

Change of Particulars

As part of our constant endeavour to keep our records updated, and to maintain a high quality of service, we would appreciate it greatly if you could inform us of any changes to your personal particulars when they occur. Please log in to Online Banking, contact our 24-hour Phone Banking team on 1800 747 7000 or visit any of our branches. It's always a pleasure serving you.

Singapore Banking Centres and Branches

For our branch and ATM locations, please visit sc.com/sg/branch, contact our 24-hour Phone Banking team on 1800 747 7000, or simply log in to Breeze.

Explanation of Abbreviations

ADJ	Adjustment	CHQ	Cheque(s)	DEP	Deposit	NTS	Nets	TT	Telegraphic Transfer
ATM	Automated Teller Machine	CLG	Clearing	DFT	Draft	REV	Reversal	WDL	Withdrawal
CCT	Cash Card Top-up	CORR	Correction	DR	Debit	SI	Standing Instruction	PCL	Personal/Preferred Credit Line
C/O	Cashier's Order	CR	Credit	L/C	Local Cheque	TR	Transfer		

Important Information

1. ACCOUNTS INCLUDED IN THIS CONSOLIDATED STATEMENT

This statement can provide you with both summary information and itemised transaction details of all your current (including overdrafts) cheque & save, savings, time deposits personal credit, instalment loan, credit card and housing loan accounts. Please take note that purchases of investment funds using CPF savings and AXA Life fund purchases are not reflected in this consolidated statement.

2. TOTAL DEPOSITS IN SGD EQUIVALENT

This amount is the sum of your SGD deposits and foreign currency deposits in its SGD equivalent. The conversion of foreign currency totals into its SGD equivalent is based on the currency's bank buying exchange rate as at the close of the statement date. This SGD equivalent figure is only for indicative purposes. For time deposits, only the principal amounts are included, with the interest due upon maturity not included.

3. INTEREST RATE INFORMATION

The interest rates for the listed types of deposits are only indicative rates as at statement date.

4. PRESENTED CHEQUES

Cheques drawn by the account holder(s) which have been presented on or before the statement date are listed in cheque number order, for ease of reconciliation.

5. NET POSITION

Your total deposits in its SGD equivalent minus your instalment loans, utilised over draft amounts and credit card expenses (if any) will be your net financial position, which is an indication of your net financial position of those listed accounts as the statement date.

6. NOTICE

The account holder must examine each account statement and must notify the Bank within 14 days of the date of such statement of any alleged error(s) thereon. After such period, the statement will be deemed for all purposes to be correct and a conclusive evidence of the account balance. No claim to the contrary by the account holder shall be admissible against the Bank.

7. PAYMENT METHODS

a. Payment by Mail-In Cheques

Cheque should be crossed and made payable to "Standard Chartered Card Services". For multiple card accounts payment, please write the respective account numbers and amounts that you wish to make to each account on the reverse of your cheque. If these details are not specified, payment may be apportioned at the Bank's discretion. Please allow at least 2 working days before Payment Due Date for the cheque to be cleared. Please do not write or send post-dated cheques. You may mail in your cheque to "Standard Chartered Card Services, Locked Bag No. 004, Tampines Central Post Office, Singapore 915286" or use the enclosed business reply envelope.

b. Payment Transfer through Standard Chartered Bank ATM

You may arrange for payment to be made to your card account(s) through any of our ATMs in Singapore by first linking your Visa or MasterCard card(s) to your Standard Chartered Bank (Singapore) Limited ("Standard Chartered") Singapore Dollar Savings, Current, or Cheque and Save account(s). To do that, please contact our 24-hour Phone Banking team on 1800 747 7000 or visit any of our branches.

c. Payment by Phone Banking, Online Banking or Breeze

You may arrange for payment to your card account(s) through our 24-hour Phone Banking team on 1800 747 7000 using your phone banking PIN or log in to Online Banking or Breeze to make payment to your card and/or PCL account(s).

d. Payment at Standard Chartered Bank Branch

You may drop your cheque(s) into the Express Cheque Deposit box or make cash payment via our Cash Deposit Machines (CDM) located at our branches or over the teller counters. For cash payment via CDM, please enter one card account number at a time if you are making payment for more than one card. For PCL, you can make payment via cheques or cash payment at CDM and at branches (over-the-counter payment fee applies).

