

NOTIFICATION OF UPDATED CREDIT CARD TERMS

Standard Chartered Bank (Vietnam) Limited (“**the Bank**”) would like to thank you for banking with us. From 21st June 2019, the Bank will update “Credit Card Terms” which is applied for all credit card types issued by the Bank. Please find the summary of changes below:

Article 3. Credit limit

3.5 To the extent permitted by laws, the Bank may at its discretion allow you to exceed your Credit Limit or cash withdrawal limit subject to the Bank’s assessment of your creditworthiness or the Card Account at any given point of time. An over limit fee may be applied and such fee will be provided in the Bank’s Tariff and informed to you.

3.6 Except otherwise approved by the Bank, if you exceed the Credit Limit or any temporary Credit Limit extension has expired, you must immediately pay us the exceeding amount of the Credit Limit in addition to any payment the Bank requires.

Article 8. Payments

8.14 You are not permitted to maintain a credit balance in your Card Account in any circumstance, including but not limited to, cash depositing, wire transfer to your Card Account or making payment exceeding the Current Balance. In case where your Card Account has a credit balance which is equal or greater than a threshold that is stipulated by the Bank from time to time, the Bank is entitled to, at any time, refund such credit balance to your payment account at the Bank, or in cash as instructed by you. The credit balance is calculated by netting all the credited amount against the total credit card outstanding balances at any time that the Bank’s system may perform the calculation.

Article 9. Cancellation and termination

9.2 If we reasonably believe that:

- letting you keep using the Card Account may cause us loss, or may cause us to breach any law; or
- you breached any terms applicable to another facility provided by the Bank;

We may immediately cancel or suspend your right to use a Credit Card and demand you to make payment for the total outstanding balance on the card.

For details of Credit Card Terms, please click [HERE](#).

If you have any concerns or enquiries, please contact our Client Care Centre at **(028) 3911 0000** or **(024) 3696 0000**.

Thank you for banking with us!

Yours sincerely,

Standard Chartered Bank (Vietnam) Limited