

27<sup>th</sup> December, 2017

## **Important Information Regarding Products and Services**

We at Standard Chartered Bank are committed to help you understand your right to information. Given below is key information for your awareness regarding the Bank's products and services.

### **Awareness of Product Payment Cycles and Options**

- As a client you need to be aware that your Instalment Due Date will fall either on the 1<sup>st</sup>, 10<sup>th</sup> or 20<sup>th</sup> of every calendar month depending on the loan/finance amount disbursal date. Moreover, you should know that the exact due date will have already been communicated to you in the repayment schedule sent to you.
- You are encouraged to ensure that there is adequate amount available in your account to cover the full amount of the instalment and odd days' interest/rental payment by the due date of payment.
- Please note that the Bank shall, every month send a Credit Card Statement of Account to you indicating the Payment Due Date. It is highly encouraged that you pay at least the Minimum Payment Amount stated therein by the Payment Due Date
- Clients should be aware that Standard Chartered Bank (Pakistan) Limited offers the facility to have your Credit Card statements emailed to you so that you are updated on your Credit Card no matter where you are. Furthermore, our free Online and Standard Chartered Mobile Banking Service gives clients the ability to manage their Credit Card 24 hours a day 7 days a week

### **Possible Fraudulent Activities Against Customer Products Malpractice Of Uncalled For Charges / Issues Pertaining To Service Charges**

- You are encouraged to examine your Statement of Account and/or Repayment Schedules on a regular basis. In case of any discrepancies, you should inform the Bank via the 24 hour Client Center at 111-002-002
- Please note that the Bank will not give any bank charges in the form of cash. All charges will be applied on your respective product as per the Bank's Schedule of Charges and will be highlighted clearly in your Statement of Account. In case of any discrepancies, you should inform the Bank via the 24 hour Client Center at 111-002-002

### **Right To Information**

- You can refer to the Bank's website for any information required about any product / service offered by the Bank or call the 24 hour Client Center at 111-002-002
- You can refer to the Bank's website or visit any of the Bank's branches for up to date Schedule of Charges which details the charges applicable on product which you have availed with the Bank respectively

For further information please call our Client Center or visit our website [www.sc.com/pk](http://www.sc.com/pk).

**Standard Chartered Bank Pakistan Limited**