

Important for you to know your USD Visa Gold Credit Card

Dear Customer,

We would like to thank you for applying for a Standard Chartered Bank Nepal Limited Credit Card. At Standard Chartered, we believe in earning your trust by presenting information in a clear and transparent manner to you. Therefore, you are kindly requested to please note the following key terms that are associated with your Credit Card:

1. Your credit limit will be calculated and communicated to you at the time of issuance of the card. Your cash withdrawal limit is 50% of your assigned credit limit.
2. You are expected to make a 100% payment of the total outstanding on your monthly statement on or before the payment due date.
3. If you do not make full payment, financial charges will be calculated at 1.5% per month.
4. Financial charge is calculated from the date of transaction to the date of full payment in case of Cash Advance taken out on the Card. There is a Cash Advance fee of USD 5.00 or 1% of the transaction amount, whichever is higher on every Cash Advance transactions.
5. If 100% payment is made on or before the due date for retail transactions then no financial charges are attracted on the same. However, if just the minimum amount due is paid then the balance carried over to the next statement will attract financial charges including current retail transactions.
6. There is a one-time membership fee of USD 25.00 and an annual fee of USD 20.00 per card associated with your account.
7. Please note your payment due date and kindly ensure your 100% payment is made before this date. If the minimum payment due is not paid on or before the due date, a late payment charge of USD 5 or 1% of the outstanding amount, whichever is higher will be levied on the card account in addition to financial charges.
8. Please ensure your account balance does not exceed the set credit limit for your account. If your account balance goes over the set credit limit at any point in time, your account will be charged an over-limit fee of USD 10.
9. If you lose your card, please notify us immediately by calling our 24X7 Client Care Centre at +977 1 4781800. Please keep these numbers handy since you will be responsible for all transactions before the card is reported lost or stolen.
10. We trust you will appreciate the repercussions of non- payment of monthly dues, as this will translate into blocking of your account with SCB, will negatively impact your credit rating and may jeopardize your access to future loans from any reputable lending institution. Please note that SCB will also take action to collect any unpaid dues, including legal action where necessary.
11. We are required to share your information with Nepal Rastra Bank, Credit Information Center Ltd or other regulators as required by local law and other authorized recipients of this Bank.
12. The card can be used for online transactions on site VbV (Verified by Visa). To obtain your OTP (One Time Password) for online transaction please update your current mobile number and email address with us
13. This document is for your convenience and does not replace your Credit Card Agreement.

14. For additional information, please contact our 24X7 Client Care Centre at +977 1 4781800 or your nearest branch.