

Credit Card and Personal Loan Statement



ASWIN CHOOLAYIKOTTIL
776 #02-58
WOODLANDS CRESCENT
SINGAPORE 730776

Statement Date : 17 Aug 2025
Payment Due Date : 08 Sep 2025
7020000002390741

Account/Card No.	New Balance	Min. Payment Due	
SMART CREDIT CARD 4864-18XX-XXXX-1669	1,783.31	50.00	
TOTAL	1,783.31	50.00	

Important Information

- 1) Please examine your statement and advise us of any discrepancy within 14 days from this statement date.
 - 2) Please settle this statement promptly. If minimum payment is not received by payment due date, late payment charge will be levied. If full payment is not received by the payment due date, finance charge at the prevailing rate will be levied. For more details, refer to the last page of this statement under Important Information.
 - 3) Don't have our SC Mobile App? Download it now at sc.com/sg/scmobile
- Other payment options are available on the last page of this statement under Important Information.

Approved Credit Limit : 14,000 Available Credit Limit : 10,138

Previous Balance	-	Payments	-	Credits	+	Purchases	+	Cash Advance	+	Charges	=	New Balance
1,825.21		1,825.21		0.00		1,783.31		0.00		0.00		1,783.31

SMART CREDIT CARD

4864-18XX-XXXX-1669

Transaction Date	Posting Date	Description	Amount (SGD)
		BALANCE FROM PREVIOUS STATEMENT	1,825.21
17 Jul	18 Jul	SEE-DR PTE. LTD. SINGAPORE SG Transaction Ref 74143255198100010852484	10.00
17 Jul	18 Jul	FP*FOOD PANDA SINGAPORE SG Transaction Ref 74103085198528581554635	12.38
18 Jul	19 Jul	UrbanCompany Singapore SG Transaction Ref 24294265199105540774694	75.00
18 Jul	19 Jul	NikeSNKRS-ESW-SGD SINGAPORE SG Transaction Ref 74777155199000006549082	269.00
20 Jul	24 Jul	BUS/MRT 674948986 SINGAPORE SG Transaction Ref 74541835204288082348074	1.19
22 Jul	23 Jul	WWW.COMPASS-GROUP.S SINGAPORE SG Transaction Ref 74143255203100004363616	2.50
22 Jul	23 Jul	SIMPLYGO SINGAPORE SG Transaction Ref 74143255203100010637615	50.00
24 Jul	26 Jul	NTUC FP-MARSILING M SINGAPORE SG Transaction Ref 74508985205021278349595	4.95
27 Jul	28 Jul	RYDE TECHNOLOGIES SINGAPORE SG Transaction Ref 74143255208100006954680	12.05
28 Jul	29 Jul	WWW.COMPASS-GROUP.S SINGAPORE SG Transaction Ref 74143255209100005249628	1.20
28 Jul	29 Jul	WWW.COMPASS-GROUP.S SINGAPORE SG Transaction Ref 74143255209100006150593	1.50
28 Jul	30 Jul	AXS PTE LTD SINGAPORE SG Transaction Ref 74541835210288080995399	69.53
30 Jul	31 Jul	SIMBATELECOM*120563 0088471686 SG Transaction Ref 74103085211530692063723	10.00
01 Aug	02 Aug	SNAPFITNES* SNAPFIT SINGAPORE SG Transaction Ref 74143255213100009384722	98.00
02 Aug	04 Aug	GOOGLE*YOUTUBEPREMI G.CO/HELPPA SG Transaction Ref 74298175215920008005221	27.98
02 Aug	05 Aug	AIA SINGAPORE PRIVA SINGAPORE SG Transaction Ref 74541835216288088021325	77.40
04 Aug	07 Aug	CHEERS - PARKLANE S SINGAPORE SG Transaction Ref 74508985217021376353487	3.00

