

Credit Card and Personal Loan Statement



YUVRAJ ADAGALE
9 WOODLANDS DRIVE 72
#13-20 WOODSVALE
WOODSVALE CONDO
SINGAPORE 738093

Statement Date : 16 Aug 2023
Payment Due Date : 09 Sep 2023
7020000002386832

Account/Card No.	New Balance	Min. Payment Due	
SMART CREDIT CARD 4864-18XX-XXXX-9137	524.27	50.00	
TOTAL	524.27	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 : 7,800 Available Credit Limit : 7,275

Previous Balance	-	Payments	-	Credits	+	Purchases	+	Cash Advance	+	Charges	=	New Balance
0.00		250.00		0.00		774.27		0.00		0.00		524.27

SMART CREDIT CARD

4864-18XX-XXXX-9137

Transaction Date	Posting Date	Description	Amount (SGD)
		BALANCE FROM PREVIOUS STATEMENT	0.00
15 Jul	17 Jul	03CASHBACK	250.00 CR
15 Jul	17 Jul	SHENGSIONG@785EWOOD SINGAPORE SG Transaction Ref 74541833196288077373058	16.37
16 Jul	18 Jul	SHENGSIONG@785EWOOD SINGAPORE SG Transaction Ref 74541833198288072732769	14.82
17 Jul	21 Jul	BUS/MRT 293403930 SINGAPORE SG Transaction Ref 74541833201288081470315	1.98
17 Jul	19 Jul	THE COFFEE BEAN-ADM SINGAPORE SG Transaction Ref 74541833199288076517231	7.70
17 Jul	18 Jul	RASA ISTIMEWA WATER SINGAPORE SG Transaction Ref 7414325319800001475037	9.15
17 Jul	18 Jul	www.anywheel.sg INTERNET SG Transaction Ref 24294263198000911734672	10.00
18 Jul	19 Jul	MADURASFOOD SINGAPORE SG Transaction Ref 74143253199000000661537	5.00
18 Jul	19 Jul	MADURASFOOD SINGAPORE SG Transaction Ref 74143253199000000884287	13.00
19 Jul	20 Jul	GIANT UPPER PAYA LE SINGAPORE SG Transaction Ref 74541833200288074272018	0.65
19 Jul	20 Jul	MADURASFOOD SINGAPORE SG Transaction Ref 74143253200000001161179	1.40
19 Jul	20 Jul	MADURASFOOD SINGAPORE SG Transaction Ref 74143253200000000612800	14.60
19 Jul	20 Jul	SHENGSIONG@785EWOOD SINGAPORE SG Transaction Ref 74541833200288076229586	15.11
20 Jul	21 Jul	MADURASFOOD SINGAPORE SG Transaction Ref 74143253201000000635826	9.60
20 Jul	21 Jul	HUGGS PAYA LEBAR SINGAPORE SG Transaction Ref 74103083201328291138708	17.30
20 Jul	22 Jul	SHENGSIONG@785EWOOD SINGAPORE SG Transaction Ref 74541833202288076545625	38.68
20 Jul	21 Jul	MADURASFOOD SINGAPORE SG Transaction Ref 74143253201000000906623	43.20

