

FAQ'S for Barclaycard customers

1. **Customer: How do I know when my Standard Chartered Bank Credit Card will become active?**

There is an Instructions letter with your new card that instructs the date on which your new Standard Chartered Bank Credit Card will become active and your Barclaycard will become inactive.

A sms will also be sent to you before the activation of your new Standard Chartered Bank Credit Card.

2. **Customer: I not received any card from Standard Chartered Bank after I received the Welcome Letter at the end of February 2012?**

We are dispatching cards in batches. You will receive an SMS from Standard Chartered Bank when your card is dispatched to you. The SMS will contain details of the Airway Bill No. of the courier which you can use to track your card. In case, you do not receive this SMS or your card by the 1st week of June, please write to Customer Care at Card.Services@sc.com or call Standard Chartered Bank phone banking at the following numbers <http://www.standardchartered.co.in/personal/ways-to-bank/en/phone-banking12.html>

3. **Customer: Do I need to give details about my account again or will it be transferred automatically?**

You do not need to do anything as all the information that is currently with Barclays bank will be transferred to Standard Chartered Bank in order to have your new card account set up.

However if you have set up ECS/SI instructions on your current Barclaycard, then once you have received the new Standard Chartered Bank Credit Card please call the number at the back of your new Standard Chartered Bank Credit Card to provide ECS/SI instructions.

In case we need any further details we will get in touch with you.

4. **Customer: How do I make payment and to whom – Barclays or Standard Chartered Bank?**

Once you receive a statement from Standard Chartered Bank, please start making payments to Standard Chartered Bank (Refer answer of Q5 for payment modes).

For your statements received from Barclays, please make a payment to Barclays as before.

5. **Customer: Which are the different modes through which I can make payment for my new Standard Chartered Bank card?**

The different modes for payment are;

- **NEFT / IBFT:** From your bank account directly to your new Standard Chartered Bank Credit Card by quoting the IFSC code SCBL0036001 and the Standard Chartered Bank address as MG Road, Mumbai.
- **Visa Money Transfer:** Pay through your bank account using Visa Money Transfer. Fees for Visa Money Transfer may be levied by the initiating bank.
- **Net Banking:** If you are registered for Standard Chartered Bank net banking facility, you can transfer the credit card bill amount from your Savings or Current account to the Credit Card account online.
- **ECS:** With this facility, your Credit Card bill amount automatically gets debited from your savings bank account (from any bank). Please log on to our website at www.standardchartered.co.in or call phone banking (Please refer to last page for phone banking numbers) to register for ECS.
- **Cheque:** Through Standard Chartered Bank Cheque box. You can drop a cheque or a draft in favour of your Standard Chartered Bank card no. xxxx xxxx xxxx xxxx (your 16 digit credit card number) into any of the listed Cheque Collection Boxes. Visit http://www.standardchartered.co.in/_documents/credit-cards/chqbox.xls for the complete list.
- **Cash:** Through Standard Chartered Bank branches.

6. **Customer: I already have an Standard Chartered Bank Credit Card? Will my Barclaycard be replaced by another Standard Chartered Bank Credit Card?**

Yes, we will replace your existing Barclaycard with another Standard Chartered Bank Credit Card with similar benefits as what you receive on Barclays. You will receive an SMS from Standard Chartered Bank when your card is dispatched to you.

7. Customer: I already have an Standard Chartered Bank Credit Card. Will my credit limit on both the cards increase?

You will be given a combined credit limit for both the cards held by you. Standard Chartered Bank will review your profile and based on that your credit limit will increase or decrease. Your credit limit will be communicated to you along with your new card.

Please note that the credit limit will not be increased without your consent.

8. Customer: Will the features offered on my Barclaycard still be available in the new Standard Chartered Bank Credit Card?

For Times and Yatra Card holder – We have partnered with Times and Yatra to bring you the same benefits that you currently enjoy. Your new Standard Chartered Bank Credit Card is on the VISA platform hence all the VISA benefits will continue to be available to you.

For Smart Budget and Premier League card holders – Unfortunately we won't be able to give you the same benefits of your Smart Budget or Premier league card on transfer to SCB. However, your new Standard Chartered Bank Credit Card is offered on the VISA platform hence all the VISA benefits will continue to be available to you.