Transaction Date	Posting Date	Description	Amount (SGD)
04 Aug	08 Aug	BUS/MRT 683643727 SINGAPORE SG Transaction Ref 74541835219288084090669	4.51
04 Aug	05 Aug	SEE-DR PTE. LTD. SINGAPORE SG Transaction Ref 74143255216100009367187	11.00
05 Aug	06 Aug	PAYMENT AT AXS 99822004 kiosk lo	1,825.21 CR
05 Aug	11 Aug	BUS/MRT 684258827 SINGAPORE SG Transaction Ref 74541835220288084409643	1.19
05 Aug	07 Aug	COMPASS GROUP - GF Singapore SG Transaction Ref 74556225218106277042213	2.00
05 Aug	07 Aug	NTUC FP-MARSILING M SINGAPORE SG Transaction Ref 74508985217021383119459	4.95
05 Aug	06 Aug	WWW.TADA.G* N019877 SINGAPORE SG Transaction Ref 74143255217100008971053	16.91
06 Aug	12 Aug	BUS/MRT 684915226 SINGAPORE SG Transaction Ref 74541835223288114361860	2.38
06 Aug	07 Aug	WWW.COMPASS-GROUP.S SINGAPORE SG Transaction Ref 74143255218100002669066	3.00
06 Aug	08 Aug	COMPASS GROUP - GF Singapore SG Transaction Ref 74556225219106289100412	3.00
07 Aug	08 Aug	WWW.COMPASS-GROUP.S SINGAPORE SG Transaction Ref 74143255219100003453311	2.00
07 Aug	12 Aug	BUS/MRT 685548773 SINGAPORE SG Transaction Ref 74541835223288109374449	2.38
08 Aug	12 Aug	COMPASS GROUP - GF Singapore SG Transaction Ref 74556225223106310711553	1.00
08 Aug	11 Aug	COMPASS@GF FAB7G Singapore SG Transaction Ref 74556225220106300237554	2.10
08 Aug	12 Aug	BUS/MRT 686634353 SINGAPORE SG Transaction Ref 74541835223288113822870	2.38
08 Aug	11 Aug	GIANT EXPRESS-ADMIR Singapore SG Transaction Ref 74556225220106305356508	6.95
09 Aug	11 Aug	OPENAI *CHATGPT SUB OPENAI.COM US Transaction Ref 24492165221100014318247 USD 21.80	29.03
10 Aug	14 Aug	BUS/MRT 687416659 SINGAPORE SG Transaction Ref 74541835225288084227677	2.23
10 Aug	13 Aug	MCDONALD'S (PARK) SINGAPORE SG Transaction Ref 74508985223021429360184	6.40
11 Aug	12 Aug	2C2*LAZADA Singapore SG Transaction Ref 74020605223223157048899	26.91
11 Aug	12 Aug	NET*K.P.S. RESTAURA SINGAPORE SG Transaction Ref 74541835223288087981348	99.60
12 Aug	16 Aug	BUS/MRT 688952329 SINGAPORE SG Transaction Ref 74541835227288086276373	2.38
12 Aug	13 Aug	WWW.COMPASS-GROUP.S SINGAPORE SG Transaction Ref 74143255224100004352150	3.20
14 Aug	15 Aug	Grab Subscription* SINGAPORE SG Transaction Ref 74777155225000501299058	5.99
15 Aug	16 Aug	KFC ADMIRALTY 588 Singapore SG Transaction Ref 74556225227106380149409	25.40
16 Aug	16 Aug	APPLE ONLINE STORE #06/12~~ Transaction Ref 74509345228001003743162	124.08
16 Aug	16 Aug	KAPLAN HIGHER EDUCA #04/06~~ Transaction Ref 74509345228001003853375	666.66
		NEW BALANCE	1,783.31
		MINIMUM PAYMENT DUE	50.00

360° REWARDS POINTS SUMMARY

Total Relationship Rewards	Points Earned
CREDIT CARDS	1,913
Total 360° Reward Points awarded in this statement	1,913
Total points brought forward	7,733
Points used and/or expired	0
Points adjustment in this statement	0
Total points available	9,646

