

User Guide of ATM Services for ATM Card / Credit Card

Service Benefits

- ✓ Withdraw local currency and check your balance at UnionPay and JETCO ATMs
- ✓ Make fund transfers, as well as requesting a statement or a cheque book
- ✓ Pay utility bills using the Jet Payment service at JETCO ATMs
- ✓ Settle purchase payments through the EPS network
- ✓ Shop at UnionPay merchants everywhere around the world
- ✓ Shop at UnionPay merchants everywhere around the world, tap your UnionPay QuickPass Shacom Card on any point-of-sale terminal with UnionPay QuickPass reader and enter your PIN to settle purchase payment instantly

1. Steps of Withdrawal

1. Simply insert your ATM Card into the slot indicated on the ATM
2. Enter your PIN and press “ENTER”
3. If you can access more than one account with your ATM Card, select the account you wish to withdraw funds from
4. Select “CASH WITHDRAWAL”
5. Key in the amount you wish to withdraw and press “ENTER”

IMPORTANT INFORMATION

- ✓ Cardholders are advised to check immediately the amount of cash dispensed upon each withdrawal
- ✓ To perform ATM cash withdrawal outside Hong Kong, cardholders are required to activate the overseas ATM transaction function, set the activation period and daily withdrawal limit via any of JETCO ATMs or call our Customer Service Hotline (852) 2818 0282 (Shacom Card) / (852) 2818 8236 (Credit Card) or login to Internet Banking / Mobile Banking in advance before departure
- ✓ Cardholders can make account balance enquiries and cash withdrawals in local currency at any ATM displaying the logo of the card worldwide. The exchange rate will be determined by:
 - For cash withdrawals via the “JETCO” network, if the withdrawal currency is foreign currency or Renminbi, the exchange rate will be displayed on the ATM screen and the transaction amounts will be directly converted to HKD at the daily exchange rate determined by “JETCO” member bank; if the withdrawal currency is Macau Patacas, the transaction amounts will be directly converted to HKD at the daily exchange rate determined by “JETCO”. For enquiries about the exchange rate of Macau Patacas, please contact “JETCO” hotline at (852) 2520 1747
 - For overseas withdrawals in local currency (other than RMB Shacom Card) via the “UnionPay” (CUP) network, the transaction amounts will be directly converted to HKD at the daily exchange rate determined by “UnionPay”. For enquiries about the exchange rate, please refer to “UnionPay” website
 - For Renminbi withdrawals in Mainland China via the “UnionPay” network using RMB Shacom Card, the transaction amounts will be directly debited from Renminbi account on the card
 - For overseas withdrawals in local currency via the “Cirrus” network, the transaction amounts will be first converted to USD at the daily local exchange rate determined by “Mastercard”, and a 1% cross border service charge will be collected by “Mastercard” (For enquiries about the exchange rate, please refer to “Mastercard” website) and then converted to HKD
 - For overseas withdrawals in local currency via the “Plus” network, the transaction amounts will be directly converted to HKD at the daily exchange rate determined by “Visa” and a 1% conversion charge will be collected. For enquiries about the exchange rate, please refer to “Visa” website
- ✓ Some overseas ATMs do not support “Account Select” function, the HKD Savings Account linked to the Shacom Card will be selected as the cash withdrawal account. If there is no such HKD Savings Account, the HKD Checking Account will be selected. For cash withdrawal by credit cards via overseas ATM, the credit card account will be the designated cash withdrawal account and the transaction will be treated as Cash Advance
- ✓ Service charge will be deducted from the cash withdrawal account immediately after each transaction

2. Steps of Deposit

- ✓ Simply insert your ATM Card into the slot indicated on the ATM, enter your PIN and press “ENTER”
- ✓ Select the account to operate, then select “Donation/Other”, then “Cash Deposit” or “Cheque Deposit”, or
- ✓ Select “Cash Deposit” or “Cheque Deposit” on screen, after “Enter Account Number”

“Cash Deposit”

Directly deposit into ATM, confirm the amount is correct, and then confirm the transaction

If you require deposit advice, please select “Yes” option

Remark:

- Only accepts HK100, HK500 and HK1,000 bank notes
- A maximum of 100 notes not more than HKD 50,000 per account per day will be accepted for each ATM deposit. No coins or folded notes are accepted.
- Cash deposits will be available for use after the cash is verified, credit card transaction will be posted to the credit card account on the following day (except Sundays or holidays)

“Cheque Deposit”

Enter the total amount of cheque, then deposit the cheque into ATM

If you require deposit advice, please select “Yes” option

Remark:

- Only accepts HKD cheque
- Only accepts deposit to HKD saving account, HKD checking account, and credit card HKD account of the Bank. You can deposit up to 5 cheques
- The cheque will be processed for clearing after the cutoff time on business days. The available balance of the account will be updated after the cheque are cleared on the next business day.

