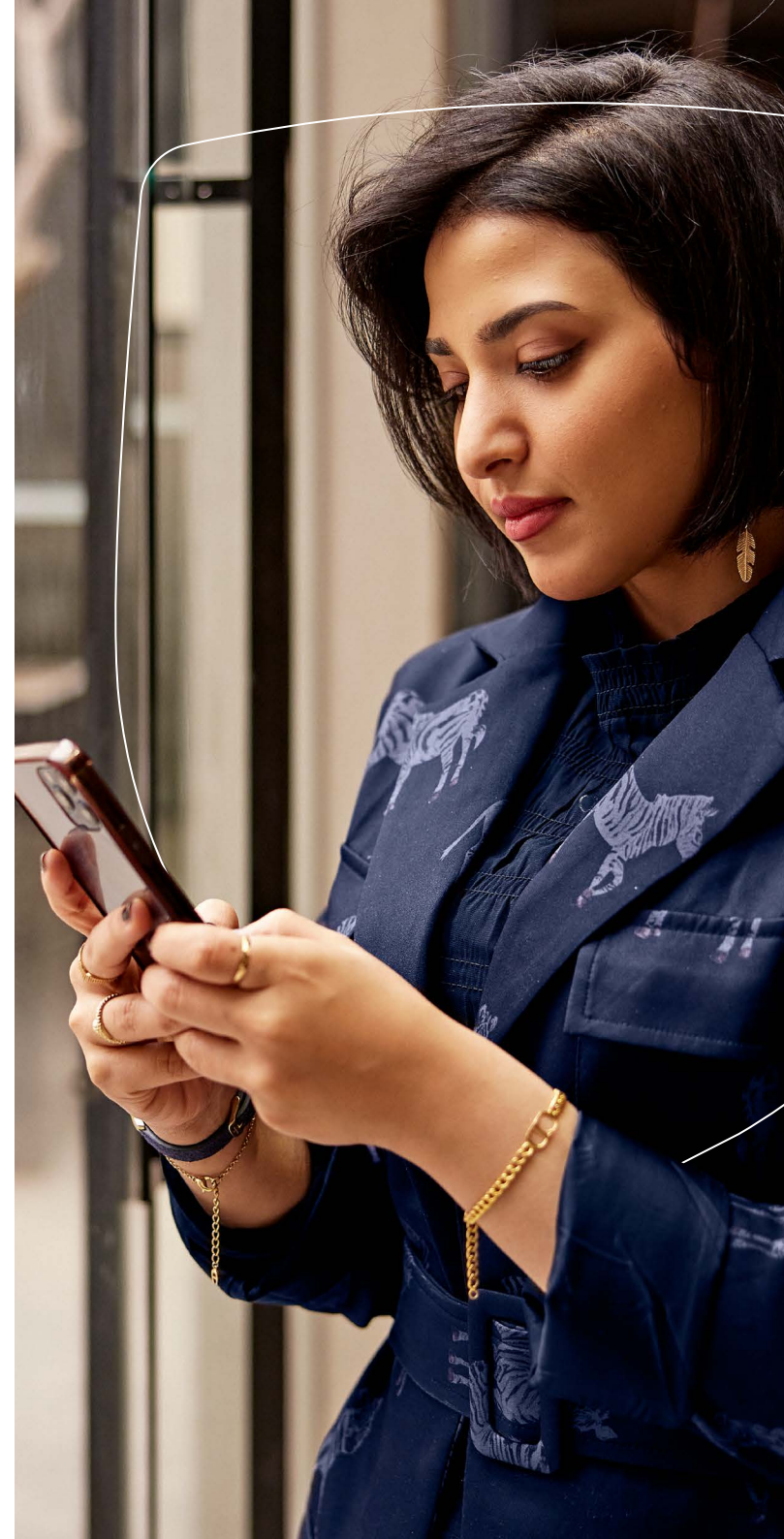
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Shop Safely Online

When shopping online it's reassuring to know, that if you have paid with your Visa debit card, you can get your money back (subject to the bank's Terms & Conditions) if one of the following happens:

- 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



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Using Your Card With Confidence

Visa provides the Visa Secure service as an additional layer of security to your transactions.