For the latest 360° Rewards Programme Terms and Conditions, please visit www.sc.com/sg/ccterms

REWARDS POINTS SUMMARY

Card No.	Previous Balance	+ Points Earned	- Points Redeemed	+/- Adjustments	Current Balance	Points Expiry Date
4864-18XX-XXXX-1669	7,733	1,913	0	0	9,646	11 Aug 2026

INSTALMENT LOAN / INSTALMENT PLAN SUMMARY

Account/Card No.	Description # Billed / Total Instalment months	Remaining Instalment Months	Principal Amount	Current Month Instalment Billed	Remaining Principal Amount
4864-18XX-XXXX-1669	KAPLAN HIGHER EDUCA #04 /06~~	2	4,000.00	666.66	1,333.36
4864-18XX-XXXX-1669	APPLE ONLINE STORE #06 /12~~	6	1,489.00	124.08	744.52
	Total		5,489.00	790.74	2,077.88

Contact Us

Personal Banking (65) 6747 7000 (24-hour)
Priority Banking (65) 6846 8000 (24-hour)
Private Banking (65) 6596 7000 (Mon-Fri, 9am-6pm)
For our branch and ATM locations, please visit www.sc.com/sg/atm-branch-locator/

Business Banking (65) 6743 3000 (Mon-Fri, 9am-6pm)
Commercial Banking (65) 6245 8811 (Mon-Fri, 9am-6pm)
Corporate and Institutional Banking (65) 6876 0888 (Mon-Fri, 9am-6pm)

Explanation of Abbreviations

ADJ Adjustment	BOD Business Overdraft	CHQ Cheque(s)	DEP Deposit	NTS Nets	TT Telegraphic Transfer
ATM Automated Teller Machine	BCL Business Credit Line	CLG Clearing	DFT Draft	REV Reversal	WDL Withdrawal
CCT Cash Card Top-up	UOD Business Unsecured OD	CORR Correction	DR Debit	SI Standing Instruction	PCL Personal Credit/Preferred Line of Credit/Salary Advance
C/O Cashier's Order	COL Corporate Limit	CR Credit	L/C Local Cheque	TFR Transfer	OD Unsecured Overdraft

Important Information (Applicable to Retail and Business clients only)

1. ACCOUNTS INCLUDED IN THIS STATEMENT

- It will provide both summary and itemised transaction details of your current, savings, time deposit, personal credit, overdrafts, credit card, instalment loan and housing loan accounts (whichever is applicable). Please take note that purchases of investment funds using CPF or SRS monies are not reflected in this consolidated statement.
- Total Deposits in SGD equivalent will be the sum of your SGD deposits and foreign currency deposits in its SGD equivalent. The conversion of foreign currency totals into its SGD equivalent is based on the currency's bank buying exchange rate as at the close of the statement date. This SGD equivalent figure is only for indicative purposes. For time deposits, only the principal amounts are included, with the interest due upon maturity not included.
- Any interest rates listed are only indicative rates as at statement date.
- Net Position (if indicated) will be your total deposits in its SGD equivalent minus your instalment loans, utilised overdraft amounts and credit card expenses (if any), which is an indication of your net financial position of those listed accounts as of the statement date.

2. NOTICE

The account holder must examine each account statement and must notify the Bank within 14 days of the date of such statement of any alleged error(s) thereon. After such period, the statement will be deemed for all purposes to be correct and a conclusive evidence of the account balance. No claim to the contrary by the account holder shall be admissible against the Bank.

