

Finance Charges for Purchases	Effective Interest Rate (“EIR”): 25.9% per annum (minimum). If payment is not made in full by the due date, finance charges will be calculated on a daily basis at 0.071% from the respective transaction dates for all transactions to the date the payment is received.
Interest Free Credit Period	Free grace days (interest free credit period) are applicable to you if you choose to make full payment and are not applicable for partial payment.
Cash Advance Charges	Your cash advance fee per transaction is 6% on the cash advance, subject to a minimum fee of \$15 plus finance charges at 0.077% per day on the amount withdrawn from the date of the transaction until the date of full payment.
Minimum Monthly Repayment	The minimum monthly repayment applicable to all Standard Chartered Credit Card accounts (including funds transfers) is the greater of (i) \$50; or (ii) 1% of principal plus interest, fees, charges; plus any overlimit amount and past due amount.
Late Payment Charges	A late payment charge of S\$80 will be charged if minimum payment due is not received by the due date. The EIR applicable on your credit card and funds transfer account(s) will be adjusted to 28% per annum if the minimum payment due is not received by the due date). If you have only missed one payment, it will be reinstated to the prevailing EIR once minimum payment due is made in full. If however your account has been twice or more past due on a consecutive basis, the EIR will only revert to 25.9% once minimum payment due for the relevant consecutive months where your account was past due is made in full.
Overlimit fee	If the current balance on your card account exceeds your credit limit, an overlimit fee of S\$40 will be charged to your card account.
Foreign Currency Transactions	All foreign currency transactions (including overseas and online transactions) effected in US Dollars will be converted to Singapore Dollars on the date of conversion. All foreign currency transactions effected in a foreign currency other than US Dollars will be converted into US Dollars before being converted into Singapore Dollars (the “converted Singapore Dollars amount”). The exchange rate may differ from the rate in effect on the date of the transaction due to market fluctuations. Any rate imposed is final and conclusive and you bear all exchange risks, loss, commission, and other bank costs which may be incurred as a result. All conversions will be based on the prevailing wholesale interbank rates or the government-mandated rate, as shall be determined by the respective card associations, namely Visa Inc. (“Visa”) or Mastercard [®] International (“Mastercard”). In addition, all foreign currency transactions (including overseas and online transactions) charged to Visa / Mastercard [®] cards will be subject to: (i) a prevailing charge of 1% of the converted Singapore Dollar amount representing the charge imposed by Visa / Mastercard [®] on the transaction; and (ii) a prevailing fee of 2.5% of the converted Singapore Dollars amount.
Dynamic Currency Conversion (“DCC”)	If your foreign currency transactions (including overseas and online transactions) are converted into Singapore Dollars via dynamic currency conversion, which is a service offered at selected overseas ATMs, websites or by certain merchants, you acknowledge and agree that the process of conversion and the exchange rate applied will be determined by the relevant DCC service provider and not by us. In addition, all foreign currency transactions (including overseas and online transactions) converted via DCC will be subject to a prevailing charge of 0.8% of the transaction amount representing the charge imposed by Visa on the transaction or a prevailing charge of 1% of the transaction amount representing the charge imposed by Mastercard [®] on the transaction.
Singapore Dollar Transactions Processed Overseas	If you enter into Singapore Dollar transactions with: (i) a local merchant that routes its payment processing through an overseas intermediary; or (ii) a merchant that is registered by its acquiring bank (the “Acquirer”) as having been acquired overseas, regardless of where the merchant is actually located, such transactions will be subject to a prevailing charge of 0.8% of the relevant transaction amount representing the charge imposed by Visa on the transaction or a prevailing charge of 1% of the transaction amount representing the charge imposed by Mastercard [®] on the transaction. In both these cases the transaction is treated as a foreign currency transaction and the process of conversion and the exchange rate applied will be determined by the relevant payment processing intermediary or the Acquirer and not by us.