

Statement of Account

As part of our constant endeavor to keep our records updated, and to maintain a high quality of service, we would appreciate it greatly if you could inform us of any changes to your personal particulars when they occur. Please contact us at **+94 (0) 11 2480480** for assistance at any time. It's always a pleasure serving you.

Please enclose this payment coupon with your payment and mail it to Standard Chartered Card Services, 37, York Street, Colombo-1, Sri Lanka.

Card Services

37, York Street,
Colombo - 1,
Sri Lanka.
website: www.sc.com/lk

Payment Coupon			
Statement Date		Payment Due Date	
Card Account Number	Current Balance	Minimum Amount Due	Please Enter Individual Payment Amount
			Total Payment Enclosed
Total			

I wish to settle my account as below :

Debit my Standard Chartered Bank Account Number

Amount	Signature

Name

Statement Date

Credit Limit (LKR)*	Available Credit Limit (LKR)*	Available Cash Limit (LKR)*	Payment Due Date	Minimum Amount Due								
Previous Balance	+	Purchases	+	Cash Advances	+	Interest/Charges	-	Payment	-	Credits	=	Current Balance
Date	Description	Currency	Amount	Amount (LKR)								

Credit card interest rate - 1.5% p.m. (18% p.a.)

Call + 94 (0) 11 2480480

Important Information about your Credit Card Statement

Please remember to examine this statement and inform us of any discrepancy within 20 days from the statement date, otherwise it will be considered as correct.

How to settle your card account

Standing Instruction

If you are a Standard Chartered Bank account holder, you can avail of the standing instruction facility to debit your account for payment of your card bill. **You can choose to settle the Minimum Amount Due or the full amount (100%) of the current balance to be debited on the due date.**

We will recover the amount against the closing balance on the due date, irrespective of any additional cash/cheque payments

Duplicate payments in this regard will not be refunded.

Above clause will not be applicable for Standing Instructions given to settle 100% of the closing balance.

Payment by Cheque

- Cheque should be crossed A/C payee only, and should include the card number. E.g. pay Standard Chartered O/A Card No. xxxx.xxxx.xxxx.xxxx.
- Third party cheques drawn in favour of the cardholder will not be accepted unless they are drawn as in the above example. (i.e.(1))
- Cash cheques and post dated cheques will not be accepted for payment.
- Please allow 2-6 days for payments to reach your account if payments are made by mail.
- All mail should be addressed to 'Manager Card Services'.
- Your payment will be acknowledged on your subsequent statement.
- Please leave two working days for processing and further time for clearing.
- Funds will be available only after clearing.
- Your payments by cheque can be made at any time in the cheque deposit machines located at our branches.**

Please note that cheques and cash deposits via KIOSK (where applicable) that are deposited after the following cut-off times will be collected and sent for clearing on the next business day.

Fort 2.30pm, Kirulapone/Moratuwa/One Galle Face Mall/
Rajagiriya/Priority Centre 2.00pm and Wellwatte 2.00pm - Only cheque collection is applicable.

Cash Payments:

- Cash payment could be made at any of our branches on or before the due date.
- Please do not send cash by mail.
- Payments made on Saturdays will be processed on the next working day.
- Cash payments can be made at following outlets subject to charges. Keells Super outlets (1%), Arpico Supercenter or Super Store (1%) effective 15th August 2019, Singer & Sisil World Outlets (0.75%) and Nations Trust Bank - Kandy (0.75%) of the payment value or Rs.10/- whichever is higher. Payments made at Commercial Bank branches will be at 0.75% for over the counter and 0.25% for online till 14th August 2019. A flat fee of Rs.100/- for over the counter & Rs.75/- for online payments will be applicable post 15th August 2019.
- Maximum payment per day is limited to Rs. 199,999.00

Please provide required and accurate details when making payments at any partner establishment.

Please make sure your card payment covers at least the 'Minimum Amount Due'

Overdue / Overlimit Amount:

This amount (if any) is the amount outstanding from your previous statement and/or any amount by which your current outstanding balance exceeds your credit limit. A grace period of 07 days will be provided to pay the over limit balance.

