

## Credit Card Funds Transfer Programme Terms and Conditions

1. A credit card funds transfer application may only be submitted by a Principal cardholder.
2. The minimum credit card funds transfer amount is S\$1,000, and the maximum is 95% of the total available credit limit of the Standard Chartered Credit Card account indicated in the application form ("Credit Card account") at the time of processing the application.
3. The promotional interest rate of 0% p.a. (as indicated in the application form) is only applicable to the amount transferred pursuant to the application submitted in respect of this promotion ("Approved Amount"), and is only valid for the tenure indicated in the application form ("Tenure"). Any existing outstanding balances and/or amounts subsequently incurred on the Credit Card account, including instalment payment transactions, will be subject to the prevailing interest rate chargeable for the Credit Card account if these amounts are not paid in full. The promotional interest rate is valid for the Tenure from the date the application is approved and ends on the last day of the Tenure. Thereafter, the prevailing interest rate chargeable for the Credit Card account will apply. Please note that with effect from 29 November 2014, the Effective Interest Rate (EIR) is calculated taking into consideration the processing fee and based on the assumption that full repayment is made within the promotional period with minimum monthly payments of 1% of principal plus interest, fees, charges and full payment in the final month of the promotional period.
4. Following the approval of the application, a credit card funds transfer account will be set up in the name of the principal cardholder. The one-time non-refundable processing fee on the Approved Amount (as indicated in the application form) will be charged to the credit card funds transfer account upon the approval of the application.
5. If the principal cardholder and/or his/her supplementary cardholder defaults on any payment in respect of their respective credit card accounts or any other credit facilities with us during the Tenure or for other reason which we deem appropriate at its reasonable discretion, a late payment interest of 28% p.a. will be charged to all accounts. We shall also be entitled to withdraw the Promotional Interest Rate and charge applicable finance charges, and/or late payment charges at such rate as we may determine.
6. Credit Card Funds Transfer to any Standard Chartered Credit Card, Personal Credit, Home Renovation Loan, Personal Loan, Overdraft and Mortgage accounts is not permitted. Supplementary cardholders, and cardholders holding corporate cards or credit cards with \$500 credit limit are not eligible to apply for funds transfer. Credit Card Funds Transfer will not be eligible for any Rewards Points and CashBack.
7. We reserve the right to (a) decline the application or approve the application with a lower credit card funds transfer amount than the amount applied for without any reason whatsoever, and (b) withdraw, or vary the terms of, this promotion at any time without prior notice. Our decision on all matters relating to this promotion shall be final and binding. These terms apply in addition to [our Customer Terms, Credit Card Terms and Credit Card Funds Transfer Programme Product Terms](#) (collectively, "Other Terms"). In the event of any inconsistency between the terms set out herein ("Terms") and the Other Terms, these Terms shall prevail only to the extent of such inconsistency.