3. PAYMENT METHODS FOR CREDIT CARDS/ UNSECURED LOANS

a. Payment through Online Banking, SC Mobile, or Straight2Bank (for Business Banking clients)

b. Payment by Interbank GIRO

Payment will be automatically deducted from your designated SGD bank account up to 2 working days before the Payment Due Date.

c. Payment through Standard Chartered ATM

Payment can be made at any of our ATMs in Singapore by first linking your Visa or Mastercard(s) to your Standard Chartered Bank (Singapore) Limited ("Standard Chartered") SGD current or savings account.

d. Payment by Cheques

Cheque should be crossed and made payable to "Standard Chartered Card Services". Please write respective card/account numbers and amount payable on the reverse of your cheque. If these details are not specified, payments would be apportioned at the Bank's discretion. Do allow at least 5 working days before Payment Due Date for the cheque to be cleared. You may drop your cheque(s) into the Express Cheque Deposit box at our Branch or mail in to "Standard Chartered Card Services", Locked Bag No. 004, Tampines Centre Post Office Singapore 915286.

e. Payment at Standard Chartered Branch

You may make cash payment via our Cash Deposit Machine (CDM) or over the teller counters. Over-the-counter fee may apply.

f. Payment at AXS

Payment can be made at any AXS Station located islandwide. Please allow at least 2 working days before Payment Due Date for processing.

4. AMOUNT PAYABLE

The minimum amount payable for each account is reflected as "Minimum Payment Due" on your statement. To avoid incurring finance charge on an account, you should pay the entire "New Balance" of the account as shown on your statement before the Payment Due Date. Please make payment to each account separately as indicated on your statement. Any credit balance on an account will not be automatically used to offset the outstanding from another account.

5. MINIMUM PAYMENT

- The minimum payment due applicable to all Standard Chartered Credit Card accounts (including Credit Card Funds transfers) is
 - the greater of either \$50 or 1% of principal (including any instalments billed in current month); plus
 - interest, fees and charges; and
 - overlimit and past due amount (if any).
- The minimum payment due for all accounts opened for the purpose of instalment repayments such as Credit Card instalment Loan, Personal Loan, Debt Consolidation Plan and Automatic Flexible Payment Scheme on Platinum Access credit cards is:
 - the approved monthly instalment amount; plus
 - interest, fees, and charges; plus
 - overlimit and past due amount (if any).

*Note: We may offer a revised minimum payment due calculation of only 1% of the approved monthly principal instalment amount (excluding interest, fees and charges) to selected Credit Card Instalment and Personal Loan accounts at our sole and absolute discretion.
- The minimum payment due applicable to PCL accounts will be:
 - the greater of either \$50 or 1% of principal, plus interest, fees and charges; and
 - any amount in the account balance exceeding your credit limit and any past due amount.

If the outstanding balance is less than \$50, the entire outstanding balance is payable by the due date.
- The minimum monthly repayment amount applicable to BOD and BCL accounts will be greater of:
 - the greater of either \$30; or 1% of principal, plus interest, fees and charges; and
 - any amount in the account balance exceeding your credit limit and any past due amount.

If the outstanding balance is less than \$30, the entire outstanding balance is payable by the due date.

We reserve the right to i. determine the basis upon which the minimum payment due is calculated at our sole discretion; and ii. vary the basis upon which the minimum payment due is calculated from time to time upon notice.

6. FINANCE CHARGES (reflected as "Interest" on the statement)

Please note that this section does not apply to Smart Credit Card. Please refer to FINANCE CHARGES FOR SMART CREDIT CARD below for details. Effective Interest Rate ("EIR"): 27.9% per annum (minimum). If payment is not received in full by the due date, finance charges will be calculated on a daily basis at 0.076% from the respective transaction dates for all transactions to the date the payment is received. For adjustments to EIR on Credit Card Funds Transfer account(s) if minimum payment due is not received in full by the due date on any of your credit card(s) and Credit Card Funds Transfer account(s), please refer to the Credit Card Funds Transfer Programme Terms and Conditions.

*An account is considered past due if "Minimum Payment" is not received before the next statement date.