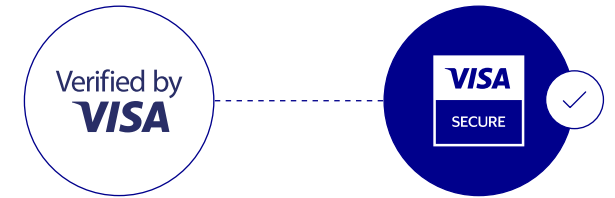
Visa Secure protects your card against unauthorised use.



Look out for the Visa Secure logo on your favourite websites.

Visa Secure

Visa Secure is the latest iteration in secure online payments that has replaced the Verified by Visa authentication process.



This is part of an industry-wide security improvement to make online shopping safer, and to make it easier to verify your transactions by offering both OTP via SMS or the option to approve via the Standard Bank app.

Whenever you make an online purchase, the payment request will be sent to Visa where it will be assessed to decide if you need to take an extra security step at checkout. If you do, you will be guided through the process of verifying your identity.

You can choose to receive a one-time passcode (OTP) which will be sent to your mobile phone as a text message (SMS), or you can choose to receive a notification on your mobile phone and approve the transaction using your usual Standard Bank App login method instead.

For more information on Visa Secure:

[Click Here](#)

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Digital Experience

Manage your account seamlessly using the mobile banking app or Internet Banking. You are able to:

- Activate your debit card and view the PIN
- Link SA and international accounts under the same user profile on our mobile app
- Transfer funds between accounts with us
- Easily process international payments
- Download and view account activity
- Send us secure messages through Internet Banking

To link your Standard Bank international accounts, you will need your Internet Customer Number (ICN), which was sent to you when you registered for Internet Banking, your password and your memorable date.

You can download the mobile banking app on Google Play or the Apple App Store:



Download from Google Play



Download from The App Store

Transaction Limits

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

- Total cash withdrawals in any 24 hour period cannot exceed:

£600

US\$900

€900

AU\$1,000

- The maximum amount of cash and purchases which can be debited to your account in any 24 hour period is:

£2,000

US\$4,000

€4,000

AU\$3,500

- A limit of three cash withdrawal transactions is permitted in any 24 hour period



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

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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, however, if you are aware of certain large transactions which could exceed any of the monetary limits, then please call your Relationship Manager or the 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 can be accessed using your card.

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 from your account 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. Please see our Charges Sheet for details.

Liability for Unauthorised Transactions

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.

Please see Section 7 of the Visa Terms and Conditions.

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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

