

Important Information Document for Standard Chartered Credit Cards

Request for Credit Report (for new credit cardholders only)

If your credit card is newly approved and you wish to have a free credit report*, you may obtain it within 30 calendar days upon card approval via the credit bureau website or at their registered office. You will need the following documents to obtain the free credit report:

- Card carrier that comes with your credit card
- NRIC

Credit Bureau (Singapore) Pte Ltd
 2 Shenton Way
 #20-02 SGX Centre 1
 Singapore 068804
 Tel: (65) 6565 6363
 www.creditbureau.com.sg

*Note: The free credit report is not available for renewed or replaced cards.

Annual Fee Charges	Please refer to the table below for the annual fees associated with your credit card.		
	Type of Credit Card	Annual Fee (Principal Card)	Annual Fee (Supplementary Card)
	Rewards+ Credit Card	\$192.60 (including GST)	Free (Up to 5 cards)
	Unlimited Cashback Credit Card		
	Platinum Visa/Mastercard® Credit Card		
	Spree Credit Card		
	Prudential Platinum Credit Card		
	PruPrestige Visa Signature Credit Card		
	NUS Alumni Platinum Credit Card		
	Business Platinum Credit Card	\$160.50 (including GST)	\$160.50 (Up to 5 cards)
Visa Infinite Credit Card	\$588.50 (including GST) This annual fee is strictly non-waivable.		
Priority Banking Visa Infinite Credit Card	\$321.00 (including GST)		
Credit Limit	The maximum credit limit available is up to four times your monthly salary. If your annual income is \$120,000 and above, the maximum credit limit available is up to \$250,000.		
Rewards for Rewards+ Credit Card	<p>The Standard Chartered Rewards+ Credit Card ("Rewards+ Card") allows you ("Rewards+ Cardholder") to earn Rewards Points when you (including your supplementary cardholder(s) on your Rewards+ Card account) charge eligible retail transactions ("Qualifying Rewards+ Card Transactions") (refer to transaction exclusions below) to the Rewards+ Card. Rewards+ Cardholders will, under the Standard Chartered 360° Rewards programme, be eligible to earn one (1) Reward Point for every S\$1 (or its equivalent for spends that are not made in Singapore Dollars, where relevant) spent with the Rewards+ Card. Under the Rewards+ Card Promotion, Rewards+ Cardholders will be eligible to earn up to (A) nine (9) additional Rewards Points for every S\$1 spent in foreign currency (which are spends that are not made in Singapore Dollars) on Qualifying Rewards+ Card Transactions and (B) up to four (4) additional Rewards Points for every S\$1 spent in Singapore Dollars on Qualifying Dining Transactions. "Qualifying Dining Transactions" are dining spends that are Qualifying Rewards+ Card Transactions and are charged to the Rewards+ Card made at dining establishments in Singapore and overseas classified under the Merchant Category Codes ("MCCs") of Restaurants and eating places (5811/5812), Fast Food Restaurants (5814) and Pubs & Bars (5813). For avoidance of doubt, purchases from establishments including but not limited to local hotel restaurants (including wedding banquets), bakeries, supermarkets and catering companies that are not under the MCCs stated above will not be considered as Qualifying Dining Transactions for this Promotion. There is a cap of 20,000 Rewards Points ("Rewards+ Cap") per year on the additional Rewards Points awarded. "Year" for purposes of this Rewards+ Card Promotion means the time period from the Rewards+ Card approval date (or a particular anniversary of such approval date) to the day falling before the next anniversary of such approval date. The Rewards+ Cap will be reset every anniversary of the approval date of the relevant Rewards+ Card in question. The following transactions are not Qualifying Rewards+ Card Transactions and will not earn any Rewards Points: a) any cash advance; b) any fees and charges (including but not limited to annual card fees, service fees, interest charges, cheque processing fees, administrative fees, finance charges, and/or late payment charges and other miscellaneous fees and charges) charged to your Rewards+ Card; c) any Credit Card Funds Transfer; d) any monthly instalment of an EasyPay transaction; e) any amount charged to your Rewards+ Card (and/or your supplementary credit card) that is subsequently cancelled, voided, refunded or reversed; f) recurring