

Terms and Conditions of Credit Limit Review

1. Applications for credit limit review of your unsecured credit facilities with Standard Chartered Bank (Singapore) Limited ("Bank") are subject to the Bank's approval. If your application is approved, your revised credit limit will apply to and is shared among all your credit card account(s) with the Bank and all corresponding supplementary credit card(s) authorised by You, except your (if any) secured credit card(s), overdraft account(s), credit card(s) with \$500 limit, and corporate card(s). If you are an existing customer of Trust Bank Singapore Limited ("Trust"), your revised credit limit will be a combined credit limit shared across the Bank and Trust. The combined credit limit of all your unsecured credit facilities with the Bank (and Trust, if applicable) including your credit card(s), will be subject to the maximum limit allowable under prevailing regulatory requirements and guidelines, or up to \$250,000, whichever is lower.
2. The Bank will review and determine, at its sole discretion, your eligibility for adjustment of credit limit based on the latest income document(s) you submitted to the Bank, and subject to the prevailing regulatory requirements and guidelines.
3. If your latest income document(s) reflect that your prevailing annual income is of a lower amount than that which is currently in the Bank's records, the current credit limit(s) applicable to all your unsecured credit facilities will be reduced accordingly.
4. Where applicable, the Bank will update its records based on the information you have given in connection with the application.
5. Credit limit review is not applicable to secured credit card(s) or credit card(s) with \$500 credit limit. To request for a limit change on a secured credit card, please proceed to our nearest branch for placement of additional lien against the credit card.

Declaration**By signing or submitting this application:**

1. You represent and warrant that all information (including all documents) You have given to us in connection with the application is correct, complete and not misleading. If this is not the case, You may be personally liable;
2. You authorise us to verify any of the information You have given to us or Your credit standing from anyone we may consider appropriate (such as Your employer or an authority or credit reference agency);
3. You acknowledge that we may decline Your application without giving You any reason for doing so. You consent to us retaining all supporting documents submitted by You for the processing of this application, regardless of whether this application is approved or not;
4. You agree that at Your sole risk, we are authorised but not obliged, to receive any instruction given by or over telephone, mobile telephone, telex, facsimile transmission, telegraph, cable, computer, email or any other electronic equipments, short message services (SMS) from mobile telephone (collectively "Oral Instructions") from or purporting to be from You without separate verification by us as to the genuineness of the Oral Instructions;
5. You have read and understood the Terms and Conditions of the Credit Limit Review and You have read and understood our Customer Terms, our Credit Card Terms, and the applicable documents referred to in Part A of our Customer Terms forming our banking agreement which are available on our website at sc.com/sg/_pdf/credit_card_terms.pdf and You agree to be bound by them for the use of any product we may provide You with; and
6. You acknowledge that You are bound by any variation we make to these documents, in accordance with our banking agreement. In particular, You understand that by entering into our banking agreement You give indemnities, authorisations, consents and waivers and agree to limitations on our liability.

Important Information for your Preferred Credit Limit

You understand and agree that:

7. The approved credit limit for Your credit card(s) in this application will be the overall limit that applies to and is shared among all Your principal credit card(s) with the Bank and all corresponding supplementary credit card(s) authorised by You to be issued on Your account. If you are an existing customer with Trust, the approved credit limit will be a combined credit limit shared across the Bank and Trust.
8. The approved credit limit will be the lowest of: (a) the specific preferred credit limit You indicated in this form; (b) the maximum credit limit allowable under prevailing regulations; (c) such other credit limit as determined by the Bank; and (d) if you are an existing customer with Trust, the preferred credit limit you have allocated to the Bank as part of your combined credit limit across the Bank and Trust.
9. If You have existing principal credit card(s) and You have authorised the issue of supplementary credit card(s) on Your account in respect of such card(s), the Bank may also require such supplementary cardholder(s) to indicate their preferred credit limit(s) for their supplementary card(s) before determining the approved credit limit since the approved credit limit is an overall credit limit that will also apply to such existing supplementary card(s). You agree that the Bank may contact or may require You to contact such supplementary cardholder(s) for this purpose.

Postage will
be paid by
addressee.
For posting in
Singapore only.

Business Reply Service
Permit No. 04529



STANDARD CHARTERED BANK (SINGAPORE) LIMITED

Privy Box No. 920966

Singapore 929292