

Kuch Bhi on EMI – KBE

1. This is a special promotional offer to select card members only. The card members are selected solely at the discretion of Standard Chartered Bank (The Bank). The Bank may or may not come out with such offers in the future at its discretion.
2. Your availing of the loan will be deemed to be your unconditional acceptance of the terms and conditions and you will be bound by the same.
3. The EMI and the applicable GST on the interest amount of EMI, will be added to your minimum amount due every month, and will attract penal charges in case the minimum amount due is not paid in full by the mentioned payment due date. If the amount outstanding (including the EMI) were to exceed the credit limit, you would be liable to pay over limit charges as applicable. Tenure confirmed at the time of applying cannot be changed. The interest is calculated using the reducing balance method.
 EMI = Principal Amount + Interest Amount.
 Monthly Loan Repayment = EMI + GST on Interest amount of EMI.
 Effective 1 July 2017, GST is 18%, subject to change and will be applicable as per Govt. regulations.
4. The amount of Processing Fee and applicable GST will be billed in your monthly credit card statement.
 GST is applicable on the following:
 - Interest amount of EMI on a monthly basis.
 - Processing fees.
 - Pre-closure charges (If any).
5. Changes to Terms and Conditions:
 - a. We will inform you of any changes to terms and conditions through any of the following channels:-
 - i. Account statements.
 - ii. ATMs.
 - iii. Notice board at each branch of the Bank.
 - iv. Internet including e-mail/SMS and website.
 - v. Newspaper.
 - b. Normally changes will be done with prospective effect giving notice of one month.
 - c. Any changes in the terms and conditions will be communicated to you within 30 days of the effective date of revision, failing which you may within 60 days of your receipt of the revised terms and conditions close your account without any additional charges in case the revised terms and conditions are unfavorable to you.
 - d. If we have made a major change or a lot of minor changes in any one year, we will, at your request give you a copy of new terms and conditions or a summary of changes.
6. The Bank reserves the right to foreclose the offer and debit the entire outstanding amount if any payment is overdue.
7. A separate account would be set up for this offer. **The account number would reflect on your card statement and you are requested to make your payment towards each of your accounts individually.** In case you are making a payment towards the outstanding of multiple card accounts via a single cheque/DD, then the same may be drawn in favour of any one of your account numbers, with a clear instruction on the reverse of the cheque/DD for allocation of payment to the respective accounts.
8. Unless explicitly specified, any loan amount that has been approved against your credit card is a part of your credit card limit. In such a case, your credit card limit would be blocked to the extent of the outstanding principal of the loan taken against the credit card. As and when you repay your monthly EMI/amount applicable, your available credit limit would increase by the amount of principal paid off.
9. The 'Available Credit Limit' displayed in your monthly statement also factors all outstandings pertaining to balance transfers, advances and any unpaid principal amount on your EMI loan accounts.
10. Participants will not hold Standard Chartered Bank responsible for or liable for any actions, claims, demands, losses, damages, costs, charges which a participant might suffer, sustain, or incur by way of this scheme.
11. If your Standard Chartered Bank credit card is closed before all installments have been charged or if your EMI account is pre-closed, the offer amount outstanding together with the pre-closure charges (if applicable) would be debited as one consolidated amount to your credit card. Thereafter, this will be considered to be an outstanding on your card account and will attract financial charges (as per the T&C governing the credit card) should there be partial / no payment against the same.
12. Nothing contained herein shall prejudice or affect the terms and conditions of the Card Member Agreement. The terms of this agreement shall be in addition to and not in derogation of the terms contained in the Bank's Card Member Rules and Regulations.
13. In case of card renewal/upgrade, if the new card is out for delivery and undelivered which leads to deactivation/cancellation, the EMI account will be closed and the client will be liable to pay the complete outstanding as per the statement with the pre-closure and associated charges.
14. If a Kuch Bhi on EMI, transaction gets reversed/refunded by merchant or any other reason, customer needs to contact Phone banking and raise a request for loan cancellation within 15 days.
15. In the event you do not agree to the details of the offer, rate of interest, applicable charges, or the terms and conditions herein, you are required to call the Bank's help line and cancel the offer within 15 days from the date of set up of offer, failing which you shall have deemed to have accepted the offer and the terms and conditions herein and be liable to pay interest on the amount disbursed from the date of the set up of offer.
16. If the request for closure is made after 15 days of the conversion, it shall be considered as a pre-closure and a charge, currently 3% of the balance principal outstanding will be applicable. Also the Processing Fee (PF) charged at the time of booking shall not be refunded back. Partial pre-payment or partial closure of Kuch Bhi on EMI (KBE) is not permitted.
17. To pre-close your EMI account, please call the helpline numbers.
18. Per extant Reserve Bank of India (RBI) guideline, no advances should be granted by banks for purchase of gold in any form, including primary gold, gold bullion, gold jewellery, gold coins, units of gold Exchange Traded Funds (ETF) and units of gold Mutual Funds. Accordingly, conversion of such transaction into an Equated Monthly Installment (EMI) scheme is prohibited.

Standard Chartered Bank is committed to making your banking with us a pleasant experience and values your feedback:

Visit Us: www.sc.com/in

Write to Us: card.services@sc.com

You can write to us for any further queries at Customer Care Unit, Standard Chartered Bank, Post Box No. 8888, Chennai 600 001.

Phone Banking Numbers:

• Ahmedabad, Bangalore, Chennai, Delhi, Hyderabad, Kolkata, Mumbai, Pune	66014444 39404444
• Allahabad, Amritsar, Bhopal, Bhubaneshwar, Chandigarh, Cochin/Ernakulam, Coimbatore, Indore, Jaipur, Jalandhar, Kanpur, Lucknow, Ludhiana, Nagpur, Patna, Rajkot, Surat, Vadodara, Gurgaon, Noida	6601444 3940444 011 – 66014444 / 011 - 39404444
• Jalgaon, Guwahati, Cuttack, Mysore, Thiruvananthapuram, Vishakhapatnam	1800 345 1000
• Siliguri	1800 345 5000