



Visa Debit Card
User Guide



Standard Bank

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 your account manager if you have any questions regarding our Visa Debit Card service.

Making purchases with your Visa Debit 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 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, internet or by mail

You will be able to pay for goods or services ordered by mail, 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.

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- a maximum amount which can be withdrawn in any 24 hour period, either in cash or purchases, is £2,000/ US\$4,000/€4,000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/€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 can temporarily increase or decrease these limits to suit your personal requirements. Should you know in advance that certain transactions will exceed any of the monetary limits, a telephone call to your account manager within British Isles office hours is all that is required provided you have cleared funds available in your account. 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 tariff sheet.

Liability for unauthorised transactions

(This is clearly set out in section 5 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

The loss or theft of your Card should be reported as soon as possible to our dedicated VISA Debit Card team, or using our direct out of hours Lost and Stolen line (page 7). Alternatively, you can use the relevant local Visa freephone number, listed in this user guide (see page 8/9).

Shortly after you make your call, your Card number will be blocked in the Visa system. This process will be greatly speeded up if you are able to quote your Card number.

After reporting your Card as lost or stolen, you are asked to confirm your notification to us in writing and to alert the appropriate law enforcement agencies for any stolen cards.

Replacement card services

In the event of your Card being damaged, lost or stolen you should contact your account manager during British Isles office hours (9.00 am to 5.00 pm 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

Your PIN is printed within a sealed PIN mailer when your Card is produced and will be sent to you under separate cover. We strongly advise the following:

- on receipt of your PIN mailer, ensure that it is still sealed
- 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 3 times, your PIN will be blocked. Please contact the Debit Card Team should this happen
- 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 your relationship officer of any travel plans

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 or €150 in your account by means of your offshore debit card.

Lost and Stolen contacts

Set out below are telephone numbers to use in the event of your card being lost or stolen.

In the event that your card is lost or stolen it is essential that you report it, and you need to give us details of your card immediately by calling Standard Bank on +44 (0) 1624 643623 during British office hours.

If you are calling outside of these hours, then please call us on out of hours dedicated lost and stolen line instead: +44 (0) 1624 643644.

Contacting the Visa global customer assistance service

Alternatively, outside British Isles office hours or if you wish to use a freephone number, you can route your call to any of the following numbers:

If you are calling from	Current telephone number
Anguilla	1-800-847-2911
Antigua	1-800-847-2911
Argentina	0800-666-0171
Aruba	800-1518
Australia	1-800-125-440 <small>When prompted enter 800-892-8134</small>
Austria	0800 200 288
Bahrain	800-006
Barbados	1-800-847-2911
Belgium	0800-18397
Bermuda	1-800-847-2911
Bolivia	800-10-0188
Bonaire*	001-800-847-2911
Brazil	000-811-933-5589
British Virgin Islands	1-800-847-2911
Canada	1-800-847-2911
Cayman Islands	1-800-847-2911
Chile	1230-020-2136
China	10-800-110-2911
Colombia	980912 5713
Costa Rica	0-800-011-0030
Curacao*	001-800-847-2911
Denmark	800-10277
Dominica	1-800-847-2911
Dominican Republic	1-800-847-2911
Finland	0800-1-10057
France	0800-90-1179
Germany	0800-814-8440
Greece	00-800-11-638-0304
Grenada	1-800-847-2911
Guam	01-800-164-4000
Guatemala	1800-999-0115
Hong Kong	800-96-7025
Hungary	06-800-11272
Indonesia	001-803-1933-6294
Ireland, Republic of	1-800-55-8002

Israel	1-800-941-1605
Italy	800-819-014
Jamaica	0-800-847-2911
Japan	00531-11-1555
Korea	00798-11-908-8212
Liechtenstein	0800-89-4732
Luxembourg	0800-2012
Malaysia	1-800-80-0159
Mexico	001-800-847-2911
Montserrat	1-800-847-2911
Netherlands	0800-022-3110
New Zealand	0800-443019
Norway	800-12052
Okinawa	00531-11-1555
Panama	001-800-111-0016
Philippines	1800-1111-9015
Portugal	0800-8-11-824
Puerto Rico	1-800-847-2911
Saba*	1-800-847-2911
Saint Eustatius*	1-800-847-2911
Saint Kitts/Nevis	1-800-847-2911
Saint Maarten*	1-800-847-2911
San Marino	800-819-014
Singapore	800-110-0344
South Africa	0800-990-475
Spain	900-99-1124
Sweden	020-793146
Switzerland	0800-89-4732
Taiwan	008-010-3008
Thailand	001-800-11-535-0660
Trinidad/Tobago	1-800-847-2911
Turks and Caicos	0-1-800-847-2911
Turkey	00-800-13-535-0900
United Kingdom	0800-89-1725
United States	1-800-84-72911
Uruguay	00-0411-940-7915
Venezuela	0800-1-002-167

*Netherlands Antilles

If the country you are calling from is not listed, or if you experience difficulties using any of the freephone numbers, call collect/reverse charge to the United States on +1 410 581 3836

Other information, including the Terms and Conditions of the Visa Debit Card Service, may be obtained from the offices listed below:

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
Facsimile: +44 (0)1534 881199
E-mail: sbj@standardbank.com

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
Facsimile: +44 (0)1624 643800
E-mail: IOMdebitcard@standardbank.com

Website: www.standardbank.com/offshore

Important Information

Standard Bank Jersey Limited is regulated by the Jersey Financial Services Commission to take deposits.

Standard Bank Jersey Limited is a participant in the Jersey Depositor Compensation Scheme, ("DCS"). The DCS offers protection for 'eligible deposits', subject to certain limitations. Full details of the DCS are available from the States of Jersey website or on request.

Standard Bank Isle of Man Limited is licensed by the Isle of Man Financial Supervision Commission to take deposits.

Standard Bank Isle of Man Limited is a member of the Depositors' Compensation Scheme as set out in the Compensation of Depositors Regulations 2008. The Isle of Man has a Financial Services Ombudsman scheme covering disputes relating to financial services offered in or from within the Isle of Man to individuals.

Standard Bank Isle of Man Limited places funds with other parts of its group and thus its financial standing is linked to that of the group. Depositors may wish to form their own view on the financial standing of Standard Bank Isle of Man Limited and the group based on publicly available information. The latest report and accounts are available at www.standardbank.com/offshore

This document has been approved for the purposes of section 21 of the Financial Services & Markets Act 2000 (FSMA) by Standard Bank Plc, which is authorised and regulated by the Financial Services Authority. Prospective investors in the UK should be aware that the protections provided to investors by the UK regulatory system established under FSMA do not apply to any investment services or products provided by Standard Bank Offshore Group Limited or any of its subsidiaries. In particular, investors may not be entitled to compensation from the Financial Services Compensation Scheme, nor will they be entitled to the benefits provided by the Financial Ombudsman Service or other protections to customers under FSMA. Standard Bank Plc has appropriate passports under relevant European Directives.

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Telephone calls may be recorded.