For PCL, OD, BOD, BCL, UOD and COL:

- We charge interest on that part of the balance owing for the account for the line of credit/overdraft which is within the limit at the rate set out in the approval or any other rate we determine. Interest is charged to your account on the last day of the month.

- Interest may be charged at different rates for the different parts of the balance owing on a line of credit/overdraft. Unless otherwise specified in our banking agreement, interest accrues on a daily basis and is calculated on the basis of a 365 day year.

7. FINANCE CHARGES FOR SMART CREDIT CARD (reflected as "Interest" on the statement)

Effective Interest Rate ("EIR"): 23.9%, 27.9% or 29.9% per annum ("p.a.") based on the Bank's assessment of your credit profile. If payment is not made in full by the due date, finance charges will be calculated on a daily basis at 0.065%, 0.076% or 0.082% from the respective transaction dates for all transactions to the date the payment is received. The Bank will conduct two rate reviews in each calendar year on all Standard Chartered Smart Credit Card accounts and the first rate review will take place on 15 March of each calendar year and the second rate review will take place on 15 September of each calendar year. Each of such rate reviews shall be known as a "Rate Review".

The EIR for all credit cards which are issued on a Standard Chartered Smart Credit Card account is fixed at 27.9% p.a. until the date on which the first Rate Review is conducted by the Bank on that particular account (inclusive of this date).

If there are any changes to the EIR for your Standard Chartered Smart Credit Card account after a Rate Review, you will be given 30 days' advance notice before the new EIR is imposed. If the EIR for your Standard Chartered Smart Credit Card account remains the same after a Rate Review, the Bank will not provide you with any notification.

For the avoidance of doubt, the EIR for a Standard Chartered Smart Credit Card account will apply to all credit cards which are issued on that particular account including supplementary cards.

8. LATE PAYMENT CHARGE

A late payment charge of \$100 will be charged if "Minimum Payment" is not received by the "Payment Due Date".

For PCL and OD, a late payment charge of \$80 per month will be charged when you miss the payment due date, or pay less than the minimum repayment amount.

For BOD and BCL, a late payment charge of \$100 per month will be charged when you miss the

payment due date, or pay less than the minimum repayment amount.

9. 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 the 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.

10. 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 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.

11. SINGAPORE DOLLAR TRANSACTIONS PROCESSED OVERSEAS

If you enter into Singapore Dollar transactions with:

- a local merchant that routes its payment processing through an overseas intermediary; or
- 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 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.

12. CASH ADVANCE

Cash advance fee per transaction is charged as follows: prevailing fee of 8% on the cash advance, subject to a minimum fee of \$15, plus finance charges at the prevailing rate of 0.082% per day on the amount withdrawn from the date of the transaction until the date of payment is received in full. Effective interest rate: 29.9% p.a.

13. CREDIT CARD FUNDS TRANSFER

Interest would immediately accrue from the date the funds transferred until the date payment is received in full. Prevailing Interest Rate: 29.9% p.a.

14. DISPUTED TRANSACTION

If any transaction is in dispute, you should continue to pay for such transaction amount before the "Payment Due Date" to avoid incurring any late payment charge, finance charges or any other fees. Credit adjustment may be made to the card account if appropriate after determination of the dispute.

15. CARD RENEWAL

Your credit card renewal is subject to bank's assessment. You will receive a renewal card before the end of the card expiry month if the renewal is approved.

16. LOST/STOLEN CARD LIABILITY

If your credit card is lost or stolen, you must notify us immediately by calling our 24-hour Client Contact Centre at +65 6747 7000 or contact the nearest Visa or Mastercard Emergency Centre. Your liability may be limited to \$100 if you comply with clause 7.2 of our Credit Card Terms.

17. CREDIT LIMIT

The "Approved Credit Limit" reflected on your credit card statement is the combined limit for all your Credit Cards, CashOne, Credit Card Instalment Loan and Credit Card Funds Transfer.

