standard chartered

## Most Important Terms And Conditions

(Version March 2026)

1. **Payment of your card bills:** Payment of your card bills can be done by the following means:
   - **Online banking**
     - **Bill desk:** From different bank accounts directly to your Standard Chartered credit card account& no. or any credit card no. (your 16 digit card no.) under the same credit card account& no.
       Visit https://www.billdesk.com/pgmerc/standardchartered/index1.htm
     - **NEFT / IBFT:** From your bank account directly to your Standard Chartered credit card no. (your 16 digit card no.) under the same credit card account& no. by quoting the IFSC code SCBL0036001 and the address as MG road, Mumbai.
     - **Standard Chartered Online Banking:** Standard Chartered account holders can pay through an account transfer.
   - **NACH:** NACH (National Automated Clearing House) facilitates standing instructions from your account to the Standard Chartered credit card account& no. or any credit card no. (your 16 digit card no.) under the same credit card account& no. This can be initiated by submitting a NACH form authorising transfer of funds. This form needs to be attested by the bank from where the payment needs to be made. You are responsible for ensuring that the debit instruction is honoured.
   - **Standing instructions:** In case the cardholder has a Standard Chartered Bank account, he can opt for a Standing instruction facility, where funds can be automatically transferred from the cardholder's Standard Chartered Bank account to the cardholder's Standard Chartered credit card account& no. or any credit card no. (your 16 digit card no.) under the same credit card account& no. on due date. Standing instructions will be applicable to all credit cards and any instalment facility (EMI or loan availed on your credit card) linked to the credit card account. The automatic debit will be processed on the registered account nominated by the cardholder on the payment due date and will be credited to the credit card account&.
   - **Cheque/draft payment:** dropping a cheque or a draft in favour of your Standard Chartered credit card account& no. or any credit card no. (your 16 digit card no.) under the same credit card account& no. into any of our cheque collection boxes. The cheque or draft needs to be complete in all respects.
     - Make your payments at least 3 working days in advance of your payment due date to facilitate the timely credit of the funds into your credit card account&. Note that your credit limit will only be increased by the amount you have repaid after our receipt of your funds.
     - Separate cheque payment will need to be made for each credit card account&. It will facilitate repayment across primary and supplementary cards including instalment facilities linked to the credit card account&.
   - **Cash:** Cash payments can only be deposited at our branches using teller facilities.

   &Credit card account will consist of covering all primary and supplementary cards and any instalment facility (EMI or loan availed on your credit card) linked to this credit card account. You may have one or more credit card accounts depending on the variants of Standard Chartered credit cards held by you. Separate payment will need to be made for each credit card account. It will facilitate repayment across primary and supplementary cards including instalment facilities linked to the credit card account.

   Illustration of Credit Card account& structure is given below:

| | |
|---|---|
| Credit Card Account No. 101XXXXXXXXX1234 | Beyond Credit Card No.: 4028XXXXXXXX1234 |
| | Ultimate Card No.: 5444XXXXXXXX1234 |
| | Instalment Loan / Instalment Plan Summary: XX123X |
| Credit Card Account No. 101XXXXXXXXX5678 | EaseMyTrip Card No.: 4940XXXXXXXX1234 |

2. **Levy of interest:** Note that monthly payments will be applied first towards meeting the previous outstanding amounts

   **Scenario 1:** If full payment of total outstanding is made every month before Payment Due Date, No Interest will be charged.
   **Scenario 2:** If partial payment of total outstanding is made for the first time and hence cardholder choses to avail the revolving facility, then Interest to be levied as below:
   - Statement Cycle – 5 to 4 of every month
   - Statement Generation Date – 4 of every month
   - Interest Rate – 3.75% per month

   **Statement 1: 5 January to 4 February (Payment due date: 26 February)**
   Assuming all the outstanding till 5 January is paid in full and the cardholder is availing the part payment facility for the first time.