9. Customer: Is there any change in the Tariff and Charges of Standard Chartered Bank Credit Card as compared to Barclays?

Yes, there may be differences in the Tariff and Charges on your card. Please refer to the Most Important Document (MID) that was sent along with your card or see the Tariff and Charges at this http://www.standardchartered.co.in/documents/service-charges-fees/SOSC_CC_2012.pdf

10. Customer: What if I have erroneously deposited a cheque in the Barclays drop box instead of Standard Chartered Bank after the activation of my new Standard Chartered Bank Credit Card?

There would be two scenarios;

You erroneously deposit the cheque in Barclays drop box with Barclays Card number:

Upto July 31, 2012:

In this case, the cheque will be cleared by Barclays. The information of your cheque being deposited in Barclays will be passed on by Barclays to Standard Chartered Bank and your payment will be reflected in your new Standard Chartered Bank account.

Post July 31, 2012:

Your cheque will not be cleared by Barclays. Accordingly, your cheque will become void.

Request you to please make payment to Standard Chartered Bank by the modes of payment mentioned in answer to Q.5.

You deposit the cheque in Barclays drop box with new Standard Chartered Bank Card number:

Your cheque will not be cleared by Barclays. Accordingly, your cheque will become void.

Request you to please make payment to Standard Chartered Bank by the modes of payment mentioned in answer to Q.5.

11. Customer: I have requested address change via Barclays but my address is still not updated? I have still not received the card pack kit?

Request you to please call up Standard Chartered Bank Phonebanking. The phone banker will verify the card dispatch details and notify you accordingly.

12. Customer: How do I redeem my reward points?

Once your Standard Chartered Bank Credit Card becomes active, you can redeem your reward points from an extensive rewards catalogue where you can redeem your points for things like iPods, Lifestyle vouchers, Airline Miles, Omega watches and many more items. You can redeem reward points online, by calling phone banking or by writing to Customer Care.

The products in the redemption catalogue are subject to change. For the current rewards redemption offer please visit www.standardchartered.co.in

13. Customer: Can I view my Standard Chartered Bank statements online?

Yes! You can register for Online Banking once your card is activated.

You can start instantly start accessing your account online by visiting www.standardchartered.co.in. All you need is your credit card number, expiry date, CVV code and date of birth to register.

14. Customer: Do I need to pay Annual fee on the new Standard Chartered Bank Credit Card?

If you currently do not pay an Annual Fee on your Barclaycard, then there will be no Annual Fee charged on your Standard Chartered Bank Credit Card either. However, if you currently pay Annual Fees on your Barclaycard, the same will be carried over to the SCB card and will be levied next year. This is applicable to customers who get the SCB Platinum Elite card which gives premium benefits such as Priority Pass that gives access to 600+ lounges around the world, Golf Fee Card which gives access to 20+ premium golf courses in India and a Dining Plus card that gives exclusive discounts of up to 30% on more than 2000 restaurants, spas and hotels.

15. Customer: I got a call from Standard Chartered Bank asking for documents? Why do I need to submit additional documents when my entire documentation is available with Barclays?

Your documents have been transferred from Barclays to Standard Chartered Bank. However, if there are any additional documents required as per the latest RBI KYC norms, we may need to collect additional documents from you. Hence, we will get in touch with you if need be.

16. Customer: Can I get a supplementary card for my new Standard Chartered Bank Credit Card?

Yes, you can avail a supplementary card. However, request for the issue of supplementary card will be accepted post card activation.

Your new Standard Chartered Bank Credit Card will be activated as per the date mentioned in the Instructions letter in the Card Welcome Kit. Standard Chartered Bank will also send a sms before the activation of your new Standard Chartered Bank Credit Card to keep you updated.

17. Customer: I have both Barclays and Standard Chartered Bank Credit Card. For Barclays card I have opted for Hard copy of the monthly statement. However for Standard Chartered Bank I have opted for the email statement in e-mail version. So on transfer of my account to Standard Chartered Bank how will I receive my statements?

If you have opted for an email statement for your existing Standard Chartered Bank Credit Card, then you will receive an email statement for your new Standard Chartered Bank Credit Card too.