e. Payment by Interbank GIRO

Payment will be automatically deducted from your designated Singapore Dollar bank account up to 2 working days before the "Payment Due Date. You can make payments via interbank GIRO for PCL as well.

f. Payment at AXS Station

Payment for Standard Chartered and MANHATTAN credit cards as well as CashOne, Credit Card Balance Transfer, Credit Card Instalment Loan, PCL and ezyCash may be made at any AXS Station located islandwide. Please allow at least 2 working days before Payment Due Date for processing.

g. Payment at S.A.M.

Payment for Standard Chartered Visa credit cards and PCL may be made at S.A.M. Please allow at least 2 working days before Payment Due Date for processing.

8. AMOUNT PAYABLE

The minimum amount payable for each account is reflected as "Minimum Payment Due" on your statement. To avoid incurring finance charge on an account, you should pay the entire "New Balance" of the account as shown on your statement before the Payment Due Date. Please make payment to each account separately as indicated on your statement. Any credit balance on an account will not be automatically used to offset the outstanding from another account.

9. MINIMUM PAYMENT

(a) The minimum payment due applicable to all credit card accounts (including funds transfers) will be the greater of:

- (i) \$50; or
- (ii) 1% of principal plus interest, fees and charges; plus any overlimit amount and past due amount;

(b) The minimum payment due applicable to all accounts opened for the purpose of instalment repayments will be:

- (i) the full monthly instalment amounts of the approved purchases (or approved funds transfers); or
- (ii) if accounts are over the limit, the full monthly instalment amounts of all approved purchases (or approved funds transfers) and any overlimit amount; plus any past due amount.

(c) The minimum payment due applicable to PCL accounts will be the greater of:

- (i) \$50; or
- (ii) 3% of outstanding balance

If the outstanding balance is less than \$50, the entire outstanding balance is payable by the due date.

We reserve the right to (i) determine the basis upon which the minimum payment due is calculated at our sole discretion; and (ii) vary the basis upon which the minimum payment due is calculated from time to time upon notice.

10. FINANCE CHARGES (reflected as "Interest" on the statement)

The Effective Interest Rate is 24.455% p.a.

If payment is not made in full by the "Payment Due Date", finance charges will be calculated on a daily basis at the prevailing rate of 0.067% on the outstanding balance from the current statement date and on all new transactions from the respective transaction dates in the next statement until the day payment is made in full.

If the "Minimum Payment" is not received in full by the next "Payment Due Date" on any of your credit card and funds transfer account(s), the Effective Interest Rate will be adjusted to 28% p.a.

Once you have made the "Minimum Payment":

a. the Effective Interest Rate will be reinstated to "Your Prevailing Effective Interest Rate" if you have only missed one "Minimum Payment";

b. the Effective Interest Rate will become 24.455% if your account has been twice or more past due" on a consecutive basis. The adjustment / reinstatement of the Effective Interest Rate will be effective on the first working day after your next statement date once "Minimum Payment" is made.

"An account is considered past due if "Minimum Payment" is not received before the next statement date.

For PCL,

a. We charge interest on that part of the balance owing for the account for the line of credit/overdraft which is within the limit at the rate set out in the approval or any other rate we determine.

b. Interest may be charged at different rates for different parts of the balance owing on a line of credit/overdraft.

Unless otherwise specified in our banking agreement, interest accrues on a daily basis and is calculated on the basis of a 365 day year.

c. Interest is charged to your account on the last day of each month, with a minimum of \$5 being charged, as long as there is any debit outstanding amount in a calendar month.

11. LATE PAYMENT CHARGE

A late payment charge of \$60 will be charged if "Minimum Payment" is not received by the "Payment Due Date".

For PCL, a late payment charge of \$80 per month will be charged when you miss the payment due date, or pay less than the minimum repayment amount.

