

## Application requirements

- You have to be between **18 to 32 years old** (For applicants below the age of 21 years old, parental/guardian consent is mandatory); AND
- You must be a **Singaporean or Singapore Permanent Resident**; AND
- You must not be an existing Principal Credit Cardholder; AND
- You must be a **student** in NTU, NUS, SMU, SIM or University of Chicago Graduate School of Business, Asia Campus; OR
- You are a working adult with a **minimum annual income of S\$18,000** and must be a graduate from local/overseas university.

## Documents required

### 1. Identity Documents

Your NRIC (front and back)

If you are below 21 years old,  
Your parent's/guardian's NRIC (front and back)

### 2. Additional Documents

If you are a student:  
A copy of your Student ID Card/ Student Card/ Matriculation Card (front and back)

If you are a working adult:  
A copy of the following income documents:

Salaried Employees/ Partial Commission- based Earners	100% Commission-based Earners	Self Employed
A OR	C	C
B OR	OR	
A & C OR	D	
B & C		

- A:** Latest computerised payslip  
**B:** Latest 6 months' CPF Contribution History Statement  
**C:** Latest Income Tax Notice of Assessment (NOA)  
**D:** Latest 3 months of Commission Statement from the same employer

If you are working in your present company for three months or less, you may submit the letter/contract of your employment stating annual income with the signature by a company representative on the company letterhead. The employment letter/contract must be dated within two months from the date of this application.

**Please ensure clear copies of supporting documents are submitted. Forms not accompanied with required documents or with incomplete information will cause a delay in processing.**

## Important Information

### Request for Credit Report

If you wish to have a free credit report, you may obtain it within 30 calendar days from the date of approval or rejection of this application via the credit bureau website listed below. Alternatively, you may bring the credit card carrier that comes with your approved card or the rejection letter, together with your NRIC to the following credit bureau's registered office to obtain a free credit report.

- Credit Bureau (Singapore) Pte Ltd  
www.creditbureau.com.sg

### Applicable Terms

You must read and understand the following terms applicable to Credit Cards:

- Customer Terms
  - Credit Card Terms
- Annual fee of **S\$32.10** (including GST) per card is chargeable

There is an annual fee of \$32.10 (including GST) which is waived for the first year.

### Credit Limit

Your credit limit is fixed at S\$500.

### Finance charges for purchases

Effective Interest Rate ("EIR"): 25.9% per annum. 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 calculation

Interest is calculated on a daily basis from the date of transaction to the date the payment is received.

### 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.

### Interest free credit period

Free grace days (interest free credit period) are applicable to customers who choose to make full payment and are not applicable for partial payment.

### 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 \$40 will be charged to your card account.

### Non-payment

Non-payment of monthly dues will translate into blocking of your account with Standard Chartered Bank (Singapore) Limited. This will negatively impact your credit rating and may affect 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

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 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.

### Lost/stolen card liability

If you lost your card, please notify us immediately by calling our 24-hour Client Contact Centre at **1800 747 7000**. Please keep this number handy as you will be responsible for all transactions before the card is reported lost or stolen.

### Credit bureau data

As required by law, we will share your credit data with Credit Bureau (Singapore) Pte Ltd or other regulators.

Standard Chartered Bank (Singapore) Limited | Reg. No. 201224747C | Printed SEP18

**Standard Chartered Bank (Singapore) Limited**

Card Services

Tampines Central Post Office

P.O. Box 226

Singapore 915208


Business Reply Service  
Permit No. 04529



Postage will  
be paid by  
addressee.  
For posting in  
Singapore only.

# MANHATTAN \$500 Credit Card Application Form

## DECIDE NOW AND APPLY

MANHATTAN \$500 Card (57101) 6036 

I confirm my preferred credit limit for this card to be \$500, and my credit limit(s) for all my other existing credit facilities to remain unchanged.

## WHO ARE YOU? (MANDATORY)

**Full name as in NRIC/Passport** (Please write in capital letters and underline surname)  Mr  Ms  Dr

\_\_\_\_\_

**Alias(es) (if any others)**

\_\_\_\_\_

**Name to appear on new credit card(s)** (5-19 characters including space)

\_\_\_\_\_

If this is not provided, the Bank shall have the discretion to decide on the name to appear on the credit card.

NRIC  Passport No. (please attach a copy of your NRIC (front and back) or Passport)

**NRIC/Passport No.** (Do not indicate FIN number) \_\_\_\_\_ **Date of birth** DD / MM / YY

**Country of birth** \_\_\_\_\_ **Nationality(s)** \_\_\_\_\_

**Mobile number**

This is needed for receiving an Additional Logon PIN (ALP) via SMS to logon to Online Banking. For overseas mobile phone numbers, please provide your country code and area code.

