

CREDIT CARD TARIFF GUIDE ADDENDUM - CLIENT NOTICE

Detailed listing of Credit Card bank charges (effective 23 October 2018)

This advisory notice serves as second notice of the amendments to the credit card tariff guide following the launch of the premium credit cards. Clients are advised to take note of the amendments below;

	**Classic	**Gold	Platinum	Infinite
Joining Fee	103.00	149.35	170.00	200.00
Annual Fee	103.00	149.35	200.00	1,500.00
Joining Fee - Supplementary	Free	Free	Free	Free
Annual Fee - Supplementary	30.00	30.00	30.00	35.00
Card Replacement Fee	30.90	30.90	100.00	100.00
Chargeback Fee			30.00	
Monthly Statement	Free	Free	Free	Free
Past Statement	20.60	20.60	30.00	40.00
Interim Statement	20.00	20.00	10.00	10.00
ATM mini statement			2.00	2.00
ATM Balance Enquiry - Own			2.00	2.00
ATM Balance Enquiry - Local			4.00	4.00
ATM Balance Enquiry - International			4.00	4.00
Impound Card Fee by SCB ATM			75.00	75.00
Over the Limit Fee			90.00	100.00
Deposit over the limit			50.00	50.00
Loan-on-Card Fee	Min 250, 1% of loan amount, Max 1,200	Min 250, 1% of loan amount, Max 1,200	Min 250, 1% of loan amount, Max 1,200	Min 250, 1% of loan amount, Max 1,200
Late Payment Fee			30.00	35.00
Account in Arrears			130.00	130.00
ATM withdrawal - Own	15.45 or 2.25% of the transaction amount, whichever is higher	15.45 or 2.25% of the transaction amount, whichever is higher	25.00 or 3.00% of the transaction amount, Max 200.00, whichever is higher	25.00 or 2.50% of the transaction amount, Max 200.00, whichever is higher
ATM withdrawal - Local	15.45 or 2.25% of the transaction amount, whichever is higher	15.45 or 2.25% of the transaction amount, whichever is higher	25.00 or 3.00% of the transaction amount, Max 200.00, whichever is higher	25.00 or 2.50% of the transaction amount, Max 200.00, whichever is higher
ATM withdrawal - International	15.45 or 2.25% of the transaction amount, whichever is higher	15.45 or 2.25% of the transaction amount, whichever is higher	25.00 or 3.00% of the transaction amount, Max 200.00, whichever is higher	25.00 or 2.50% of the transaction amount, Max 200.00, whichever is higher
Currency conversion fee			3.00%	3.00%
Declined Transaction			3.00	3.00
Lost Card Protection Insurance	Free	Free	Free	Free
Travel Insurance	Free	Free	Free	Free
Credit Life Insurance	0.22% of Outstanding Balance	0.22% of Outstanding Balance	0.22% of Outstanding Balance	0.22% of Outstanding Balance
PIN Replacement			5.00	5.00
Self Select PIN	Free	Free	Free	Free
POS Purchase - Local	Free	Free	Free	Free
POS Purchase - International	Free	Free	Free	Free
Card Activation	Free	Free	Free	Free
e-Statement	Free	Free	Free	Free
One-Time-PIN	Free	Free	Free	Free

^ All fees exclude VAT

** Cards will remain operational until current expiry date if not replaced earlier. Replacement will trigger upgrade without credit assessment and the limit will remain the same.