| Date | Transaction | Amount (INR) |
|---|---|---|
| 10 January | Purchase transaction | 10,000.00 |
| 17 January | Purchase transaction | 6,000.00 |
| 18 January | Fuel Transaction | 5,000.00 |
| 18 January | Fuel Surcharge | 50.00 |
| 19 January | GST on Fuel Surcharge | 9.00 |

   Total Amount Due (TAD): INR 21,059.00
   Minimum Amount Due (MAD): INR 1,109.00

   **Statement 2: 5 February to 4 March (26 March)**

| Date | Transaction | Amount (INR) |
|---|---|---|
| 5 February | Previous Balance | 21,059.00 |
| 12 February | Payment received | 4,000.00 |
| 18 February | Purchase Transaction | 7,000.00 |
| 4 March | Purchase Interest | 1,322.87 |

   Total Amount Due (TAD): INR 19,381.87
   Minimum Amount Due (MAD): INR 1,843.46

**Purchase Interest: [daily outstanding amount * 3.75% * 12 * (no. of days/365)]**

- Transaction on 10 January (from 10 January to 11 February) – 10,000 * 3.75% * 12 * 33/365 = INR 406.85
- Transaction on 10 January (from 12 February to 4 March) – 6,000 * 3.75% * 12 * 21/365 = INR 155.34 (adjusted for Payment of INR 4,000 on 12 February)
- Transaction on 17 January (from 17 January to 4 March) – 6,000 * 3.75% * 12 * 47/365 = INR 347.67
- Transaction on 18 January (from 18 January to 4 March) – 5,000 * 3.75% * 12 * 46/365 = INR 283.56
- Fuel surcharge on 18 January = INR 0
- GST on Fuel surcharge on 19 January = INR 0
- Transaction on 18 February (from 18 February to 4 March) – 7,000 * 3.75% * 12 * 15/365 = INR 129.45

**Statement 3: 5 March to 4 April**

| Date | Transaction | Amount (INR) |
|---|---|---|
| 5 March | Previous Balance | 19,381.87 |
| 5 March | GST on Purchase Interest | 238.12 |
| 15 March | Purchase transaction | 1,000.00 |
| 18 March | Payment received | 19,381.87 |
| 4 April | Purchase Interest | 388.34 |

**Purchase Interest: [daily outstanding amount * 3.75% * 12 * (no. of days/365)]**

- Transaction on 10 January (from 5 March to 17 March) – 6,000 * 3.75% * 12 * 13/365 = INR 96.16
- Transaction on 17 January (from 5 March to 17 March) – 6,000 * 3.75% * 12 * 13/365 = INR 96.16
- Transaction on 18 January (from 5 March to 17 March) – 5,000 * 3.75% * 12 * 13/365 = INR 80.13
- Transaction on 18 February (from 5 March to 17 March) – 7,000 * 3.75% * 12 * 28/365 = INR 112.19
- Transaction on 15 March (from 15 March to 17 March) – 1,000 * 3.75% * 12 * 3/365 = INR 3.70

3. **Annualised percentage rate (w.e.f. 1 May 2021):** The monthly interest rate is annualised to arrive at the annualised percentage rate (APR). Monthly interest rate of 3.75% pm is annualised to arrive at an APR of 45% for all Standard Chartered credit cards. However, for all instant credit card variants, the monthly interest rate is 1.99% pm (APR of 23.88%). Cash transactions will attract an interest rate of 3.75% pm (APR of 45%)
4. **Minimum amount due ("MAD"):** The minimum amount due every month shall be higher of the following (a) 5% of statement outstanding or (b) sum total of all installments billed, interest, fees, other charges, amount that is over limit and 1% of the principal or (c) INR 250. Incase you have an unpaid minimum amount due from the previous month, the same will be added to the minimum amount due for the current month (as calculated above).