18. AVAILABLE CREDIT LIMIT

The "Available Credit Limit" reflected on your credit card statement is the available credit after taking into consideration the outstanding and unbilled amount of EasyPay, CashOne, Credit Card Instalment Loan and 0% Interest Instalment Plan.

19. BONUS POINTS (applicable to CashBack Mastercard/Visa Gold Cards only)

0.25% and 0.55% bonus points will be awarded for eligible retail spends from \$1 - \$500 and above \$501 respectively. Each bonus point is equivalent to \$1.

20. CASHBACK (applicable to MANHATTAN Gold/ MANHATTAN \$500 Credit Card)

0.25% cashback on every \$1 retail spend charged to your MANHATTAN Credit Card.

21. MISCELLANEOUS FEES AND CHARGES

Returned cheque (insufficient funds)	\$40 per cheque
Cheque clearing fee (for issued cheques)	\$33 (SGD cheques)/ US\$3 (USD cheques)
GIRO returned fee (including insufficient funds)	\$50 per return (For Credit Cards)/ \$10 per return (For Singapore Dollar Savings, Securities Settlement and Chequing Accounts)
Sales draft retrieval	\$5 per copy
Over the Counter payment	\$5.35 (incl. GST) per transaction for Retail/ \$35 per transaction for Business

Request for copies of:

* Past statement (current to 12 months)	\$10 per monthly statement
* Past statement (beyond 12 months)	\$50 per monthly statement
*If you are subscribed to statements, your statements up to 18 months prior are available for viewing via Online Banking and SC Mobile under Past Statements.	
Overlimit fee (when credit limit is exceeded)	\$40

For PCL, OD, BOD, BCL, UOD and COL:

Annual Fee (PCL)	\$80
Annual Fee (OD, UOD)	0.25% of approved credit limit, with a minimum of \$120 and maximum of \$500 (not applicable for Staff OD)
Annual Fee (BOD)	1.5% of approved credit limit or a minimum of \$500
Annual Fee (BCL)	1.0% of approved credit limit, with a minimum of \$100 and maximum of \$500
Annual Fee (COL)	Fees will be communicated to you at point of renewal of banking facilities
Over Limit Charges (PCL, OD, BCL, UOD)	5% p.a. in addition to the prevailing interest rate on the over limit balances
Over Limit Charges (BOD)	10% p.a. in addition to the prevailing interest rate on the over limit balances
Over Limit Charges (COL)	2% p.a. in addition to the prevailing interest rate on the over limit balances
Returned cheque fee	\$40 per cheque
Stop cheque fee	\$40 per cheque
GIRO returned fee	\$10 per transaction
Payment processing fee at branch	\$5 per transaction
Lost card replacement	\$5 per card
ATM cash withdrawal fee	Free at Standard Chartered ATMs and atm5 network
Overseas cash withdrawal fee	2% of the amount withdrawn, subject to a minimum of \$5 and maximum of \$60 per withdrawal

22. GOODS AND SERVICES TAX (GST)

Subject to GST at the prevailing rate.

23. IMPORTANT INFORMATION FOR PLATINUM ACCESS ONLY

a. Finance Charges

- The Effective Interest Rate for purchase amounts charged to this card under automatic flexible payment scheme is 9.32% p.a.
- Effective Interest Rate ("EIR"): 27.9% per annum (minimum). If payment is not received in full by the payment due date, finance charges will be calculated on a daily basis at 0.076% from the respective transaction dates for all transactions to the date the payment is received.

b. Administration Fees

The prevailing rate of 6% administration fee will be levied on all approved card transactions under the Automatic Flexible Payment Scheme.

24. PRIME LENDING RATE

Our SGD prime lending rate is 5.75% per annum.

For change of particulars, please login to Online Banking, SC Mobile, contact us or visit any one of our branches. Please refer to www.sc.com/sg/terms-and-conditions/personal-banking/ or https://www.sc.com/sg/business/booklet/ for the relevant terms and conditions or visit any of our branches to obtain a copy.