3. Steps of Transfer

- ✓ Simply insert your ATM Card into the slot indicated on the ATM
- ✓ Enter your PIN and press “ENTER”
- ✓ Select the account to operate
- ✓ Select “TRANSFER”
- ✓ Select “Account in Card Issuer” or “Account in Other Bank”
- ✓ Key in the amount and the account number to transfer and press “ENTER”
- ✓ Confirm all the information is correct

IMPORTANT INFORMATION

- ✓ Cardholders are reminded to verify the transferee account number, part of the name and the transfer amount printed on the Customer Advice after performing the transfer transaction at any JETCO ATM
- ✓ HKD Interbank Transfer is only available at JETCO ATMs with the “Interbank Transfer” logo
- ✓ Once registered, cardholders may make fund transfers from a Telebet Account to HKD Savings / HKD Checking Account of the Shacom Card / Credit Card for a minimum of HK\$500 up to a maximum of HK\$50,000 per day after registering the transferee account number with the Hong Kong Jockey Club. Cardholders may also enquire HKD account balance of the Shacom Card / Credit Card and transfer funds to any Hong Kong Jockey Club Telebet Account via any “EFT” terminal

4. Purchase Payments

IMPORTANT INFORMATION

- ✓ Cardholders can make purchase payments at retail outlets with the “EPS” * / “UnionPay” ** logo
 - ✓ Cardholders can make purchase payments at retail outlets with the “UnionPay Quick Pass” ** logo, tap your card, enter your PIN to complete the payment without inserting your card; the transaction amount will be deducted from the designated account of the Shacom Card
 - ✓ One-time prior written registration with the Bank is required for activating the function for purchase of “Hong Kong Jockey Club Cash Vouchers”
- * Also applicable to deposit accounts linked to Credit Card
** Not applicable to Credit Card

5. Bill Payments

- ✓ Pay utility bills, taxes and rates and make donations to charity organizations at any JETCO ATM with the “JET PAYMENT” logo
- ✓ Cardholders must register with PPS terminals before using the “Payment By Phone” Service for paying bills

6. Change of Personal Identification Number (PIN)

- ✓ For enhanced protection, PIN can be changed to any six-digit number at any time via any JETCO ATM
- ✓ Do not disclose your PIN to any person including bank staff or the Police
- ✓ Do not use birthday, identity card number or telephone number as it can be easily guessed
- ✓ Never write your PIN on the Card or on anything kept with or near it; and do not write down or record the PIN without covering it up
- ✓ Cover the keypad whenever you enter your PIN at any ATM
- ✓ Do not use the same PIN for accessing other services (e.g. internet transaction etc.)

7. Enquiries

- ✓ Enquiries can be made at JETCO ATM including Current Balance, Available Balance, Cash Withdrawal Balance of “Shacom Card” for the day etc.
- ✓ Cardholders can select to print the Current Balance on the Customer Advice

8. Requests for Statements or Cheque Books

(Applicable to HKD Checking Account / HKD No Passbook Savings Account)

- ✓ Statement or cheque book requested via JETCO ATM will be delivered by mail

Note:

1. For RMB accounts that are linked to RMB Shacom Cards, cardholders can make cash withdrawals, balance enquiries and purchase payments at UnionPay Network in Mainland China and also RMB cash withdrawals via the Bank's designated ATMs without incurring currency exchange. Unless otherwise stated, transaction items stated in this User Guide of ATM Services for ATM Card/ Credit Card are applicable to HKD accounts that are attached to Shacom Cards.

Shacom Chip Cards will be renewed every 5 years from the issue date.

Annual fee for "HKD Shacom Card" is HK\$50 and for "RMB Shacom Card" is RMB¥50, which will be deducted from the cardholder's relevant account annually.