+ \_\_\_\_\_ Country code Area code Contact number

**Gender**  M  F **Marital status**  Married  Single  Others

**Highest Education**

A' Levels  Diploma  Degree  Professional (Medicine/Law)/MBA  Others

**Residential address in Singapore** (Mandatory)

Block \_\_\_\_\_ Unit \_\_\_\_\_ - \_\_\_\_\_ Postal Code \_\_\_\_\_

Street \_\_\_\_\_

**Residence is**  Owned  Mortgage  Rented  Employer's  Parents' **No. of years in residence** \_\_\_\_\_

**Mailing address in Singapore** (If different from Residential address)

Block \_\_\_\_\_ Unit \_\_\_\_\_ - \_\_\_\_\_ Postal Code \_\_\_\_\_

Street \_\_\_\_\_

**Other contact number**

+ 6 5 \_\_\_\_\_ Home Office

**Email address**

Needed for eStatements (where applicable). Official correspondence may be sent to this email address.

\_\_\_\_\_

@ \_\_\_\_\_

## YOUR EDUCATIONAL DETAILS

Educational Institute  NUS  NTU  SMU  SIM

Other \_\_\_\_\_ (Please specify)

Length of course \_\_\_\_\_ years currently in \_\_\_\_\_ year

## PARENT'S/GUARDIAN'S DETAILS (MANDATORY IF YOU ARE LESS THAN 21 YEARS OLD)

**Name Of Parent/Guardian** (Full name as in NRIC/Passport) \_\_\_\_\_

**Relationship to Principal Cardholder** \_\_\_\_\_ **NRIC/Passport No.** \_\_\_\_\_

\_\_\_\_\_

**Mobile number**

This is needed for receiving an Additional Logon PIN (ALP) via SMS to logon to Online Banking. For overseas mobile phone numbers, please provide your country code and area code.

+ \_\_\_\_\_ Country code Area code Contact number

## WHERE DO YOU SLOG (IF YOU'RE WORKING)

**Company's name** \_\_\_\_\_ **Work type:**  Salaried/Commission earner  Self-Employed  Student

**Job title** \_\_\_\_\_ **Years in service** \_\_\_\_\_ Years \_\_\_\_\_ Months

**Are you a sole proprietor, a partner, controlling director or owner (10% Shareholding or more) of a company that has an account with the Bank?**  Yes  No

If yes, please provide the name of the company: \_\_\_\_\_

**Nature of business**

MNC  Uniformed group/Govt  Banking/Finance  Public-listed

Manufacturing  Construction  Service  SME

Media/PR  Others \_\_\_\_\_

## WHO'LL SAY NICE THINGS ABOUT YOU? (MANDATORY IF YOU ARE LESS THAN 21 YEARS OLD)

**Name of Relative Not Living With You** \_\_\_\_\_ **Relationship** \_\_\_\_\_

**Address** (Non-Singaporeans please give overseas address)

Block \_\_\_\_\_ Unit \_\_\_\_\_ - \_\_\_\_\_ Postal Code \_\_\_\_\_

Street \_\_\_\_\_

**Contact number** + 6 5 \_\_\_\_\_ Home Office

## STANDARD CHARTERED BANKING SERVICES

**ATM Access**

I wish to access my Standard Chartered (Singapore Dollar) Account(s) with my Standard Chartered Credit Card.

1. Current OR Cheque & Save Account No.: \_\_\_\_\_

2. eSaver Account No.: \_\_\_\_\_

**Electronic Banking Services (for New Electronic Banking customers)**

Note: By default, cardmembers will receive their Second-Factor Authentication (2FA) via SMS.

I wish to apply for Phone Banking and Internet Banking Access.

## THE DULL BUT IMPORTANT BIT

**GENERAL:** By signing below, I warrant that all copies of documents submitted to the Bank are true and complete copies and I declare that I have not withheld any material fact. If any of the information provided herein becomes inaccurate or misleading or changes in any way, whether before or after the application is approved, I shall promptly notify the Bank in writing of such changes. I acknowledge that the Bank will rely on this information to consider my application. I hereby unconditionally agree to be bound by the prevailing Standard Terms and Conditions of General Application in Singapore and the terms and conditions in this application form. I understand and acknowledge that all the Bank's Standard Terms and Conditions and Cardmembers' Agreement are available for inspection at all Standard Chartered Bank (Singapore) Limited branches in Singapore.

I authorise the Bank to obtain and verify any information about me from any third party, including any credit bureau approved by the relevant authority, as the Bank deems fit in its discretion and I consent to the Bank's disclosure to the Bank's head office, branches, representative offices, subsidiaries, related corporations or affiliates worldwide, any credit bureau approved by the relevant authority or any third party as it deems fit in its discretion any information relating to me or to my accounts and/or credit facilities with the Bank. I understand that the Bank may decline any part of my application without any obligation to give any reason or notice and to retain all supporting documents submitted for the processing of this application, regardless of whether my application is approved or not. I acknowledge and agree that the Bank has the right to vary my Credit Limit in its sole and absolute discretion without notice and without giving any reason.