payments or payments made to all billing organisations using Standard Chartered Online Banking; g) AXS or ATM transactions made using the Rewards+ Card; h) amounts which have been rolled over from the preceding months' statements; i) tax refunds credited into your Rewards+ Card account (and/or your supplementary Rewards+ Card account); j) any tax payments charged to your Card (and/or your supplementary credit card); k) any insurance premiums charged to your Rewards+ Card (and/or your supplementary Rewards+ Card); and l) any top-ups or payment of funds to any prepaid cards and any prepaid accounts including without limitation to the following accounts or any other accounts as we may specify from time to time: EZ LINK PTE LTD, EZ LINK PTE LTD (FEVO), EZ-LINK PTE LTD SINGAPORE, EZ-LINK TOP-UP KIOSK, EZ-LINK (IMAGINE CARD), EZLINK*, EZ LINK, EZLINKS.COM, FLASHPAY ATU, TRANSITLINK*, TRANSIT LINK*, TRANSIT LINK PL, TRANSIT, MB* MONEYBOOKERS.COM, WWW.IGMARKETS.COM.SG, OANDAASIAPA, OANDA ASIA PAC, PAYPAL * BIZCONSULTA, PAYPAL * OANDAASIAPA, PAYPAY * CAPITALROYA, Saxo Cap Mkts Pte Ltd and SKR*SKRILL.COM m) any other charge, fee, transaction or payment as we may stipulate from time to time. The Standard Chartered 360° Rewards Programme terms and conditions also apply. Visit sc.com/sg/rewardsplustncs for the full Standard Chartered Rewards+ Card Promotion Terms and Conditions that apply.</p>		
Cashback for Unlimited Cashback Credit Card	<p>The Standard Chartered Unlimited Cashback Credit Card ("Unlimited Card") gives you 1.5% cashback ("Unlimited Cashback") when you (including your supplementary cardholder(s) on your Unlimited Card account) charge Eligible Unlimited Card Retail Transactions (refer to transaction exclusions below) to the Unlimited Card.</p> <p>The following transactions are not Eligible Unlimited Card Retail Transactions and will not earn Unlimited Cashback:</p> <ol style="list-style-type: none"> a. any cash advance; b. any fees and charges (including but not limited to annual card fees, service fees, interest charges, cheque processing fees, administrative fees, finance charges, and/or late payment charges and other miscellaneous fees and charges) charged to your Unlimited Card; c. any Credit Card Funds Transfer; d. any monthly instalment of an EasyPay transaction; e. any amount charged to your Unlimited Card (and/or your supplementary credit card) that is subsequently cancelled, voided, refunded or reversed; f. recurring payments or payments made to all billing organisations using Standard Chartered Online Banking; g. AXS or ATM transactions made using the Unlimited Card; h. amounts which have been rolled over from the preceding months' statements; i. tax refunds credited into your Unlimited Card account (and/or your supplementary credit card account); j. any tax payments charged to your Unlimited Card (and/or your supplementary credit card); k. any insurance premiums charged to your Unlimited Card (and/or your supplementary credit card); and l. any top-ups or payment of funds to any prepaid cards (with the exception of EZ-Reload charged to your Unlimited Card) and any prepaid accounts including without limitation to the following accounts or any other accounts as we may specify from time to time: <ul style="list-style-type: none"> <li style="width: 33%;">• EZ LINK PTE LTD <li style="width: 33%;">• FLASHPAY ATU <li style="width: 33%;">• OANDAASIAPA <li style="width: 33%;">• EZ LINK PTE LTD (FEVO) <li style="width: 33%;">• TRANSITLINK* <li style="width: 33%;">• OANDA ASIA PAC <li style="width: 33%;">• EZ-LINK PTE LTD SINGAPORE <li style="width: 33%;">• TRANSITLINK* <li style="width: 33%;">• PAYPAL * BIZCONSULTA <li style="width: 33%;">• EZ-LINK TOP-UP KIOSK <li style="width: 33%;">• TRANSIT LINK PL <li style="width: 33%;">• PAYPAL * OANDAASIAPA <li style="width: 33%;">• EZ-LINK (IMAGINE CARD) <li style="width: 33%;">• TRANSIT <li style="width: 33%;">• PAYPAL * CAPITALROYA <li style="width: 33%;">• EZLINK* <li style="width: 33%;">• MB * MONEYBOOKERS.COM <li style="width: 33%;">• Saxo Cap Mkts Pte Ltd <li style="width: 33%;">• EZ LINK <li style="width: 33%;">• WWW.IGMARKETS.COM.SG <li style="width: 33%;">• SKR*SKRILL.COM <li style="width: 33%;">• EZLINKS.COM m. any other charge, fee, transaction or payment as we may stipulate from time to time. 		