   **In case of default or if the statement balance is less than INR 250 the entire outstanding amount may have to be paid. If you spend INR 10,000 and pay back exactly the MAD every month, it will take approximately 6.5 years to pay back the complete amount. We therefore suggest that whenever your cash flow allows you, do pay back substantially more than your minimum payment due.**
5. **Interest-free (grace) period:**

   **5a. The payment due date on your card can be between 18 and 25 days after the statement date (please check your statement for your exact payment due date).** Therefore, the interest-free credit period can range from 18-48 days to 25-55 days depending on your payment due date. The interest-free period does not apply for cash advances and revolving balances. For these, interest is charged from the date of the transaction. We reserve the right to change this interest-free period by giving you notice. Example: assume that your statement date is 2 November (covering transactions billed between 3 October and 2 November) and your payment due date is 24 November. You have paid the total amount due by 24 November (making you eligible for interest-free period). In this case, the payment due date is 22 days after the statement date and the interest-free period will range from 22-52 days.

   - For a transaction billed on 3 October, the interest-free period is 52 days (from 3 October to 24 November)
   - For a transaction billed on 2 November, the interest-free period is 22 days (from 2 November to 24 November)

   **5b.** For smart credit card, you will enjoy an extended interest-free period for the first 90 days post issuance of the Smart credit card, provided the minimum amount due (MAD) indicated on the statement of outstanding is timely serviced by you. The extended interest-free period is only applicable for retail transactions (i.e.. online and point of sale transactions) and will not apply for cash advances. After the expiry of the first 90 days post issuance of the Smart credit card, the interest-free period will be applicable as per 5a above. For more details, visit sc.com/in/credit-cards/smart-card.
6. **Raising transaction dispute for Electronic Banking Transactions**** You have to promptly report any unauthorised transaction including electronic banking transaction** on the credit card to the bank either through phone banking, email channel, online banking or branch, ensuring that there is no delay in reporting. Your liability for the unauthorised transaction due to third party breach will be determined in accordance with the bank's policy on limited liability of customers in unauthorised electronic banking transactions ("Policy"), which is available on the Bank's website at https://av.sc.com/in/content/docs/in-limited-liability-noteonwebsite.pdf. Your 'liability' is linked to the timeframe within which you report any unauthorised transaction on the credit card to the Bank, and more details on that are available in the policy. If the investigation done by the Bank is incomplete or inconclusive within 10 working days from the date of notification by you of the unauthorised transaction, the Bank will provide a provisional credit or a shadow credit of the disputed amount to you (in accordance with the Policy). The provisional credit or shadow credit shall be value dated (subject to the unauthorised transaction being reported to the Bank within 7 working days) to be as date of the transaction as undertaken on your credit card, so that there is no interest for this transaction. If the investigation outcome reveals that there has been negligence/ compromise of the secured credentials by you, then the provisional credit or the shadow credit will be reversed by the Bank and interest/charges will be applicable as per terms.

   **Electronic banking transactions can be divided into two categories: • Remote/ online payment transactions (transactions that do not require physical payment instruments not present (CNP) transactions), Pre-paid Payment Instruments (PPI), and • Face-to-face/ proximity payment transactions (transactions which require the physical payment instrument such as a card or mobile phone to be present at the point of transaction e.g. ATM, POS, etc. You may report an unauthorised transaction including an electronic banking transactions through our toll free no. 18002586465 or by logging into online banking or SC mobile and also by logging a dispute through e-mail id card.services@sc.com which is also available on our website https://www.sc.com/in/help/complaints/

