

Most Important Document for your Credit Card:

1. Financial Charges, Fees and Penal Charges:

I understand that

- The financial charges, fees etc for different types of credit cards are as follows:

Type of Card	Interest Rate per month	Membership Fee	Annual Fee	Supplementary Card Fee	Over limit Fee	Replacement Card Fee
Standard Chartered Lav Credit Card	2.5%	3,000	1,500	1,500	500	1,500
Visa Platinum Credit Card	2.5%	3,000	1,500	1,500	500	1,500
Visa Classic Credit Card	2.5%	1,500	750	750	500	750

- The financial charges are calculated on a daily basis and continue to accrue daily on the balance outstanding until full payment is credited to card account.
- Any Financial charge debited to the Card Account is up to the statement date.
- For all Cash Advances, Financial Charges will be charged from the day of advance to the day of full payment.
- There is a cash advance fee of NPR 250 or 0.5% of the transaction amount, whichever is higher on every cash advance transaction.
- When full payment is made after the due date the financial charges will be levied on the total outstanding from the statement date till the date of payment.
- If 100% payment is made on or before the due date for retail transactions then no financial charges is 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.
- On part payments, financial charges will be calculated from statement date to payment date on the full outstanding and from the payment date to the next statement date on the remaining outstanding amount.
- If I make the minimum monthly payment, financial charges will be calculated as per the mentioned interest rate per month in the table above for the card I have availed, for the remaining balance.
- On outstanding carried forward (rolled over amounts) financial charges will be levied from the statement date till the payment date.
- If there is carried forward balance, financial charges will be levied on current purchases too.
- The financial charges are calculated from the transaction date.
- It is my responsibility to pay the minimum due amount which is 2% or NPR 1000 whichever is higher within the due date appearing on my monthly statement on or before the payment due date. If the minimum due amount is not paid by the due date, the entire outstanding amount will attract a late payment charge of NPR 500 or 0.5% of the outstanding amount whichever is higher will be levied on the card account in addition to financial charges. I understand the minimum amount due comprises of 2% of the outstanding balance, 100% of fee & charges applied during the month, monthly instalment of InstaBuy loan (where availed) and any amount overdue / over limit
- Where I have given Auto Debit instruction of Minimum Amount Due or 100% of the Card Account Statement closing balance, and if the nominated saving or current account does not have sufficient balance to meet the claim, my account will be charged with an "Auto Pay Failure Fee" of NPR 250 or NPR 500 respectively.
- I need to ensure that my account balance does not exceed the set credit limit for my account. If my account balance goes over the set credit limit at any point in time, my account will be charged an over-limit fee of NPR 500.00
- A statement Copy fee of NPR 250 per copy will be charged on copy requests made on statements more than 3 months old.
- For every dishonoured cheque payment there is a Cheque return charge of NPR 250.
- In case I need a copy of my transaction receipt for my record, there will be Copy Retrieval fee of NPR 150 per copy of every request.

2. Right to Set-Off:

I understand that

- In addition to any general right to set-off or other rights conferred by the law to the bank, the cardholder agrees that the Bank may in its absolute discretion at any time and without notice combine and consolidate all or any account(s) held either individually or jointly, of the Cardholder with the Bank of whatever description and wheresoever located and whether in Nepalese Rupees or in any other currency or set-off or transfer any sum standing to the credit of any such account(s) including a joint account with a Supplementary Cardholder in or towards discharge of all sums due to the bank under any account(s) of the Cardholder with the Bank of whatever

description or wheresoever located and whether in Nepalese Rupees or any other currency and may do so notwithstanding that the balances on such account(s) and the sums due may not be expressed in the same currency and the Cardholder hereby authorizes the Bank to offset any such combination, consolidation, set-off or transfer with the necessary conversion at the Bank's prevailing exchange rates which shall be determined by the Bank at its absolute discretion.

- For the purpose of enabling the Bank to preserve intact the liability of any party including the Cardholder once a writ or summons has been issued or to prove the bankruptcy or insolvency of the Cardholder or for such other reason as the Bank thinks fit, the Bank may at any time place and keep for such time as the Bank may think prudent any monies received, recovered or realized here under or under any other Security or Guarantee to the credit of the Cardholder as the bank shall think fit without any intermediate obligation on the part of the Bank to apply the same or any part thereof in or towards the discharge of the sums due and owing to the Bank.

3. Acceptance of my Credit Card and Credit limit:

I understand that

- Notwithstanding that the Cardholder's Credit Limit has not been exhausted, the Bank shall be entitled to, at any time and without notice and without giving any reason and without liability towards the Cardholder, withdraw and restrict the Cardholder's right to use the Card or to refuse to authorize any card transaction and/or place a restriction on my card account and/or revise my credit limit.

Important for you to know your 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:

- Your credit limit will be calculated and communicated to you at the time of issuance of the card. Your cash withdrawal limit is 10% of your assigned credit limit and is subject to change from time to time and/or as prescribed by the Regulator.
- If you lose your card, please notify us immediately by calling our 24X7 Client Care Centre at +977 1 4781800. Please keep this number handy since you will be responsible for all transactions before the card is reported lost or stolen.
- 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.
- We are required to share your information with Nepal Rastra Bank, Credit Information Centre Ltd or other regulators as required by local law and other authorized recipients of this Bank.
- The Reward Point earned on purchase transaction/s on your credit card account (as per the rule the Bank) will be valid for a period of two year from the date of transaction/s. It is your sole responsibility to redeem the reward points earned within the valid period subject to meeting the minimum point for redemption and other criteria.
- 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.
- This document is for your convenience and does not replace your Credit Card Agreement (Terms & Conditions).
- For additional information, please contact our 24X7 Client Care Centre at +977 1 4781800 or your nearest branch.