上海商業銀行
SHANGHAI COMMERCIAL BANK

USER GUIDE OF ATM SERVICES FOR ATM CARD/CREDIT CARD

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 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*		Total HK$20,000■
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	
Payment by Phone (PPS) *	HK$100,000		No Limit Per Card

IMPORTANT INFORMATION FOR ATM CARD SERVICES

CASH WITHDRAWALS

- 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

TRANSFERS OF FUNDS

- 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

PURCHASES PAYMENTS

- 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"

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

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.)

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

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.
2. Shacom Chip Cards will be renewed every 5 years from the issue date.
3. 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.
4. 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.
5. 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.
6. Cardholders should refer to the security advice provided by the Bank from time to time.
7. 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.
8. In case of any discrepancy between the Chinese and English versions, the English version shall prevail.

**** Also applicable to deposit accounts linked to Credit Card***
***** Not applicable to Credit Card***
******Only applicable to ATM Card for card limit maintenance***

▲ Only applicable to Individual ATM Card and Hong Kong UnionPay Network
■ Combined limit on ATM Withdrawal and UPI QRC Withdrawal

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「自動櫃員機提款卡/信用卡」使用須知

現金提款 / 轉賬 / 購物付款 / 繳費額度			
交易項目	**每戶每日最高交易限額 *****		**每卡每日最高交易限額**
提款-自動櫃員機	存款賬戶 - HK$20,000■ 或等值外幣 / 人民幣 信用卡賬戶 - HK$10,000 或等值外幣 / 人民幣 備註：每筆外地提款另收服務費(不包括當地經辦行之收費，如有)： 「銀聯」網絡 HK$40 / RMB¥40 (在內地自人民幣賬戶提款) 「銀通」網絡 HK$25 (澳門之自動櫃員機) Cirrus / Plus 網絡 HK$25*		合計 HK$20,000■
提款-銀聯二維碼提款▲	存款賬戶 - HK$20,000■ 只適用於香港(港幣)交易		
同卡內之不同賬戶間轉賬 (同卡轉賬)	HK$1,000,000		不設每卡限額
跨行轉賬	HK$10,000	共用額度 HK$50,000	合計 HK$100,000
轉賬至本行其他存款賬戶	HK$50,000		
易辦事商號購物付款*	HK$50,000		
「銀聯」/「銀聯閃付」商號購物付款**	HK$20,000		
繳費易	HK$100,000	共用額度 HK$100,000	
繳費靈*	HK$100,000		不設每卡限額

