STANDARD CHARTERED BANK (SCB)

HOW TO MAKE PAYMENT FOR MY SCB CREDIT CARD

1. Where will I find the amount due on my credit card?

- The amount due will be available in your credit card statement. The amount due is also available in Online Banking or SC Mobile.

2. How can I make payment towards the amount due on my credit card?

- You can make payment towards the amount due, as per your latest credit card statement, by initiating a payment in favour of the 16-digit credit card number held by you.
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3. Which Credit Card number do I need to make payment towards?

- Credit card number used for making payment must be a part of the statement towards which the amount is due.
- In case you receive more than one credit card statement, separate payment will need to be made for each statement using any of the 16-digit credit card number under each such statement.

4. Will the payment made towards my credit card number, as per statement received, apply to all credit cards and/or loan facility instalment billed under the statement?

- Yes, the payment made towards any 16-digit credit card number under a statement will facilitate repayment towards all credit cards and loan instalment billed under that statement.

5. How do I make payment towards DAL/DML (loan facility availed on SCB Credit Card)?

- Payment made in favour of the 16-digit SCB credit card will cover the payment required towards your DAL/DML (loan facility availed on SCB Credit Card) account under your credit card statement.

6. How do I make payment towards my Flexi-Loan / Balance Transfer outstanding?

- Payment needs to be done towards your Flexi-Loan Account number printed on your statement. Flexi-Loan account number is a 16-digit number starting with (108XXX…) which is unique to every Dial-a-Flexi-Loan/Balance Transfer product taken against your Standard Chartered Credit Card.
- This Flexi-loan account number replaces your earlier Flexi-loan a/c no. starting with (494076 XXX or 412903 XXX).
- Please note that you will need to make payments separately for each flexi-loan held by you.

7. How can I make payment for my outstanding amount?

A. If paying using Standard Chartered Bank account using Online Banking or SC Mobile, please follow the below steps:

a. Login to Online Banking/SC Mobile
b. Under 'Payments' – Click on 'Pay SC Credit Cards'
c. Select the SC savings account from where you want to make the payment
d. Select your 'Credit Card no.' or 'Flexi-Loan no' for which you need to make the payment
e. Confirm payment amount.
f. Your card payment will be credited instantaneously.
g. You will receive an online transaction confirmation.

B. For payment using other bank accounts

I. BillDesk – How to reach here

a. Login to Online Banking/SC Mobile
b. Under 'Payments' – Click on 'Pay SC Credit Cards'
c. Select 'Pay from Another Bank account' and you'll be re-directed to BillDesk website for making payment
d. Alternatively you can also visit www.sc.com/in/credit-cards/payment-option and select BillDesk to get re-directed to BillDesk portal for making the payment.
e. Enter your 16 digit Standard Chartered Bank Credit Card Number from the statement which has been generated towards your outstanding amount
f. Select your bank account from which you would like to execute this payment.
g. You will be securely redirected to the payment interface of your chosen bank.
h. Enter your authentication details (Net Banking User ID and Password of your Bank Account / Equivalent details).
i. Confirm payment amount.
j. You will receive an online transaction confirmation and a Transaction Reference Number. Kindly save this transaction reference for future reference

II. Transfer from other Bank Account - NEFT / IBFT

a. Register your 16-digit Standard Chartered Bank Credit Card Number or Flexi Loan Account Number as payee for fund transfer under the online banking facility of your chosen bank.
   Enter 'SCBL0036001' as the Indian Financial System Code (IFSC).
   Branch Name: MG Road, Mumbai
   Beneficiary Name: Standard Chartered Bank Ltd.
b. Once registered, select the 16-digit Standard Chartered Bank Credit Card number or Flexi Loan Account Number for which you want to make payment.
c. Confirm payment amount.
d. Your account will get debited instantaneously.
e. You will receive an online transaction confirmation.

Please Note: Other Bank transfers (NEFT/IBFT) done towards Credit Card Account Number (starting with 10XXX…) will be rejected and amount will be refunded to the source account. This restriction does not apply to flexi-loan account number (starting with 108XXX…) which can still be paid using this channel.

III. Cheque/Draft Payment

Dropping a cheque or a draft in favour of your 16 digital Standard Chartered Bank Credit Card no. as given in your statement, into any of our Cheque Collection Boxes. Visit www.sc.com/in.

Please ensure you 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 Card.

Separate cheque payment(s) will need to be made for each statement generated. It will facilitate repayment across primary and supplementary cards including instalment facilities linked to the Credit Card mentioned in each statement.

Kindly note that your credit limit will only be increased by the amount you have repaid after the funds are posted to your credit card.