Cashback for Spree Credit Card	<p>The Spree Credit Card ("Spree Card") gives you cashback ("Spree Cashback") when you (including your supplementary cardholder(s) on your Card account) charge Eligible Spree Card Retail Transactions (refer to transaction exclusions below) to the Spree Card, in the following manner:</p> <p>(i) 3% cashback on Eligible Spree Card Retail Transactions identified as online transactions based on codes assigned by Visa that are charged in a foreign currency that are not made via telephone or mail order ("Eligible Foreign Currency Online Transactions");</p> <p>(ii) 3% cashback on Eligible Spree Card Retail Transactions identified as vPost transactions ("vPost Transactions") based on merchant descriptions "PAYPAL *VPOST" and/or "VPOST SHIPPING" and/or "VPOST SHIPPING SERVICE";</p> <p>(iii) 2% cashback on Eligible Spree Card Retail Transactions identified as (A) online transactions based on codes assigned by Visa that are charged in Singapore Dollars that are not made via telephone or mail order and/or (B) transactions made using Apple Pay, Google Pay™ or Samsung Pay via contactless terminals using Near Field Communication technology, and which are not Samsung Pay transactions using Magnetic Secure Transmissions and/or (C) contactless transactions ("Eligible Local Currency Online Transactions"); and/or</p> <p>(iv) 1% cashback on all Eligible Spree Card Retail Transactions that are not Eligible Foreign Currency Online Transactions, vPost Transactions or Eligible Local Currency Online Transactions ("Other Retail Transactions").</p> <p>The following transactions are not Eligible Spree Card Retail Transactions and will not earn Spree Cashback: a) any cash advance; b) any fees and charges (including but not limited to annual card fees, services fees, interest charges, cheque processing fees, administrative fees, finance charges, and/or late payment charges and other miscellaneous fees and charges); c) any Credit Card Funds Transfer; d) any monthly instalment of an EasyPay transaction; e) any amount charged to your Spree Card (and/or your supplementary credit card) that is subsequently cancelled, voided, refunded or reversed; f) recurring payments or payments made using Standard Chartered Online Banking; g) AXS or ATM transactions made using the Spree Card; h) amounts which have been rolled over from the preceding months' statements; i) tax refunds credited into your Spree Card account (and/or your supplementary credit card account); j) any tax payments charged to your Spree Card (and/or your supplementary credit card); k) any insurance premiums charged to your Spree Card (and/or your supplementary credit card); l) any top-ups or payment of funds to any prepaid cards and any prepaid accounts including without limitation to the following accounts or any other accounts as we may specify from time to time: EZ LINK PTE LTD, EZ LINK PTE LTD (FEVO), EZ-LINK PTE LTD SINGAPORE, EZ-LINK TOP-UP KIOSK, EZ-LINK (IMAGINE CARD), EZLINK*, EZ LINK, EZLINKS.COM, FLASHPAY ATU, TRANSITLINK*, TRANSIT LINK*, TRANSIT LINK PL, TRANSIT, MB* MONEYBOOKERS.COM, WWW.IGMARKETS.COM.SG, OANDAASIAPA, OANDA ASIA PAC, PAYPAL * BIZCONSULTA, PAYPAL * OANDAASIAPA, PAYPAL * CAPITALROYA, Saxo Cap Mkts Pte Ltd and SKR*SKRILL.COM and m) any other charge, fee, transaction or payment as we may stipulate from time to time.</p> <p>The maximum Spree Cashback awarded for any statement cycle month is capped at S\$60 per Card account. Spree Cashback is computed on a monthly basis based on your statement date and will be calculated based on two decimal places for each individual Eligible Spree Card Retail Transaction without any rounding off. Spree Cashback earned will be reflected in that month's card statement but credited to your principal Card account only in the following statement cycle month. Such Spree Cashback amount will be automatically offset against the following statement cycle month's billed amount. Spree Cashback earned by your supplementary cardholder(s) of the Spree Card will be credited into your principal Card account. Visit here for the full Spree Credit Card Terms and Conditions that apply.</p>
Finance Charges for Purchases	Effective Interest Rate ("EIR"): 26.9% per annum (minimum). If payment is not made in full by the due date, finance charges will be calculated on a daily basis at 0.074% 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.
Credit Card Funds Transfer	A one-time non-refundable processing fee will be levied upon the approval of your funds transfer application. The total funds transfer request amount is subject to a minimum of \$1,000 up to 75% of the total credit limit of the Principal Cardmember's Standard Chartered Credit Card account. Standard Chartered Bank (Singapore) Limited reserves the right to decline any funds transfer application without providing any reason whatsoever.
Minimum Payment Due	The minimum payment due applicable to all Standard Chartered Credit Card accounts (including Credit Card Funds transfers) is (i) the greater of either S\$50 or 1% of principal plus interest, fees and charges; plus: (ii) any overlimit amount and any past due amount; and (iii) the full approved monthly instalments under EasyPay Programme and 0% Interest Instalment Plan.
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 26.9% 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 \$40 will be charged to your card account.
Non-Payment	Non-payment of monthly dues will translate into the blocking of your account with Standard Chartered Bank (Singapore) Limited. This will negatively impact your credit rating and may affect your access to future loans from any reputable lending institution. Please note that Standard Chartered Bank (Singapore) Limited will also take action to collect any unpaid dues, including legal action when necessary.
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 ("DCC"), 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 1% of the transaction amount representing the charge imposed by Visa/Mastercard.
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 1% of the relevant transaction amount representing the charge imposed by Visa/Mastercard. 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.
Lost / Stolen Card Liability	If you lose your credit card, please notify us immediately by calling our 24-hour Client Contact Centre at 1800 747 7000. Your liability may be limited to \$100 if you comply with clause 7.2 of our Credit Card Terms.
Credit Bureau Data	As required by law, we will share your credit data with Credit Bureau (Singapore) Pte Ltd or other regulators.

All Standard Chartered credit cards are governed by our Customer Terms, Credit Card Terms and the applicable documents referred to in Part A of our Customer Terms forming our banking agreement, which are available on our website or at any of our branches. You can also request for a hard copy by calling our 24-hour Client Contact Centre at 1800 747 7000.

This document is for your convenience and it does not replace the Standard Chartered Bank (Singapore) Limited Customer Terms and Credit Card Terms.