提款卡服務注意事項
提款 • 持卡人必須在每次提款後即時核點交易金額是否正確 • 倘若持卡人需要在香港境外自動櫃員機提取現金，持卡人必須在離港前預先在「銀通」自動櫃員機或透過本行客戶服務熱線(852) 2818 0282 (上銀卡) / (852) 2818 8236(信用卡) 或經本行網上銀行/手機銀行預先啟動海外交易功能，並設定啟動時限及每日提款限額 • 持卡人可在世界各地貼有與卡上印有相關標誌之自動櫃員機查詢賬戶結餘及提取當地貨幣，有關匯率釐定如下： - 透過**「銀通」網絡**進行提款，如提取貨幣為外幣或人民幣，交易金額將以「銀通」會員銀行訂定並於當日在自動櫃員機螢幕上顯示的匯率直接兌換為港元；如提取貨幣為澳門幣，交易金額將以「銀通」訂定的當日當地匯率直接兌換為港元，客戶可致電「銀通」客戶服務熱線 (852) 2520 1747 查詢匯率 - 透過**「銀聯」網絡**在外地提取當地貨幣 (人民幣「上銀卡」除外)，交易金額將以「銀聯」訂定的當日當地匯率直接兌換為港元。客戶可瀏覽「銀聯」網頁查詢匯率 - 以人民幣「上銀卡」在中國內地透過**「銀聯」網絡**提取人民幣現鈔，交易金額將直接從卡內的人民幣賬戶扣除 - 透過**「Cirrus」網絡**在外地提取當地貨幣，交易金額將以「Mastercard」訂定的當日當地匯率，先兌換成美元，另加 1%由「Mastercard」收取的跨境交易手續費 (客戶可瀏覽「Mastercard」網頁查詢匯率)，再折算為港元 - 透過**「Plus」網絡**在外地提取當地貨幣，交易金額將以「Visa」訂定的當日當地匯率，直接兌換成港元後，另加 1%兌換手續費。客戶可瀏覽「Visa」網頁查詢匯率 • 部份海外自動櫃員機不提供賬戶選擇功能，「上銀卡」內之港元儲蓄賬戶即成為首選之交易賬戶。若沒有該港元儲蓄賬戶，則會以該卡之港元支票賬戶為交易賬戶；若以信用卡在海外自動櫃員機提款，則會以信用卡賬戶為指定交易賬戶，並以現金透支方式處理 • 每筆交易之手續費將即時從提款賬戶扣除
轉賬 • 持卡人於「銀通」自動櫃員機完成轉賬後應覆核機印客戶通知書上之收款人賬號、部份姓名及轉賬金額 • 港元跨行轉賬只適用於貼有「跨行轉賬」標誌之「銀通」自動櫃員機 • 持卡人可向香港賽馬會申請即時生效之轉賬存款服務，從投注賬戶轉賬入「上銀卡」/ 連繫信用卡之港元儲蓄賬戶或支票賬戶，每日存款總額最少 HK$500 及最高 HK$50,000，更可透過「運財機」查詢「上銀卡」/ 連繫信用卡之港元賬戶結餘及轉賬入香港賽馬會任何投注賬戶
購物付款 • 可在貼有「易辦事」* / 「銀聯」**標誌之商號購物直接付款 • 可在貼有「銀聯閃付」** 標誌之商號拍卡消費，無需插卡，輸入密碼即可完成交易；交易金額將從其上銀卡內的指定賬戶直接扣除 • 必須預先於本行以書面進行一次性登記手續，方可在香港賽馬會購買「香港賽馬會現金券」
繳費 • 可在貼有「繳費易」標誌之「銀通」自動櫃員機繳付各項公用服務費用、稅項、差餉及捐款 • 持卡人必須預先在「繳費靈」終端機進行登記手續，才可透過電話經「繳費靈」繳付多類賬項
更改私人密碼 • 可隨時透過「銀通」自動櫃員機更改任何一組六位數字私人密碼以加強保障 • 切勿將密碼洩露予任何人包括銀行職員或警方 • 不宜將密碼改為出生日期、身份證號碼及電話號碼等容易猜測之數字 • 不應在卡上或任何與卡放在一起之物件上寫上密碼；及不應寫下或記錄密碼而不加掩藏 • 在自動櫃員機輸入密碼時，應盡量遮掩輸入鍵 • 切勿在其他設施上 (例如網上交易等) 使用相同密碼
查詢 • 「銀通」自動櫃員機查詢項目包括現有結餘、可用結餘及當日「上銀卡」之現金提款餘額等 • 持卡人可選擇將結餘列印於客戶通知書上
索取結單或支票簿(只適用於港元支票賬戶/港元簡便活期儲蓄賬戶) • 經「銀通」自動櫃員機索取之結單或支票簿會由本行以郵遞方式寄出

備註 ：

1. 人民幣「上銀卡」所附之人民幣賬戶只供持卡人在內地使用「銀聯」網絡作自動櫃員機提款、賬戶結餘查詢及購物付款之用，以及在本行指定自動櫃員機提取人民幣而毋須折算。除特別註明外，使用須知內所述之使用細則乃只適用於「上銀卡」上所附之港元賬戶。
2. 晶片「上銀卡」將由發卡日起每五年換卡一次。
3. 港幣「上銀卡」年費為 HK$50；人民幣「上銀卡」年費 RMB¥50，並按年從持卡人之相關賬戶內扣除。
4. 本行之每天截數時間為星期一至五下午七時半，星期六則為下午四時半，截數後所作之交易，將於下一個工作天誌賬。
5. 「上銀卡」之使用乃受本行「上銀卡」章則及條款及其他由本行及/或有關自動櫃員機網絡提供者不時訂定之章則及條款所規管。
6. 持卡人應留意本行不時發放之保安訊息。
7. 如「上銀卡」/ 信用卡有遺失或被竊，請立即致電本行客戶服務熱線 (852) 2818 0282(上銀卡) / (852) 2818 8236(信用卡)。
8. 中文譯本如與英文版本有歧異，概以英文版本為準。

**** 只適用於信用卡內之連繫存款賬戶***
***** 信用卡不適用***
******額度更改只適用於提款卡***

▲ 只適用於個人提款卡及香港「銀聯」網絡
■ 自動櫃員機及銀聯二維碼提款共用額度