

Frequently Asked Questions on SBC mBanking

About the Service

1. What is mBanking?

SBC mobile Banking (mBanking) Service enables you to bank safely and conveniently with your mobile phone. With SBC mBanking, it allows you to access your SBC Account(s) to check your account balance, view debit/credit card transaction, transfer funds within and outside SBC Bank, pay utility bills, request for cheque book, locate SBC Bank Branches and ATMs, account alert whenever there are transactions credited to or debited from your account(s), ATM withdrawal alert when cash being withdrawn via ATM, Debit card transaction alert when transaction being made via POS or online and also received SBC bank promotion via sms.

2. What are the benefits of using mBanking?

SBC mBanking offers you the convenience to access your SBC account(s) via your mobile phone 24/7 anywhere and anytime.

3. Which mobile platforms are supported for SBC mBanking?

SBC mBanking supports Android, iOS, and BlackBerry platforms.

4. What is the difference between mBanking and iBanking?

Key difference is that certain functions can be done via iBanking only and not via mBanking. These include resetting your password and setting up payees for account payments.

5. Is SBC mBanking secure?

Yes. The same security features used for SBC Internet Banking are being used for SBC mBanking which include:

- Your access to SBC mBanking is protected by a secure login procedure using 2-Factor Authentication.
- Your access to SBC mBanking is protected by Secure Sockets Layer (SSL) 128-bit encryption.
- Your account information is not stored on your mobile phone, so your account information is secure if your phone is ever lost or stolen.
- Automatic Time Out - If you are logged into SBC mBanking and 10 minutes pass with no activity, your session will automatically time out and you will need to log back in.

6. What is needed to get SBC mBanking app and access the service?

To access SBC mBanking app and access the service, you:

- need to enrol in SBC mBanking/iBanking
- need to have a mobile phone that can access the internet
- need to download and install SBC mBanking app on your mobile phone

7. How do I enrol for SBC mBanking service?

Just drop by any of SBC branches to sign up.

8. Do I need to download an application in order to use SBC mBanking?

Yes. You need to download SBC mBanking app from Apple App Store for iPhone, or Android Market for Android Phone, or BlackBerry App World for BlackBerry Phone by searching word "SBC Bank".

9. Can I register more than one mobile phone number to use mBanking?

No, you can only register mBanking with one mobile phone number.

10. Can joint account register for mBanking?

Yes, you can. However, all signatories will be required to sign on the mBanking application form in order to register for the Service.

11. Can my business account register for mBanking?

Yes, you can. However, you will need to be an authorized signatory of the account as well as to provide us with a Board Resolution in authorizing you to register for mBanking.

12. Can I add a payee account through SBC mBanking?

No. Payee account can only be added through SBC iBanking.

13. Can I edit a payment that is already scheduled?

Yes, as long as it hasn't been processed.

14. Can I setup a fund transfer for a future date via mBanking?

Yes, you can.

15. Can I pay my SBC credit card bill via mBanking?

Yes, you can. Simply link your credit card account to mBanking in order to enable the credit card bill payment feature.

16. Can I register for SBC credit card bill payment if my card payment has already been arranged for auto pay?

Yes, you can. However, do note that your bank account will continue to be debited monthly since you have already signed up for auto pay.

17. How do I know if the credit card bill payment request has been made successfully?

The bank will send email notification to you following a credit card bill payment request.

18. Can I pay my EDC Bill via mBanking?

Yes, you can.

19. How do I know if the EDC Bill Payment request has been made successfully?

The bank will send email notification to you following an EDC Bill Payment request.

20. Can I cancel the EDC Bill Payment?

Yes, you can cancel or stop the EDC Bill Payment anytime before the Bill Payment Processing Time (i.e. Each Business Day at 3pm) for that payment by calling our mBanking Customer Service hotline @ 023 - 885500.

21. What if I have made a mistake by overpaying my EDC Bill?

You can cancel the transaction as long as it's before the Bank's Bill Payment Processing Time.

Once the funds had been remitted to EDC on your behalf, the overpayment amount will be considered as credit balance in your next EDC Bill. Alternatively, you can approach EDC directly should you prefer a refund on the overpayment.

22. What are the fee and charges for using mBanking?

Subscription for mBanking Service will be free of charge. OTP/SMS token is chargeable at USD0.05 per message USD0.20 per message for OTP/SMS token sent to international registered mobile phone. Funds transfer made between accounts opened in the same province will be free whereas between accounts opened in different provinces will be chargeable at a fee 0.1% of the amount or minimum US\$10 per transaction.

SUMMARY OF BANK FEE & CHARGES

Functions	Fee
Registration	Free
OTP (One Time Password)	- USD0.05 / OTP message (for local number) - USD0.20 / OTP message (for international number)
Fund Transfer	Fund Transfer <ul style="list-style-type: none">• between accounts opened in same province - Free• between accounts opened in different provinces - 0.1% of the amount or minimum US\$10 per transaction
Cheque Book Request	Request is free (Cheque Book fee US\$4 per book)
EDC Bill Payment	USD0.25
Credit Card Bill Payment	Free
Mobile Phone Top-Up	Free
Alert Service <ul style="list-style-type: none">• Account Alert• ATM Withdrawal Alert• Debit Card Transaction	- USD0.05 / alert message (for local number) - USD0.20 / alert message (for international number)
Marketing Promotion / Advertisement	Free

23. How do I know that the SMS token/OTP I receive is from SBC Bank?

You will know because the message will be sent from number 078 888767.

24. What if my mBanking login account has been blocked after 3 attempts?

You will need to contact our mBanking Customer Service hotline @ 023 - 885500 to unblock your account. In case if you have forgotten your login PIN, do also request for a new PIN.

25. What if I forget my mBanking PIN?

You will need to contact our mBanking Customer Service hotline @ 023 - 885500 or drop by any of our branches to request for a new PIN.

26. What should I do if I lost my mobile phone?

If your mobile phone is lost or stolen, then you should contact our mBanking Customer Service hotline @ 023 - 885500 or report to us at any of our branches so that we can deactivate OTP/SMS token and SMS alert service for the mobile number.

27. Do I need to secure my phone?

SBC Bank recommends that you lock your phone using a PIN code or password when you are not using it to secure any information on your phone. We also recommend that you do not store your password on your phone.

28. How do I unsubscribe mBanking?

You will need to drop by any of our branches to terminate mBanking Service.