7. **Supplementary / add on cards:** if you have supplementary cards linked to your card, they shall be issued with the clear understanding that you will be liable for the supplementary cards as a principal cardholder. You are also responsible for ensuring that the supplementary cardholder(s) is/are aware of the obligations in our customer terms and credit card terms.
8. **Reporting a lost or stolen card immediately:** If your card is lost or stolen within India or while travelling overseas, you can use either of phone banking, online banking or mobile banking channels to block your card.
9. **Your liability for lost card:** you will be liable for charges incurred on your card until you have blocked your card through either of phone banking, online banking or mobile banking channels. If a card is reported lost, stolen or damaged and is subsequently found, you shall be responsible for invalidating the card by destroying it.
10. **Statements:** Statements will be issued once every month for credit card account(s) with outstanding balance.
    - If you have a credit balance on your credit card account, statement will be issued to you every month.
    - Unless you have opted to receive hard copy statements in your credit card application form, you will receive these statements through e-mail and will not receive the hardcopy statement. You can check you statements for the previous 12 months on sc.com/in. Physical statements will be provided on request through phone banking.
11. **When you are deemed to have received statements we sent:** You will be deemed to have received all documents we send to you (including the card statement and any messages printed on the statement):
    a) on the day we hand over any document to a personal courier agency;
    b) on the expiration of the fourth day of posting the document by ordinary post and addressed to your mailing address registered with us;
    c) on trigger of the e-statement to your registered e-mail address with us
12. **Termination of card:** You may at any time surrender or close your card by informing us either by calling our helpline numbers (available on our website at sc.com/in/help/complaints/) or by writing to us for initiating the closure at customer.care@sc.com. If a credit card has not been activated or used within 30 (thirty) days of card open date, the Bank shall intimate the cardholder about non-usage or non-activation of the card and request the cardholder to activate or start using the card within 7 (seven) days from the date of such intimation. If the cardholder does not start using the card within a period of 7 (seven) days, the card account shall be closed by the Bank. If a card has not been used for a period of more than one year, the Bank will initiate the process to close the card. Due intimation shall be provided to you and if no reply is received from you or you don't use your card within a period of 30 days, the card shall be closed.
13. **Credit limit:** Assignment of credit limit will be at the sole discretion of the bank. We will set a credit limit to your card and have a right to reduce your total credit limit based on certain considerations (for instance, when you use your card to withdraw cash on a frequent basis, when you purchase jewellery within 90 days of your card set-up, if you pay irregularly, and if you frequently use of all of your available credit limit). We will inform you when we reduce your credit limit. Your available credit limit is calculated by deducting the amount you have used from your total credit limit. If you have taken a loan on your card, your outstanding loan amount also be deducted from your total credit limit. We may, as per your request, authorize transactions in certain circumstances above your total credit limit (as communicated to you from time to time). An over limit charge as enumerated in the tariff of charges section of the most important terms and conditions shall be levied for such transactions which exceed your credit limit.
14. **Cash advance limit:** Cash advance limit will be a sub-set of credit limit and assignment of cash advance limit will be at the sole discretion of bank. The bank reserves the right to increase, decrease and/or unconditionally cancel the cash limit assigned to the card. In such an instance the bank will inform immediately by SMS/ e-mail.
15. **Information sharing:** We provide details of credit facilities availed from us to Credit Information Companies (CIC) every month and these details are also sought by us from CIC to verify information viz various credit facilities availed by you from other financial institutions, repayment pattern, total outstanding, etc., which helps us to determine sanctioning of a new credit facility. The information reported by us includes over due amount irrespective of same being disputed or agreed to be settled at your end. On regularization of your account, the status of the same will be accordingly updated to CIC in the next monthly report. As per the credit Information Companies (Regulation) Act 2005, we are authorized, without reference to you, to comply with any request and demand for any information from any authority under the law.
16. **Liberalised Remittance Scheme (LRS) as applicable:** The total foreign exchange drawn during a visit overseas should not exceed the entitlement. cardholder agrees that for a resident customer, usage of credit card (s) towards drawing cash or making payment to a Merchant Establishment overseas and/or online usage on websites of overseas merchants is only for permissible transactions and is subject to limit as prescribed under Liberalised Remittance Scheme (LRS) as applicable. credit card holders, agrees that Permanent Account Number ("PAN", issued by the Income Tax Department, Government of India) is mandatory to enable international transactions on his/her credit card (s), since usage of credit card overseas qualifies under Liberalised Remittance Scheme (LRS). It is mandatory for the resident individuals including supplementary card holders to provide his/her Permanent Account Number (PAN) for all transactions under LRS. In the absence of a valid PAN being updated with the Bank or breaching of prescribed limit under LRS, customer acknowledges and accepts that there is risk of international usage on credit card [Including all transaction on supplementary card (s)] being disabled.
17. **Instance when you will be considered to be in default:** • If you do not pay us the minimum amount due for 150 days, you will be classified as a defaulter. Note that the payment data is shared with credit information companies on a monthly basis. This means that if you miss paying us the minimum amount due even for a month, your default will be captured by credit information companies. This could have adverse