12. FOREIGN CURRENCY TRANSACTIONS

All foreign currency transactions (including overseas and online transactions) effected in US Dollars will be converted to Singapore Dollars on the date of conversion. All foreign currency transactions effected in a foreign currency other than US Dollars will be converted into US Dollars before being converted into Singapore Dollars (the "converted Singapore Dollars amount"). The exchange rate may differ from the rate in effect on the date of the transaction due to market fluctuations. Any rate imposed is final and conclusive and you bear all exchange risks, loss, commission, and other bank costs which may be incurred as a result. All conversions will be based on the prevailing wholesale interbank rates or the government-mandated rate, as shall be determined by the respective card associations, namely Visa Inc. ("Visa") or MasterCard International ("MasterCard").

In addition, all foreign currency transactions (including overseas and online transactions) charged to Visa /

MasterCard cards will be subject to: (i) a prevailing charge of 1% of the converted Singapore Dollar amount representing the charge imposed by Visa / MasterCard on the transaction; and (ii) a prevailing fee of 2.5% of the converted Singapore Dollars amount.

13. DYNAMIC CURRENCY CONVERSION

If your foreign currency transactions (including overseas and online transactions) are converted into Singapore Dollars via dynamic currency conversion, which is a service offered at selected overseas ATMs, websites or by certain merchants ("DCC"), you acknowledge and agree that the process of conversion and the exchange rate applied will be determined by the relevant DCC service provider and not by us.

In addition, all foreign currency transactions (including overseas and online transactions) converted via DCC will be subject to a prevailing charge of 0.8% of the transaction amount representing the charge imposed by Visa / MasterCard on the transaction.

14. SINGAPORE DOLLAR TRANSACTIONS PROCESSED OVERSEAS

If you enter into Singapore Dollar transactions with: (i) a local merchant that routes its payment processing through an overseas intermediary; or (ii) a merchant that is registered by its acquiring bank (the "Acquirer") as having been acquired overseas, regardless of where the merchant is actually located, such transactions will be subject to a prevailing charge of 0.8% of the relevant transaction amount representing the charge imposed by Visa / MasterCard on the transaction.

In both these cases the transaction is treated as a foreign currency transaction and the process of conversion and the exchange rate applied will be determined by the relevant payment processing intermediary or the Acquirer and not by us.

15. CASH ADVANCE

Cash advance fee per transaction is charged as follows: prevailing fee of 6% on the cash advance, subject to a minimum fee of \$15, plus finance charges at the prevailing rate of 0.077% per day on the amount withdrawn from the date of the transaction until the date of payment is received in full.

Effective Interest Rate: 28% p.a.

16. FUNDS TRANSFER

Interest would immediately accrue from the date the funds transferred until the date payment is received in full. Prevailing Interest Rate: 28% p.a.

17. DISPUTED TRANSACTION

If any transaction is in dispute, you should continue to pay for such transaction amount before the "Payment Due Date" to avoid incurring any late payment charge, finance charges or any other fees. Credit adjustment may be made to the card account if appropriate after determination of the dispute.

18. CARD RENEWAL

Your credit card will be automatically renewed upon the anniversary of your card membership. The renewal card will be sent to you before the end of the card expiry month.

19. LOST/STOLEN CARD LIABILITY

If your credit card is lost or stolen, you must notify us immediately by calling our 24-hour Phone Banking team on 1800 747 7000. If you are abroad, you may call us at (65) 67477000 or contact the nearest Visa or MasterCard Emergency Centre. Your liability may be limited to \$100 if you comply with clause 7.2 of our Credit Card Terms.

20. CREDIT LIMIT

Your "Approved Credit Limit" reflected on the statement is the combined limit for all your unsecured facilities with Standard Chartered.

21. AVAILABLE CREDIT LIMIT

The "Available Limit" reflected on the statement does not include outstanding EasyPay, SteadyPay, Funds Transfers and 0% Instalments.

22. 360° REWARDS

1 point is rewarded for every \$1 purchase amount charged to your credit card locally and overseas. For Visa Signature cards, 1.5 points are rewarded for every \$1 purchase amount charged to this card. For Visa Infinite cards, 2.5 points are rewarded for every \$1 purchase amount charged to this card. Points accumulated are valid for 3 card membership years and cannot be carried forward to the following year. Points accumulated for purchase amounts charged to the Visa Infinite cards have no expiry date.