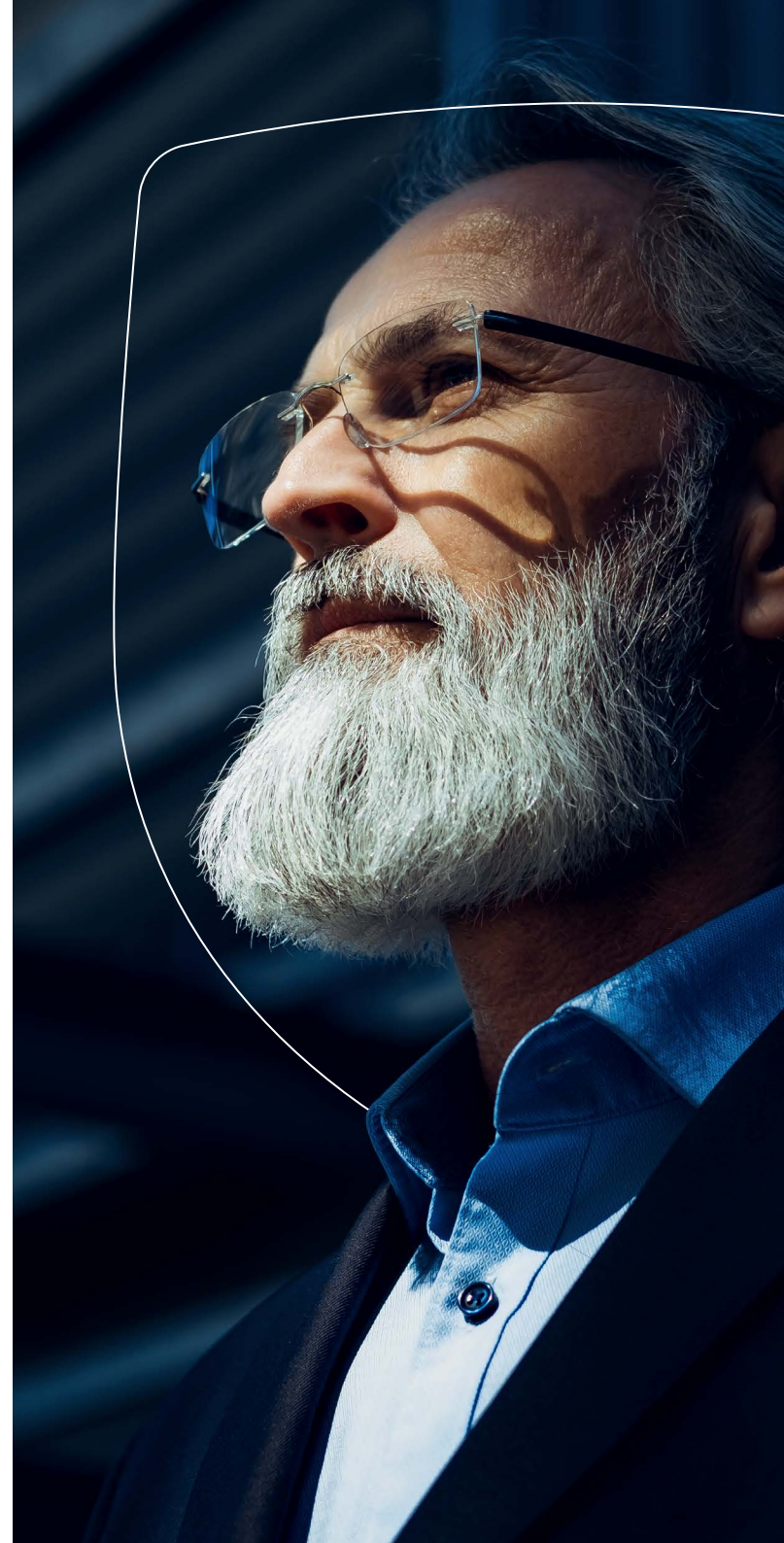
We recommend that you also notify the relevant law enforcement agencies if you suspect that your card has been stolen, or a crime has been committed in relation to your card.

Replacement Card Services

In the event of your card being damaged, or if you are in need of a replacement card, you should contact us.



**We will make every effort
to assist you to meet
any essential purchases
or cash requirements
you may have.**



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Your PIN

For your convenience and security, you are able to retrieve your PIN on our mobile banking app and through Internet Banking. If you are not able to use Internet Banking please contact us to get access to your PIN.



PIN security tips

- 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

Advice to Cardholders

- Make sure you know your PIN
- Be aware of your account balance
- Remember the transaction limits in place and allow for transactions authorised but not yet debited to your account
- Note the address and telephone number to call in case your card is lost or stolen, storing this separately from your card
- Take care to enter your PIN correctly at ATMs
- Make sure no one can see you entering your PIN on a keypad
- If your card is lost or stolen, report the loss immediately using the telephone numbers provided overleaf
- Keep copies of all sales vouchers and ATM withdrawal slips to check against your statement
- For additional security please advise our Personal Banking Team of any travel plans



If 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

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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
- ✓ Ireland
- ✓ United Kingdom
- ✓ Switzerland
- ✓ Isle of Man
- ✓ 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 currency 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.

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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

T +44 (0)1624 643623

E personalbanking@standardbank.com

Jersey

Standard Bank Jersey Limited Standard Bank House, PO Box 583 47–49 La Motte Street, St. Helier Jersey JE4 8XR

T +44 (0)1534 881188

E wealthandinvestment@standardbank.com

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 033 269**.

Important information

Terms and conditions apply. Visa debit card transaction fees apply. Please refer to <https://international.standardbank.com/international/personal/about-us/terms-and-conditions>. Telephone calls may be recorded. Please refer to the Standard Bank Offshore Group Client Privacy Statement available from: <https://international.standardbank.com/international/personal/about-us/legal>

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SBIoM and SBJ are part of Standard Bank Group; incorporated in South Africa and regulated by the South African Reserve Bank as a bank controlling company. They place funds with other parts of Standard Bank Group and thus their financial standing is linked to that of the group. Publicly available information, including reports and accounts, is obtainable from www.standardbank.com/international.

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