impact on your credit worthiness when you are applying for credit from other banks.

- If you pay all your outstanding and ask us, we will remove you from our list of defaulters within one month. However, we cannot withdraw your credit history from credit information companies database.
- After you are classified as a defaulter, we may send you continuous reminder through letters, tele-calling, SMS, emails and any other communication medium and arrange personal meetings to collect the monies you owe us.

18. **Death and Insolvency of a cardholder:** The entire outstanding dues in the card account shall become payable in full by your successors or assignees in the event of death, insolvency or the winding of your business.

19. **Insurance:** Standard Chartered Bank has provided below mentioned complimentary insurance on the Standard Chartered Priority Visa Infinite credit card, Standard Chartered Beyond credit card and will be governed as per respective product terms and condition available on https://www.sc.com/in/

HDFC Ergo General Insurance Company Ltd.
Policy Number: 2999206693039301000

Details of sum insured/limit of liability:

| Section | Section name | Per member liability |
|---|---|---|
| I | Personal accident | |
| I (A) | Accidental death<br>Mode of transport: Air<br>Sub-limit for comatose: 25% | INR 10,000,000 |
| II | Travel insurance | |
| II (A) | Checked baggage loss - indemnity based<br>Sub-limit per article: 10%<br>Sub-limit per bag: 50% | USD 500 |
| II (B) | Baggage delay - Indemnity based<br>amount payable per 6 hours: USD 10<br>Deductible: 12 hours | USD 100 |
| II (C) | Loss of baggage & personal documents - indemnity based | USD 750 |
| II (D) | Hijacking<br>Amount payable per 6 hours: USD 75 | USD 100 |
| II (E) | Flight Delay - Indemnity Based<br>Amount Payable per Hour: USD 10<br>Deductible: 12 hours | USD 200 |
| II (F) | Emergency Medical Expenses<br>Deductible: USD 100 | USD 25,000 |
| III (A) | Lost or Stolen Card Cover | INR 25,000 |
| III (B) | Card forgotten at ATM Cover | Covered in III (A) |
| III (C) | Theft of Funds Due to unauthorized digital access cover | Covered in III (A) |

Contact Details: For claims, you can call HDFC ERGO's twenty-four (24) hour, seven (7) Days a week, toll-free emergency telephone assistance service

- For Emergency Medical Expenses - Toll Free: +800 08250825 (International Toll Free - accessible from outside India) / 01204507250 (Chargeable)
- Email: travelclaims@hdfcergo.com, bankclaims@hdfcergo.com
- Address: HDFC ERGO General Insurance Company Limited 5th floor, Tower 1, Stellar IT Park, C-25, Sector-62, Noida, UP, India - 201301

You can reach out to Standard Chartered Phone banking services as mentioned in the Contact Us page (link provided at the end of the document) for any help or support on Travel Insurance, Lost or Stolen Card Cover or Air accidental death Insurance

**Nomination Registration:** Clients can register their nominees for claims under the Insurance cover provided through the Bank's website, webform, SC-Mobile, Online banking and/or through a personal visit to the branch. The Bank has a process of monthly update of nomination details with the insurer and hence clients are requested to register/modify/alter nomination details within the 25th day of the month.

