

30 September 2020

## Revision of Schedule of Charges of Credit Cards

Dear Valued Client,

Thank you for using Standard Chartered Credit Card.

As advised by our regulators, we are going to make some changes in the Schedule of Charges of Credit Cards. The changes along with the effective dates are mentioned below:

### All Credit Card Variants (except Saadiq Credit Cards)

Item	Existing charges	Revised charges	Effective date
<b>Finance Charges</b>	27% p.a.	20% p.a.	1 October 2020
<b>InstaBuys Finance Charges</b>	13.25%	9.50%	1 October 2020
<b>Instant Loan Finance Charges</b>	10.50% or 12.50%	9.50%	1 October 2020
<b>Instant Loan Finance Charges (applicable for Zero-interest Instant Loan only)</b>	For 3 months: 5% of loan amount For 6 months: 7.5% of loan amount For 9 months: 9% of loan amount For 12 months: 12% of loan amount	For 3 months: 4% of loan amount For 6 months: 6% of loan amount For 9 months: 8% of loan amount For 12 months: 10% of loan amount	1 October 2020

*Note: 15% VAT will be charged as applicable*

For any further queries, please contact our 24-hour Client Care Centre at 16233 (from mobile) or (02) 8332272. We look forward to your continuous patronage and would like to thank you for banking with us.

Sincerely yours,

**Sohail Alim**  
Head of Cards