



Dear Valued Cardholders,

Subsequent to the recent press releases issued from iPay88 (M) Sdn Bhd, Association of Banks Malaysia (ABM) and Bank Negara Malaysia (BNM), we would like to assure you that at Standard Chartered Bank Malaysia, we take your data security seriously and have various measures to protect you against risk of fraudulent or unauthorised transactions, such as dual-factor authentication for secured online transactions and real-time monitoring to detect high-risk transactions and out-of-norm card usage behaviour. Should we detect unusual transactions which may require additional verification, we will reach out to you to block and replace your card.

You may continue to use your card with full confidence and are reminded to regularly monitor your card transactions via SMS transaction alerts, SC Mobile App, Online Banking and card statements. Should you detect unauthorised transactions in your credit or debit card/-i account, these are the steps you can take:

**For credit cardholders:**

1. Log in to SC Mobile or Online Banking
2. Go to "Help & Services"
3. Under Card Management, select "Credit Card Transaction Dispute"
4. Select the credit card with a transaction issue.
5. Choose "I didn't authorize this transaction".
6. Select "My card was in my possession at the time of the transaction"
7. Select the transaction with an issue and click "Next"
8. Click "Submit" to place the request
9. Upon completion, your card will be blocked, and a replacement card will be sent to your registered mailing address

Alternatively, you may contact the **Lost or Stolen Emergency Service Hotline** at +603 7849 6888.

**For debit cardholders:**

1. Log in to SC Mobile or Online Banking.
2. Go to "View My Debit Cards".
3. Select the debit card with a transaction issue.
4. Select "Temporarily Block This Card" to place a temporary block on your debit card/-i.
5. Once card is blocked, kindly contact us to raise a dispute on the transaction at +603 7849 6888.

With cybercriminals and online fraudsters constantly changing their methods, we advise you to remain vigilant. To learn more about online security, please visit <https://www.sc.com/en/about/fighting-financial-crime/fighting-fraud>