20. **Cross default: If you:**

- Fail to pay any outstanding amounts when due; or
- Commit any other default under any agreement with us under which you are enjoying any financial/credit/or/other facility, we shall without prejudice to any of our specific rights under each agreement be absolutely entitled to exercise all or any of its right as set out in the Customer Terms and Credit Card Terms including cancelling your Card limit and declaring the amounts outstanding under your Card as immediately due and payable to us

21. **Cash-back / Reversals:** The cash back amount and/or merchant credit amount is reflected as a credit in your card statement. Once the credit card statement is generated, cash back amount and/or the merchant credit amount will be adjusted against the card outstanding. The cash back amount and/or the merchant credit amount will reflect in the subsequent credit card statement. This will be applicable for any interest or fee reversal as well.

22. **Grievance Escalation:** Please refer to point number 7 of the BCSBI code available on our web site. If you are not satisfied with the response that you have received, you can write to Principal.NodalOfficer@sc.com or contact at: 080-42896718 / 080-28089025 / 080 66696718, from Monday to Friday between 9:30am to 6:30pm (except weekends and Bank Holidays). You may also contact Ms. Priya Raghunathan, Head Service Quality, India and South Asia at the email address: Head.Service@sc.com or at Standard Chartered Bank, Head Customer Care Unit, 19, Rajaji Salai, Chennai - 600 001.

    If you are still not satisfied with the response or if you have not received a response from the bank within 30 days, you may approach Chief General Manager, Customer Service Department, RBI or you may approach Banking Ombudsman or you may file your complaint before the Banking Ombudsman. For more details on Banking Ombudsman Scheme request you to visit: www.bankingombudsman.rbi.org.in. To get a copy of the BCSBI code, call us at Phone Banking or download it from http://www.sc.com/in. The banks grievance redressal policy and compensation policy are available on our website https://www.sc.com/in/important-information/grievance-redressal/ & https://sc.com/in/important-information/compensation- policy/

23. We can withdraw your Card at anytime: Not with standing anything contained herein, the facility is solely available at our sole discretion and therefore, are subject to cancellation and/or payable earlier on demand at any time by us, in which case you shall repay the same forthwith to us. We may at our discretion, and without limitation, also consider various aspects like co-brand partner related requirements, your cross-products holding etc. before considering your credit card for cancellation or suspension.
24. **Where you can find the terms and conditions that apply to your Card:** Please visit www.sc.com/in to read the Most Important Terms and Conditions, Credit Card Terms and Client Terms.
25. As per extant regulatory guidelines, Resident Indians are not permitted to make remittances in the nature of margins or margin calls to overseas exchanges/overseas counterparty. If any "Overseas Forex Trading" transaction will be observed on your Card account, we would be constrained to close all your accounts and report the same to the regulator. Hence, you are requested to refrain from doing such transactions on your Credit/Debit Card/accounts.

Table of Fees:

| Fee Details* (INR) | Gold Rewards | SuperValue Titanium | Platinum Elite | Platinum Rewards | **Instant Platinum | Manhattan Platinum Rewards | Landmark Rewards Platinum | Bajaj Finserv Platinum | | Bajaj Finserv World | | Yatra Platinum | Visa Infinite | Ultimate | DigiSmart^^ | Smart | Ease MyTrip | Rewards | Beyond |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | without joining fee | with joining fee | Opt 1 | Opt 2 | | | | | | | | |
| Annual Fee (Year 1) | 250 | 750* | 4995 | 250* | Nil | 999 | 250 | Nil | 999 | 2999 | 499 | 999 | Nil | 5000 | Full Fee | 499* | 350* | Nil | 15000 |
| Annual Fee (Year 2 onwards) | 250 | 750* | 6000 | 250* | Nil | 999 | 250 | 999 | 999 | 2999 | 499 | 499 | Nil | 5000 | Monthly Fee 49 | 499 | 350 | 1000 | Nil for FUM qualified[&&&] INR 25000 for Others |
| Supplementary Card joining/ Annual Fee | Nil | Nil | Nil | Nil | Nil | Nil | Nil | Nil | Nil | Nil | Nil | Nil | Nil | Nil | Monthly Fee 49 | Nil | 350 | [$]1000 | Nil |
| Annual Fee waiver subject to Annual spends of[#] | Nil | 90,000 | Nil | 60,000 | Nil | 120,000 | 60,000 | Nil | Nil | Nil | 60,000 | Nil | Nil | Nil | 5,000 in next calendar month of fee levy | 120,000 | 50000 | 1,50,000 | Nil |

