



Press Release

Standard Chartered launches SMART Card, a unique credit card offering a wide range of benefits for a digital-first lifestyle



26 September 2021, Bangladesh – Standard Chartered Bangladesh recently announced the launch of Standard Chartered SMART Credit Card (“SMART Card”). This unique credit card is designed for the digital-first lifestyle, offering everyday benefits centring around convenient borrowing, digital rewards and self-service capabilities.

Extensive client research by the Bank shows that particularly younger clients prefer simple borrowing features available within their card. They prefer to be serviced digitally and enjoy rewards for digital spend. Research has also shown that COVID-19 has changed the consumers’ spending behaviours, with consumers becoming more careful with their expenses while spending more on basics than they did prior to the pandemic. The SMART Card delivers convenient borrowing, digital rewards and self-service capabilities, offering a range of cash-back, savings and fee waiver privileges that are carefully designed to help clients make the most of their digital-first

lifestyle. This unique offering is the first credit card in the market to be manufactured through a carbon-neutral process and bears the Certified Carbon Neutral logo.

Naser Ezaz Bijoy, Chief Executive Officer at Standard Chartered Bangladesh said, “Smart Card has been conceptualized by millennials for those who resonate with the mindset of Millennials. It supports their digital lifestyle, affinity towards social causes and aspirational or growth mind-set, as this is the first carbon-neutral card in the market, provides option to contribute towards community projects that support disadvantaged young people, especially girls, with visual impairment and offers privileges against subscription of knowledge and lifestyle websites. Smart Card will evolve based on clients’ behaviour and feedback. I would like to thank Visa Card for being our partner to this unique and innovative initiative.”

Sabbir Ahmed, Head of Consumer, Private & Business Banking, Bangladesh, Standard Chartered said, “Standard Chartered SMART Card serves the everyday needs of our young, dynamic client-base with everyday benefits. The unique Card caters to our evolving lifestyles, providing great value for money to support our clients’ the daily spending needs. With the SMART Card, consumers can earn big and save more through everyday spending. Cardholders can also enjoy the flexibility of interest-free instalment to meet unexpected financial needs or easily finance their purchases.”

This new offering adds another “first” to the Bank’s legacy of pioneering innovations that have led the transformation of Bangladesh’s retail banking industry. Standard Chartered was the first Bank in the country to introduce Credit Cards. The bank was also the first to launch ATMs in Bangladesh to promote alternate channel banking along with internet banking solutions for the retail customers. Continuing the pioneering streak, the Bank was the first to introduce an automated 24-hour call centre. Standard Chartered is the only multinational universal Bank in Bangladesh, offering a full range of financial services to cater to its clients’ needs.

Exclusive deals for Standard Chartered SMART credit cardholders

Partner	Exclusive Offer
Foodpanda	<ul style="list-style-type: none"> 15% cash-back on each order (Maximum BDT 100 per transaction and BDT 300 per month). BDT 400 off on first two (02) transactions. (BDT 200 off on each transaction using voucher code). Minimum order value should be BDT 600 for each of the first two (02) transactions.
Daraz	<ul style="list-style-type: none"> 15% cash-back on each order (maximum BDT 250 per transaction and BDT 500 per month) 10% discount up to BDT 500 on the first transaction
Pizza Hut	<ul style="list-style-type: none"> SMART Combo Meals from Pizza Hut with up to 15% savings!
Pathao Rides	<ul style="list-style-type: none"> “Save your card” to enjoy 15% discount on each ride (maximum BDT 50 for each ride and BDT 300 per month)

Exciting cashback offers for Standard Chartered SMART credit cardholders

Partner	Exclusive Offer
Netflix	BDT 1,000 cash-back within the first three months of card generation. (Subscription payment must be made using the Visa SMART credit card)
Spotify	BDT 300 cash-back within the first three months of card generation. (Subscription payment must be made using the Standard Chartered SMART credit card)

Unique features of the Standard Chartered SMART credit card

Bangladesh's first CarbonNeutral® credit card	
Reward points	1 reward point per BDT 100 of retail transaction
Cashback on foreign currency transactions	1% cashback on all foreign transactions using Standard Chartered SMART Card
0% InstaBuys for all credit card transactions	0% InstaBuy with no processing fee is applicable for 3 months only, for retail transactions over BDT 15,000. InstaBuy instruction can be placed through SC App
Annual Fee Waiver	Annual fee waiver starting from second year for annual spend above BDT 3 lac

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Standard Chartered

We are a leading international banking group, with a presence in 59 of the world's most dynamic markets and serving clients in a further 85. Our purpose is to drive commerce and prosperity through our unique diversity, and our heritage and values are expressed in our brand promise, Here for good.

Standard Chartered PLC is listed on the London and Hong Kong Stock Exchanges.

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