Minimum Amount Due:

- If the current balance is more than LKR 500, the Minimum Amount Due will include the following,
 - Fees/charges - 100%
 - Finance/interest Charges - 100%
 - Any amount payable over and above the credit limit of the Credit Card - 100%
 - Amount of the unpaid/outstanding minimum payment amount due in the previous month(s) - 100%
 - Fixed monthly instalments (if enrolled for instalment plans) - 100%
 - Balance Transfers (if enrolled) - 1%
 - Cash Advances (if any) - 1%
 - Retail transaction balance - 1%
- If the current balance is less than or equal to LKR 500; Closing balance will be considered as the minimum amount due.
OR
- As advised by the Bank.

Payment Allocation:

Payment to your card will be applied in the following order;

- to any Overdue amount.
- to your monthly payment.
- towards any remaining outstanding balance (in chronological order of transaction)

Payment Due Date:

Any minimum amount shown on the front of this statement is payable by this date. If the payment due date falls on a Bank holiday or a weekend, your due date is the first working day preceding the due date.

Charges:

Interest Charges:

- No interest charges are levied on transactions (excluding cash advances) when the total current balance is paid on or before the payment due date.
- If only part payment is made by the payment due date or no payment is made or payment is made, but after the payment due date, a interest charges on the Bank's current interest rate per month calculated, on the daily balance, will be applied to the previous statement balance including new purchases until the entire amount is fully settled.**
- Cash advance is subject to a cash advance fee, interest charges will be applicable on the cash advances, from the date of transaction until repayment in full. If only part payment is received, then Interest charge is calculated as above.
- Kindly note that the interest rate will be revised to 18% per annum for all credit cards effective 24 August 2020 on the billing cycles generated from thereon. Please refer Cardholder agreement for further details on interest charges.

If only part payment is made, interest will be accrued on the balance amount. Please refer below illustration.

Statement date 01/08/2020 and due date 18/08/2020

Date	Description	Txn Amt	Balance
01/08/2020	Opening balance		100,000.00
10/08/2020	Purchase	10,000.00	110,000.00
18/08/2020	Payment	(5,000.00)	105,000.00
01/09/2020	Interest for the period	1,602.74	
01/09/2020	Closing balance		106,602.74

Interest Calculation

Date range	Balance	Rate p.a.	No of days	Provisional Interest amount
From 01/08/20 to 10/08/20	100,000.00	18%	9	443.84
From 11/08/20 to 18/08/20	110,000.00	18%	8	433.97
From 18/08/20 to 01/09/20	105,000.00	18%	14	724.93
Total				1,602.74

Please note that the interest amount shown on the above illustration is a provisional interest amount and calculated based on following assumptions:

- Closing Balance as per the current statement will remain unchanged

Government Duty:

Any Government Taxes or Levies payable in relation to the use of the card or to the credit provided is charged directly to your account and will appear on your statement.

Late payment fee:

If your payment is not received by the payment due date or minimum amount due is not paid, a late payment fee will be charged to your card account.

Transaction incurred outside Sri Lanka:

All transactions incurred outside Sri Lanka are converted to Sri Lankan Rupees at the prevailing exchange rate when such transactions are processed by Visa International or MasterCard International.

Please refer to the Bank website at www.sc.com/lk for Covid 19 related reliefs given on the above tariff.

For full details and further information please refer to your Standard Chartered Bank Credit Card Terms & Conditions of use.

Standard Chartered Bank

For any enquiry on the Statement, please call our Client Care Center on +94 (0) 11 2480480 anytime.

***Please note that all charges and fees are as per our current Tariff Guide. Please visit www.sc.com/lk for details.**

***For suggestions and complaints please call us on +94 (0) 11 2480480 or write to us on Feedback.RC@sc.com or to Head, Client Experience Unit, Standard Chartered Bank, No. 37, York Street, Colombo 01.**