23. Bonus Points (applicable to CashBack MasterCard/Visa Gold and AIA Cards only)

Bonus Points are awarded based on the following amounts charged on a monthly basis:

Amount charged	Bonus Points earned based on total amount charged less cash advances
\$1 – \$500	0.25%
\$501 and above	0.55%

Bonus Points awarded will be rounded to the nearest whole digit (e.g. 10.45 points will be rounded to 10 points).

Each Bonus Point is equivalent to \$1.

24. ANNUAL FEE WAIVER (not applicable to CashBack MasterCard/Visa Gold and AIA Cards)

360° Rewards Points, if sufficient, will be used to offset annual fee unless otherwise instructed. Below details the points required to offset the respective cards' annual fee.

Type of card	Annual fee	Points required to offset fee
Visa Infinite (Principal)	\$300	10,000*
Visa Infinite (Supplementary)	\$150 each	5,000*
MasterCard World (Principal)	\$200	7,500*
Visa Signature	\$180	9,000*
Platinum (Principal)	\$180	6,000*
Platinum (Supplementary)	Free	-
Prudential Platinum	\$180	6,000
Gold (Principal)	\$60	6,000*
Gold (Supplementary)	\$30	3,000*
NUS \$500 Gold	\$30	1,000
Classic (Principal)	\$60	6,000
Classic (Supplementary)	\$30 each	3,000

* A half fee waiver (with half of the points stated here respectively) is available for these cards. Annual fees are subject to GST at the prevailing rate.

25. MISCELLANEOUS FEES

Returned cheque/rejected GIRO deduction	\$50
Sales draft retrieval	\$5 per copy
Statement retrieval	
- current to 3 months old	Free
- 3 months to under 1 year old	10 per copy
- 1 year to 5 years old	\$20 per copy
- beyond 5 years old	\$50 per copy
Replacement credit card	\$20 per card
Picture replacement for picture credit card	\$20 per picture
Credit refund via cashier's order	\$10
Overlimit fee	\$40
(fee imposed on account which exceeded the credit limit)	
Account maintenance fee	\$10 per year
(applicable if there remains a credit balance in your credit card account after one year from the date of cancellation of your credit card)	

For PCL, the following fees and charges are applicable:

Annual Fee	\$80 (not inclusive of GST)
Overlimit charges	5% p.a. in addition to the prevailing interest rate on the over limit balances
Returned cheque fee	\$50 per cheque
Stop cheque fee	\$40 per cheque
GIRO returned fee	\$10 per transaction
Over the counter payment	\$5 per transaction
Lost card replacement	\$5 per card
Chequebook	Free
ATM cash withdrawal fee	Free at Standard Chartered ATMs and atm5 network
Overseas cash withdrawal fee	2% of the amount withdrawn, subject to a minimum of \$5 and maximum of \$60 per withdrawal

26. GOODS AND SERVICES TAX (GST)

Subject to GST at the prevailing rate.

27. IMPORTANT INFORMATION FOR PLATINUM ACCESS ONLY

a. Finance Charges

i. The Effective Interest Rate for purchase amounts charged to this card under automatic flexible payment scheme is 9.32% p.a.

ii. The Effective Interest Rate is 24.455% p.a. If payment is not received in full by the "Payment Due Date", finance charges will be calculated on a daily basis at the prevailing rate of 0.067% p.a. on the outstanding balance from the current statement date and on all new transactions from the respective transaction dates in the next statement until the day payment is made in full.

b. Administration Fees

The prevailing rate of 6% administration fee will be levied on all approved card transactions under the Automatic Flexible Payment Scheme.

For full Credit Card terms, please refer to our Customer Terms and Credit Card Terms which shall prevail at all times.

With effect from 1 February 2014, all Personal Line of Credit Accounts and Preferred Line of Credit Accounts will be governed by our Customer Terms, Personal Loan/Personal Line of Credit/Overdraft Terms, Current/Cheque/Savings Account and Time Deposit Terms, and the applicable documents referred to in Part A of our Customer Terms forming our banking agreement. Please visit our website, call our 24-hour Phone Banking team on 1800 747 7000, or visit any of our branches to obtain a copy of the above-mentioned terms.