*Charges may be waived off on select channels as per prevailing promotional offers. These would be informed to the cardholder at the time of application for the card and will be directly charged to the account and would appear in the monthly credit card statement. For information on other cards please https://www.sc.com/in/credit-cards/tariffs-and-charges/

[#]Annual fee waiver on spends will be given after reviewing annual spends at the end of the year. This is applicable only for the Primary cardholder, except EaseMyTrip and Rewards credit card. Spends based annual fee waiver is applicable for variants of Manhattan, Platinum Rewards, Super Value Titanium, DigiSmart, Smart, EaseMyTrip and Rewards Card, subject to meeting the terms and conditions as laid by the bank. Annual Fee will be reversed within 60 days of fee levy.

**For the Instant Platinum Rewards credit card, all fees are NIL. Please note SCB does not issue supplementary cards for the Instant Platinum Rewards credit card. Please note currently SCB only issues instant cards for Platinum Rewards credit card

^^DigiSmart card is complimentary for qualified premium segment customers.

[###]The staff benefits on the credit card will be withdrawn once the employment with the bank ceases to exist.

[$]Joining/Annual fees are Nil for Rewards Supplementary cardholder for Year 1.

[&&&]Please refer to https://www.sc.com/in/credit-cards/beyond-credit-card for FUM Qualification criteria for Renewal Fee reversal.

**Tariff of charges:**

| | |
|---|---|
| **Late payment charges** (w.e.f. 1 May 2024) | INR 0 for statement outstanding balance less than or equal to INR 100. INR 100 for statement outstanding balance between INR 101 and INR 500. INR 500 for statement outstanding balance between INR 501 and INR 5,000. INR 700 for statement outstanding balance between INR 5,001 and INR 10,000. INR 1,200 for statement outstanding balance greater than INR 10,000.<br>Additionally, late fee of INR 100 will get debited if the minimum amount due is not received for 2 or more consecutive months.<br>Example: In case there is an outstanding of INR 12,000 on your credit card account and payment is not made by the payment due date, there will be a late payment charge of INR 1200 in your credit card account.<br>The example above is for illustrative purposes only. Late payment charges will be levied on outstanding balance of credit card account statement, if payment is not made by the payment due date. |
| **Cheque bounce charges** | INR 500 will get debited towards cheque bounce charges |
| **Over limit charges** | INR 500 per instance or 2.5% of the overlimit amount. (minimum INR 500) |
| **Card replacement fee** | NIL |
| **Rewards handling charges** | INR 99 will be charged towards handling and courier charges for redemption of reward points. |
| **Cash advance fee** | ATM withdrawals: 3% of cash withdrawal amount subject to a minimum of INR 300. |
| **Overseas transactions** | All overseas transactions are levied with a 3.5% transaction fee, except Standard Chartered Ultimate and Beyond credit cards which are levied with 2% transaction fee for overseas transactions. This includes charges paid out to Visa/ Master for converting overseas transactions into INR. **Please Note:** Transactions at merchant establishments that are registered overseas, even if the merchant is located in India attract a charge of 1% from Visa/ MasterCard.<br>Standard Chartered is committed to comply with economic sanctions that are imposed by relevant regulatory authorities. As such, we do not allow our products and services to be used directly or indirectly in countries that are subject to such sanctions, and will not process transactions which involve these countries. Please note that you will not be able to contact Vs via phonebanking, facsimile transmission, or emails, or access our website and online banking, and we will not be able to provide you |