However, if you have opted for a physical statement for your existing Standard Chartered Bank Credit Card, then you will receive a physical statement for your new Standard Chartered Bank Credit Card too.

18. Customer: I have setup instructions on Barclaycard to pay any existing telephone, mobile, utility, cable, internet and other bills. Will these facilities be continued in Standard Chartered Bank?

No. You will have to give fresh instructions on the activation of your new Standard Chartered Bank Credit Card to pay telephone, mobile, utility, cable, internet and such other bills.

In case you wish to add new billers, you can visit [Please visit www.standardchartered.co.in](http://www.standardchartered.co.in) -> Credit Cards -> Credit Card Bill Pay for more information.

In case you have given your Barclaycard number directly to your utility service provider for paying bills, then you will have to contact them directly and update their records with your new Standard Chartered Credit Card details.

19. Customer: What happened to my Smart Budget / Premier League card?

Unfortunately, Standard Chartered Bank cannot offer those cards. We have replaced your card with the Standard Chartered Gold Rewards Credit Card. The Standard Chartered Gold Rewards Credit Card brings to you rich rewards, easy EMI options and Balance transfer facility.

20. Customer: Will my statement cycle be the same as per Barclays cycle?

21. If you were an existing Standard Chartered Bank Credit Cardholder (i.e. If you already hold a SCB credit card irrespective of the Barclays Card being re-carded to Standard Chartered Bank) - Your statement will be aligned to your existing Standard Chartered Bank statement date.

If you were not an existing Standard Chartered Bank Credit Cardholder (i.e. You do not hold a SCB Credit Card and will now receive a new SCB Credit Card in place of your BarclayCard)- Your statement cycle date will be close to your Barclays Statement date.

There is an Instructions letter in the Card Welcome Kit that mentions the new Standard Chartered Bank Credit Card statement date.

22. Customer: Why are there two tradelines in CIBIL featuring in my name when I have only Barclays Card available with me?

As you are aware, Standard Chartered Bank has acquired the Credit Cards portfolio from Barclays. Hence, in CIBIL, Barclays tradeline has been reported as Sold and Closed. The active tradeline is being reported by Standard Chartered Bank.

23. Customer: I have an issue pertaining to my Cards tradeline reported by Barclays. Can you please rectify the same?

As you are aware, Standard Chartered Bank has acquired the Credit Cards portfolio from Barclays. Hence, in CIBIL, Barclays tradeline has been reported as Sold and Closed. The active tradeline is being reported by Standard Chartered Bank. You need to contact us with more details in case you need this changed.

24. Customer: I see a sudden jump in my delinquency history in my Standard Chartered Bank tradeline. I have not been delinquent with Standard Chartered Bank ever then why my tradeline is reflecting as adverse?

As you are aware, SCB has acquired the Credit Cards portfolio from Barclays. Your delinquency status at Barclays is the reason for the change in delinquency history.

25. Customer: I do not want two tradelines reflecting in my CIBIL report. Can you please remove one of them?

As you are aware, Standard Chartered Bank has acquired the Credit Cards portfolio from Barclays. Hence, in CIBIL, Barclays tradeline has been reported as Sold and Closed. The active tradeline is being reported by Standard Chartered Bank. Hence these trade lines cannot be removed.

26. Customer: What will happen to my EMI with Barclays? Will they be transferred to Standard Chartered Bank?

If you have any EMI accounts, those will be setup along with your other details with Standard Chartered Bank with the same interest rate and tenure. There is a separate account number created for you starting from 9356. You will be able to see this account number and your remaining EMIs on your Standard Chartered Credit Card statement going forward.

27. Customer: What will happen to the additional products taken by me on my Barclaycard such as Card Protection Plan, Insurance policies, Barclays Priority Circle, etc?

For Card Protection Plan, we have worked with CPP to transfer your registration from Barclays to Standard Chartered Bank so that you continue to enjoy uninterrupted service. Your existing plan will be renewed and billed on your new Standard Chartered Bank Credit Card, as and when your plan is due for renewal.

For benefits such as Insurance policies etc please liaise with the Insurance Company directly.