The Bank's daily cut-off time is 7:30 p.m. from Monday to Friday and 4:30 p.m. on Saturday. Any transactions made thereafter will be posted and valued on the next business day.

The use of Shacom Card is governed by the Terms and Conditions for Shacom Card of the Bank and such other terms and conditions as the Bank and / or the relevant ATM Network providers may from time to time stipulate.

Cardholders should refer to the security advice provided by the Bank from time to time.

In the event of loss or theft of your Shacom card / Credit Card, please call our Customer Service Hotline (852) 2818 0282 (Shacom Card) / (852) 2818 8236 (Credit Card) immediately to report the loss.

In case of any discrepancy between the Chinese and English versions, the English version shall prevail.

9. Service Charges

CASH WITHDRAWALS / TRANSFERS OF FUNDS / PURCHASES PAYMENTS / BILL PAYMENTS LIMIT			
Transaction Item	Maximum Daily Transaction Limit *** Per Account		Maximum Daily Transaction Limit Per Card
Cash Withdrawal - ATM Services	Deposit Account - HK\$20,000 [■] or its equivalent in foreign currency / RMB		Total HK\$20,000 [■]
	Credit Card Account - HK\$10,000 or its equivalent in foreign currency / RMB		
	Note: Service Charge for each ATM cash withdrawal overseas (excluding charges imposed by ATM provider, if any):		
	UnionPay Network	HK\$40 / RMB¥40 (for withdrawal from RMB account in Mainland China)	
	JETCO Network	HK\$25 (for ATMs in Macau)	
	Cirrus / Plus Network	HK\$25*	
Cash Withdrawal- UPI QRC Withdrawal [▲]	Deposit Account - HK\$20,000 [■] Support local transaction (HKD) only		
Transfer among accounts on same card (Intra-card Transfer)	HK\$1,000,000		No Limit Per Card
Interbank Transfer	HK\$10,000	Combined Total HK\$50,000	Total HK\$100,000
Transfer Fund to other Deposits Account within the Bank	HK\$50,000		
Purchase Payment at EPS Merchant *	HK\$50,000		
Purchase Payment at UnionPay / UnionPay QuickPass Merchant **	HK\$20,000		
JET Payment	HK\$100,000	Combined Total HK\$100,000	No Limit Per Card
Payment by Phone (PPS) *	HK\$100,000		

* Also applicable to deposit accounts linked to Credit Card ▲ Only applicable to Individual ATM Card and Hong Kong UnionPay Network

** Not applicable to Credit Card

■ Combined limit on ATM Withdrawal and UPI QRC Withdrawal

*** Only applicable to ATM Card for card limit maintenance

10. Easy ATM Function

- ✓ Simply insert your ATM Card into the slot indicated on the ATM
- ✓ Enter your PIN and press “ENTER”
- ✓ Select “Cash Withdrawal” or “Overseas transaction setting” or “Change Personal Identity Number”

11. Security Notes

1. When using local and overseas ATM, beware of any suspicious device or object attached to the ATM (including card insert slot, keypad and keypad cover) that appears unusual. The attached device or object may be a pin hole camera or skimming device to compromise magnetic strip data & PIN. If you notice any suspicious device around the ATM, do not use the machine and report the issue to the bank or the police immediately.
2. Protect your card and ATM PIN. In case of loss, theft or misuse, call our Customer Service Hotline at 2818 0282 immediately to report the loss. You are also required to submit a written confirmation within 48 hours for the card loss or theft and report the case to the police.
3. Never use easily accessible information such as a birthday, identity card or phone number as your ATM PIN.
4. Do not use your ATM PIN for accessing other services (e.g. Internet / website login).
5. Never disclose your ATM PIN to anyone including police or bank staff.
6. Do not write your ATM PIN on the card or on anything kept near it.
7. Cover the keypad whenever you enter your ATM PIN.
 - Covering Your PIN: Cover the keypad with your hand when entering your PIN to prevent anyone from peeking.
 - Being Aware of Your Surroundings: Look around to ensure no one is watching you or standing too close.
8. Retrieving Your ATM Card and Cash: Always retrieve your ATM card after the transaction is completed. Count the banknotes immediately after each cash withdrawal. Do not take away any banknotes or ATM card left behind by someone else in the ATM. Let the banknotes or ATM card return to the ATM automatically.
9. Check our security notes from time to time.