I acknowledge and consent that the Bank may in its sole discretion choose to send text messages to my mobile phone number to remind me of the overdue amount on the card account of which after receiving such text messages, I will proceed with the payment to the Bank.

I confirm that I am not an undischarged bankrupt and that there has not been any Statutory Demand served on me at the time of this application. I agree that the Bank may send by ordinary mail or other means at my sole risk any letter, cheque, draft, issued in discharge of any loan and all other documents and correspondences addressed to me and to any of my addresses on the Bank's records as the Bank may in its discretion select. I authorise the Bank to debit any of my accounts maintained with the Bank either singly or jointly with any other person for any arrears, outstanding fees, monthly repayment, accrued interest and all other monies due and payable to the Bank without any further reference to me. I understand and agree that I will be jointly and severally liable for all payments and charges on my credit account stated hereunder.

I understand that the Bank is authorised (but not obliged) to receive instructions given by telex, facsimile transmission, telegraph, cable, email (or other electronic means) or telephone (collectively "Oral Instructions") from or purporting to be from me with or without separate verification by the Bank as to the genuineness of such Oral Instructions. I understand and agree that the credit limit for this MANHATTAN card is fixed at \$500.

**CREDIT CARD:** I ask for a Mastercard credit card account ("Card Account") to be opened for me and MANHATTAN Card ("Card") to be issued to me, and that the Bank renew and replace it until termination. I hereby unconditionally agree to be bound by the prevailing Cardmembers' Agreement. In addition, if I request for ATM access, I agree that my signing hereunder or the using of my Card as an ATM Card will indicate my acknowledgement and acceptance of the Terms and Conditions of General Application in Singapore.

Cardmember's Signature and Date \_\_\_\_\_

## PARENT'S/GUARDIAN'S CONSENT AND GUARANTEE (MANDATORY IF YOU ARE LESS THAN 21 YEARS OLD)

By signing below, I, as the Applicant's parent/guardian, on behalf of the Applicant, apply for, consent and agree to a MANHATTAN Card Account ("Card Account") being opened for, and the Card being issued to, the Applicant under the said Card Account, upon the terms stated above and as governed by the MANHATTAN Cardmember's Agreement.

I authorise the Bank to obtain and verify any information about me from any third party, including any credit bureau approved by the relevant authority, as the Bank deems fit in its discretion and I consent to the Bank's disclosure to the Bank's head office, branches, representative offices, subsidiaries, related corporations or affiliates worldwide, any credit bureau approved by the relevant authority or any third party as it deems fit in its discretion any information relating to me or to my accounts and/or credit facilities with the Bank. I understand that the Bank may decline any part of my application without any obligation to give any reason or notice and to retain all supporting documents submitted for the processing of this application, regardless of whether my application is approved or not. I acknowledge and agree that the Bank has the right to vary my Credit Limit in its sole and absolute discretion without notice and without giving any reason.

I acknowledge and consent that the Bank may in its sole discretion choose to send text messages to my mobile phone number to remind me of the overdue amount on the card account of which after receiving such text messages, I will proceed with the payment to the Bank.

I also expressly consent and agree, on behalf of the Applicant to the release, disclosure and/or other use of information relating to the Applicant, as set out above and in the MANHATTAN Cardmember's Agreement. I warrant that all the information and documents furnished by me are true and accurate. I acknowledge that in considering my application, you will rely on such information. I confirm that at the time of this application I am not an undischarged bankrupt and there has been no statutory demand served on me, nor legal proceedings commenced against me.

In consideration of you agreeing to open the Card Account for and to issue the Card to the Applicant, I hereby unconditionally and irrevocably guarantee, as a continuing guarantee, the due and punctual payment and/or performance by the Applicant of all sums and other liabilities or obligations due and owing by or from the Applicant to you arising from and/or in relation to the Card account and I further unconditionally and irrevocably undertake and agree that, if for any reason the Applicant does not make any payment of any amount, or duly perform any part of the liabilities or obligations and/or indemnify you and keep you fully indemnified in respect of all claims, demands, actions, proceedings, losses, damages, embarrassment, costs and expenses which you may incur or sustain for opening of the Card Account or issuing the Card to the Applicant.

Parent's/Guardian's Signature and Date \_\_\_\_\_

## FOR BANK USE

Promo/Acq Code/Sub Chan: BR / BRBR

Staff ID (MSO Code) \_\_\_\_\_

Sourcing ID/Referral ID/Closing ID: \_\_\_\_\_

Negative List: Y/N Education: Y/N=E

	HG	NT	INC	PC	R
M					
MUE					
APPL/DECL					