| | |
|---|---|
| | with financial services if you are in these countries. We will also not process payment or trade transactions that involve these countries. Please refer to our website at https://www.sc.com/in for a current list of countries that are subject to economic sanctions. |
| **Fuel Surcharge Reversals** | INR 10 or 1% of transaction (whichever is higher) on fuel transactions. The rate of surcharge may vary depending on acquiring bank of the merchant. Credit Card transactions under Merchant Category Code (MCC) 5172, 5541, 5542 and 5983 are covered under fuel transactions. Merchant Category Code (MCC) is a four-digit number assigned to a merchant/business by the merchant's acquiring bank. These are defined by networks e.g. VISA, Mastercard. |
| **Rental payments** (w.e.f. 2 April 2023) | 1% processing fee on transaction amount + applicable taxes<br>Credit Card transactions under Merchant Category Code (MCC) 6513 are covered under rental payments. Merchant Category Code (MCC) is a four-digit number assigned to a merchant/business by the merchant's acquiring bank. These are defined by networks e.g. VISA, Mastercard. |
| **Goods and services tax** | Goods and Services Tax (GST) will be levied at the applicable rates in force on all taxable supplies |
| **Cheque/ cash pick up fee** | For overdue card accounts, charge of INR 100 will be levied for payments collected by authorised representatives. The same will reflect in the next month's statement. |
| **Cash repayment Fee** | INR 299 will be charged for making payment of credit card bills by depositing cash at any Standard Chartered Bank branch These charges will be reflected in the next months statement. |
| **Paper statement** | Fee of INR 99 per month for paper statement in case the customer opts for both, a paper statement and an electronic statement |

| Applicable charges | Charges |
|---|---|
| Branch Service Handling Charges | |
| Service requests at the branch | INR 199 |
| Phone Banking Service Handling Charges | |
| Self service IVR calls | FREE |
| GST will be levied at the applicable rates over and above the mentioned charges. Charges applicable on Personal Segment clients except Visa Infinite, Emirates World & Beyond Credit Card. Please refer to the Schedule of Service Charges (SOSC) www.sc.com/in/important-information/others/sosc-change-notification/ for more details. | |

| Services at branch & phone banking (Non IVR) to be charged | Services at branch & phone banking (Non IVR) to be charged - Savings Account |
|---|---|
| Enquiries on Outstanding balance / Transaction details | Available balance / Transaction details / Statement details |
| Product feature enquiries | Credit card status enquiry |
| PIN no enquiry / reset | PIN No. enquiry / reset |
| Statement query / details | Request - status (except deliverable status) |
| Fund transfer / bill payment / Online payment related | Online banking registration / re-registration |
| Request - status (except deliverable status) | Branch / ATM address / IFSC code |
| Reward points enquiries / redemption | Reward points enquiries / redemption |
| Available credit / Cash limit | Fund transfer / bill payment / Online payment related |
| Branch / ATM address / IFSC | Cheque clearance related / Fund transfer |

Phone banking services are available on all days between 8.00 a.m. to 8.00 p.m. For emergency services like report of lost card, unauthorised transaction, charge dispute, stop payment etc are available 24x7. Login to sc.com/in for self-help options.

Contact Us:
https://www.sc.com/in/contact-us/

The helpline numbers mentioned in the Contact Us page is pre-fixed by the STD code of your city. For eg.
If the city is Delhi , and you are Bangalore, you can call any of the helpline numbers from the given list by dialling Delhi STD code i.e. 011 before the number and the call will get connected to phone-banking desk.