Transaction Date	Posting Date	Description	Amount (SGD)
21 Jul	22 Jul	MADURASRESTAURANT SINGAPORE SG Transaction Ref 74143253202000001019367	1.80
21 Jul	25 Jul	BUS/MRT 295351542 SINGAPORE SG Transaction Ref 74541833205288093981156	4.18
21 Jul	22 Jul	MADURASFOOD SINGAPORE SG Transaction Ref 74143253202000000584908	5.00
21 Jul	22 Jul	MADURASRESTAURANT SINGAPORE SG Transaction Ref 74143253202000000971857	8.00
21 Jul	21 Jul	CHATGPT SUBSCRIPTIO OPENAI.COM US Transaction Ref 24492163202000015488866 840 20.00	27.50
22 Jul	25 Jul	NTUC FP - 347 KADM SINGAPORE SG Transaction Ref 74508983204015382145952	0.05
22 Jul	25 Jul	STARBUCKS@ADMIRALTY SINGAPORE SG Transaction Ref 74541833205288071571995	7.90
22 Jul	25 Jul	NTUC FP - 347 KADM SINGAPORE SG Transaction Ref 74508983204015382145945	9.13
23 Jul	25 Jul	SHENGSIONG@785EWOOD SINGAPORE SG Transaction Ref 74541833205288072669830	22.85
24 Jul	25 Jul	GIANT UPPER PAYA LE SINGAPORE SG Transaction Ref 74541833205288085562899	0.80
24 Jul	25 Jul	MADURASRESTAURANT SINGAPORE SG Transaction Ref 74143253205000000661216	3.60
24 Jul	25 Jul	NANDHANA'S RESTAURA SINGAPORE SG Transaction Ref 74556223205212369910307	14.14
25 Jul	26 Jul	MADURASRESTAURANT SINGAPORE SG Transaction Ref 74143253206000001196450	1.40
25 Jul	26 Jul	MADURASRESTAURANT SINGAPORE SG Transaction Ref 74143253206000000712588	1.80
25 Jul	26 Jul	MADURASRESTAURANT SINGAPORE SG Transaction Ref 74143253206000001352319	3.20
25 Jul	28 Jul	MOS BURGER-PAYA LEB SINGAPORE SG Transaction Ref 74541833207288075937414	4.35
25 Jul	26 Jul	HUGGS PAYA LEBAR SINGAPORE SG Transaction Ref 74103083206329312011465	5.50
26 Jul	28 Jul	SHENGSIONG@785EWOOD SINGAPORE SG Transaction Ref 74541833207288076682803	16.07
26 Jul	28 Jul	MR BIRYANI - CHANDE SINGAPORE SG Transaction Ref 74541833207288072386268	18.25
27 Jul	31 Jul	NTUC FP - 347 KADM SINGAPORE SG Transaction Ref 74508983209015419051814	5.75
27 Jul	28 Jul	OLD CHANG KEE SINGAPORE SG Transaction Ref 74556223208212264230188	7.80
27 Jul	31 Jul	NTUC FP - 347 KADM SINGAPORE SG Transaction Ref 74508983209015419052556	12.85
05 Aug	07 Aug	MOHD MUSTAFA SAMS SINGAPORE SG Transaction Ref 74103083217330367778567	39.30
06 Aug	08 Aug	THE COFFEE BEAN-ADM SINGAPORE SG Transaction Ref 74541833219288073888482	7.00
06 Aug	08 Aug	NTUC FP - 347 KADM SINGAPORE SG Transaction Ref 74508983218015492935338	8.15
06 Aug	08 Aug	MOS BURGER-KPG ADMI SINGAPORE SG Transaction Ref 74541833219288071360856	8.55
06 Aug	08 Aug	SHENGSIONG@785EWOOD SINGAPORE SG Transaction Ref 74541833219288072852984	9.93
06 Aug	07 Aug	A MEDIUM CORPORATIO 4155085008 US Transaction Ref 24492153218713543866899 840 50.00	69.55
07 Aug	08 Aug	SEAWORLD CAFETERIA Singapore SG Transaction Ref 74556223219100632688491	2.50
07 Aug	08 Aug	HUGGS GB SINGAPORE SG Transaction Ref 74103083219331376835677	3.60
07 Aug	08 Aug	TANAMERA PTE LTD SINGAPORE SG Transaction Ref 74541833219288081413695	4.50
07 Aug	08 Aug	www.anywheel.sg INTERNET SG Transaction Ref 24294263219001303611317	10.00
07 Aug	08 Aug	NANDHANA'S RESTAURA Singapore SG Transaction Ref 74556223219100631766314	15.21
09 Aug	12 Aug	NTUC FP - 347 KADM SINGAPORE SG Transaction Ref 74508983222015520396614	0.05
09 Aug	12 Aug	MCDONALD'S (AMT2) SINGAPORE SG Transaction Ref 74508983222015520993311	4.00
09 Aug	11 Aug	SHENGSIONG@785EWOOD SINGAPORE SG Transaction Ref 74541833222288072660168	9.60
09 Aug	11 Aug	NTUC FP - 347 KADM SINGAPORE SG Transaction Ref 74508983221015515513109	12.48
09 Aug	12 Aug	NTUC FP - 347 KADM SINGAPORE SG Transaction Ref 74508983222015520396606	13.82
10 Aug	11 Aug	COPPER CHIMNEY EXPR SINGAPORE SG Transaction Ref 74103083222331391184494	2.50
10 Aug	11 Aug	HUGGS GB SINGAPORE SG Transaction Ref 74103083222331391155981	3.60
10 Aug	11 Aug	ANGLO INDIAN CAFE & SINGAPORE SG Transaction Ref 74541833222288081343632	6.48
10 Aug	11 Aug	COPPER CHIMNEY EXPR SINGAPORE SG Transaction Ref 74103083222331391184379	7.00
10 Aug	12 Aug	BISMILLAH BIRYANI - SINGAPORE SG Transaction Ref 74508983222015523429347	12.50

