

APPENDIX 1

FREQUENTLY ASKED QUESTIONS OF SC MBANKING

I. Related to installation & operation Application:

1. Q: What is Sacombank Cambodia Mobile Banking (SC mBanking)?

A: It's a banking service provided by Sacombank Cambodia through Application on smart phone. It has multiple functions that allows clients do various banking transactions by themselves anytime, anywhere.

2. Q: How to register SC mBanking at the first time?

A: Please go to the bank to register and activate SC mBanking and follow the instruction of Sacombank Cambodia staff and SC mBanking.

3. Q: How many languages are available on SC mBanking?

A: SC mBanking is available in 3 languages: Khmer, English and Vietnamese.

4. Q: What iOS/Android version is compatible with SC mBanking?

A: SC mBanking App is compatible with:

- Android OS version from 5.0 and upper.
- iOS version from 10.0 and upper.

5. Q: Is there any fee charge for using SC mBanking?

A: It's free of charge.

6. Q: What is the condition to register SC mBanking?

A: You are required to have a non-term saving account opened at SC's counter before register SC mBanking.

7. Q: How to download SC mBanking App?

A: You can download SC mBanking App by scanning QR Code or searching in App Store (iOS) and Google Play (Android).

8. Q: How to login by using finger print or face ID?

A: For the first use, you need to create log in by password, then go to Setting → Finger Print/Face ID Setting → Enable Touch ID/Face ID → Scan ID Touch / Face ID.

(Note: this function is available for the device exist Touch ID or Face ID scan only)

9. Q: Can I use SC mBanking app on more than one device at the same time?

A: No, you can't. You are required to sign out from your old device automatically.

10. Q: What should I do if I forgot user ID or password?

A: Please visit any nearest Sacombank Cambodia branch for help.

11. Q: What should I do if the user was locked because of login fail many attempts?

A: To unlock the user, please go to the nearest Sacombank Cambodia branch for help.

12. Q: What shall I do if the cellular data cut-off or phone switch off while performing the transaction?

A: You can basically login to SC mBanking App again, and check the account statement whether the transaction has been performed.

13. Q: What should I do if I lose mobile phone that using SC mBanking?

A: Please contact to the Bank immediately to deactivate service by going to nearest branch or contact to Call Center 023 223 423 / 0978 223 423.

14. Q: How do I terminate the service?

A: To terminate this service, you need to contact the nearest Branch of Sacombank Cambodia to complete some procedure related to service termination.

15. Q: In case I terminate the service, then register the service again. Does I get a new user name?

A: No, the system will reactivate and provide the old username to you.

16. Q: Other questions:

A: If you have other questions, please contact the nearest Branch or Call Center 023 223 423 / 0978 223 423

II. Related to the transaction on Application:

17. Q: Could I do transaction out of working time or weekend?

A: Yes, you can do transaction anytime.

18. Q: Could I open account online by using SC mBanking?

A: Yes, of course. You could open non term account and fixed deposit account online.

19. Q: How many secure steps for one transaction processing?

A: There are two secure steps:

- 1). Type username and password or fingerprint / Face ID.
- 2). Type OTP has been sent by system to verify before the transaction has been done successfully.

20. Q: SC mBanking is available for OD account and Corporate account or not?

A: No, SC mBanking is available for saving account of individual only.

21. Q: If I'm on travelling to Oversea, could I close fixed deposit online?

A: Yes you can. In case the fixed deposit was opened online and the phone number can receive OTP to authenticate. If the fixed deposit was opened at the counter, you need to close at the counter.

22. Q: Could I check the statement of Visa card by using SC mBanking?

A: Yes, you can check transaction history, statement for both Visa debit & Credit Card.

23. Q: Could I pay Credit card via SC mBanking?

A: Yes, you can pay Credit card via SC mBanking.

24. Q: Could I lock the Card via SC mBanking?

A: Yes, you can lock all card of Sacombank Cambodia include: Local card, Visa Debit card & Visa Credit card.

25. Q: Could I pay any bill via SC mBanking?

A: Yes, you can pay all bills in bill payment list.

26. Q: Could I transfer to the beneficiary at other local banks?

A: Yes, you can transfer to any bank in Cambodia in KHR.

27. Q: Could I transfer to the beneficiary at oversea bank?

A: Currently, the service is not available. Sacombank Cambodia will update in the near future.

28. Q: How should I do, if I transfer into wrong beneficiary account?

A: Please go to the nearest Branch or contact Call Center 023 223 423 / 0978 223 423 to support.

29. Q: How should I do, if I don't receive OTP during transaction?

A: Our service maybe under maintenance or unexpected errors, please contact Call Center 023 223 423 / 0978 223 423 for support.

30. Q: How should I do, if I pay bill with wrong amount?

A: There are 2 cases:

- In case you pay less than amount on bill, you need to pay more with remaining amount.
- In case you pay higher than amount on bill, you need to call the service provider to return the exceed amount.

31. Q: After the transaction is done, where can I check the transaction?

A: Please go to transaction history or view statement on SC mBanking.

32. Q: If I want to top up mobile phone, what should I do?

A: You just open the feature "Top Up" then chose the amount and fill the phone number.

33. Q: How many telephone companies that I can Top up?

A: You can Top up with all telephone companies in Cambodia.

34. Q: Where can I find the nearest Branch/ATM by using SC mBanking?

A: You can go to feature “location” and you can see 05 nearest Branches/ATMs. If you want to see all locations, just scroll down the screen.