上海商業銀行
SHANGHAI COMMERCIAL BANK

Shanghai Commercial Bank (SCB) ATM Services for ATM Card / Credit Card

Network Services		ATM Card			Credit Card[1]						
Service Network	Scope of Services	Shacom Card (HKD)	Shacom Card (RMB)		Visa		MasterCard		UnionPay Dual Currency Credit Card (HKD)		UnionPay Dual Currency Credit Card (RMB)
		Deposit A/C (HKD)	Deposit A/C (RMB)	Deposit A/C (HKD)	Credit Card A/C	Deposit A/C (HKD)	Credit Card A/C	Deposit A/C (HKD)	Credit Card A/C	Deposit A/C	Credit Card A/C
UnionPay	ATM Cash Withdrawal / Balance Enquiry	Worldwide[2]	Mainland / SCB ATM						Worldwide[3]		Mainland[3]
	QRC Withdrawal	HK									
	Purchase Payment	Worldwide	Mainland						Worldwide		Mainland
JETCO	ATM Cash withdrawal / Balance Enquiry / Transfer/ JET Payment	HK/Macau		HK/Macau	HK/Macau[3]	HK/Macau	HK/Macau[3]	HK/Macau	HK/Macau[3]	HK/Macau	
	Interbank Transfer [4]	HK/Macau		HK/Macau	HK/Macau[3]	HK/Macau	HK/Macau[3]	HK/Macau	HK/Macau[3]	HK/Macau	
	Intracard Transfer	HK/Macau			HK/Macau[3]	HK/Macau	HK/Macau[3]	HK/Macau	HK/Macau[3]	HK/Macau	
	Change of Personal Identification Number (PIN)	HK/Macau	HK/Macau	HK/Macau	HK/Macau	HK/Macau	HK/Macau	HK/Macau	HK/Macau	HK/Macau	
	Request Statement / Cheque Book	HK/Macau[5]		HK/Macau[5]		HK/Macau[5]		HK/Macau[5]		/HK/Macau[5]	
EPS	Purchase Payment / Bill Payment	HK		HK		HK		HK		HK	
PLUS (Visa)	Cash Withdrawal / Balance Enquiry				Worldwide[3]	Worldwide[2]					
Cirrus (MasterCard)	Cash Withdrawal / Balance Enquiry						Worldwide[3]	Worldwide[2]			

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.

Note:

[1] Our credit card account (Visa/MasterCard/UnionPay Dual Currency (HKD) Card) can be linked up with 2 HKD Deposit Accounts, including one Checking Account and one Savings Account.

[2] 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. (UnionPay = HK$40 / RMB¥40, JETCO = HK$25 (Mainland / Macau ATM), PLUS = HK$25, Cirrus = HK$25)

[3] For cash withdrawal, the transaction will be treated as cash advance and posted into the credit card account.

[4] Interbank transfer service only applicable to designated Hong Kong JETCO member banks. https://www.jetco.com.hk/money-transfer/inter-bank-fund-transfer/

[5] Applicable to HKD Checking Account / HKD No Passbook Savings Account