Transaction Date	Posting Date	Description	Amount (SGD)
11 Aug	12 Aug	SEAWORLD CAFETERIA Singapore SG Transaction Ref 74556223223100664034857	2.00
11 Aug	12 Aug	SEAWORLD CAFETERIA Singapore SG Transaction Ref 74556223223100664026028	2.00
11 Aug	12 Aug	SHENGSIONG@785EWOOD SINGAPORE SG Transaction Ref 74541833223288076527818	9.60
11 Aug	12 Aug	GOODDAY FOOD PTE LT SINGAPORE SG Transaction Ref 74103083223331395490698	12.80
12 Aug	16 Aug	BUS/MRT 304986709 SINGAPORE SG Transaction Ref 74541833227288084224750	3.09
12 Aug	14 Aug	NANDHANA'S RESTAURA Singapore SG Transaction Ref 74556223224100668751380	3.45
12 Aug	14 Aug	SHENGSIONG@785EWOOD SINGAPORE SG Transaction Ref 74541833224288077587968	9.60
13 Aug	16 Aug	MCDONALD'S (AMT2) SINGAPORE SG Transaction Ref 74508983226015552029477	5.00
13 Aug	15 Aug	SHENGSIONG@785EWOOD SINGAPORE SG Transaction Ref 74541833226288072714508	13.13
14 Aug	15 Aug	GIANT UPPER PAYA LE SINGAPORE SG Transaction Ref 74541833226288085380560	1.50
14 Aug	16 Aug	THE COFFEE BEAN - B SINGAPORE SG Transaction Ref 74541833227288076980807	7.40
14 Aug	15 Aug	MADURASRESTAURANT SINGAPORE SG Transaction Ref 7414325322600001299854	9.00
15 Aug	16 Aug	SNP*OLD TEA HUT - O SINGAPORE SG Transaction Ref 74541833227288073177878	1.80
15 Aug	16 Aug	SNP*PASTA E FORMAGG SINGAPORE SG Transaction Ref 74541833227288073186424	3.85
15 Aug	16 Aug	GOODDAY FOOD PTE LT SINGAPORE SG Transaction Ref 74103083227332412587835	10.80
15 Aug	16 Aug	COPPER CHIMNEY EXPR SINGAPORE SG Transaction Ref 74103083227332412543861	11.50
15 Aug	16 Aug	SHENGSIONG@785EWOOD SINGAPORE SG Transaction Ref 74541833227288076423014	16.95
		NEW BALANCE	524.27
		MINIMUM PAYMENT DUE	50.00

FROM 15 JULY 2023, THERE WILL BE A REVISION TO THE CASH ADVANCE FEE FOR CREDIT CARDS AS WELL AS FINANCE CHARGES FOR CREDIT CARDS, CREDIT CARD FUNDS TRANSFER, CREDIT CARD INSTALMENT AND PERSONAL LOAN ACCOUNTS. PLEASE REFER TO THE IMPORTANT INFORMATION ON SC.COM/SG WEBSITE FOR MORE DETAILS.

360° REWARDS POINTS SUMMARY

Total Relationship Rewards	Points Earned
CREDIT CARDS	1,236
Total 360° Reward Points awarded in this statement	1,236
Total points brought forward	0
Points used and/or expired	0
Points adjustment in this statement	0
Total points available	1,236

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-9137	0	1,236	0	0	1,236	11 Aug 2026

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:

a. 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 on your account on the last day of the month.

b. 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

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 <http://www.sc.com/sg/business/booklet/> for the relevant terms and conditions or visit any of our branches to obtain a copy.

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
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.