

Important information about your credit card statement

How to settle your card account:

- **Account transfer:** If you are a Standard Chartered Bank account holder, you can instruct us to debit your account by giving details on the payment coupon overleaf. This payment coupon can either be mailed or deposited in any of the Standard Chartered Bank branches in the UAE.
- **Standing instruction:** If you are a Standard Chartered Bank account holder, you can use the standing instruction facility to debit your account to pay your card bill. You can choose any payment amount from minimum amount due to 100% of the current balance and the instruction will be executed on the due date every month.
- **Payment through phone:** You can also pay through our 24-hour Phone Banking team, on 600 5222 88 (or +971 600 5222 88 when outside the UAE) using your 4-digit secret Telephone Identification Number (TIN). For Visa Infinite, Manhattan Platinum and Saadiq Platinum credit cards, please call 800 4949 or +971 4 403 9639 when outside the UAE.
- **Cash Payments:** All Standard Chartered Bank branches in the UAE accept cash payments. Additionally, cash deposit machines are available at select branches. Please do not send cash through post.
- **Payments by cheque:** You may mail your cheque along with the payment coupon or deposit it in one of our conveniently located branches in the UAE. Please allow sufficient time prior to your payment date to mail your cheque for cheque clearance. Please cross all cheques and make them payable to 'Standard Chartered Bank cards'. Remember to write your full 16 digit card number and your full name on the back of the cheque. **Please do not staple the cheque.**
- Make sure your card payment covers at least the minimum amount due.
- Ensure that if your payment due date falls on a Friday or a Public Holiday, your payment reaches us on the working day prior to the holiday. All payments received will be credited to the card account only on the following working day.

Finance charges

- Payment allocation
Payment to your card account will be applied in the following order:
- Finance charges, other charges and fees
- Cash advances
- Purchases
- Unbilled transactions

Minimum amount due

- This is calculated at 1% of the principal balance plus all fees and charges (Financial Charges, Late Payment charge etc) OR AED 110, whichever is higher. In case the current balance exceeds the credit limit then such excess amount in full will be added to 1% of your principal balance to arrive at the minimum amount due. If the minimum amount is not paid by the payment due date or only partly paid then the unpaid part of the minimum amount due will be added to the next statement's minimum amount due. If the current balance is less than AED 110 then the current balance becomes fully due.
- Foreign Transaction charge: Up to 2.99% of the transaction amount. This fee is charged in addition to the standard processing fee charged by MasterCard or Visa and is applicable to transactions performed Internationally or in any currency other than UAE Dirham. The exchange rate is determined by MasterCard or Visa from within a range of wholesale market rates in effect on the date of conversion.
- If only part payment is made by the payment due date or no payment is made or payment is made after the payment due date, a finance charge of: Infinite and Shukran World: 2.99% per month and all other cards including Shukran Titanium: 3.25% per month, calculated by the average Daily Balance Method will be applied to the previous statement balance and new purchases until the entire amount is fully settled.
- A cash charge of: Infinite and Shukran World: 2.99% per month and all other cards including Shukran Titanium: 3.25% per month will be applied per month on all transactions calculated on average daily balance method from transaction date until repayment date.
- No finance charges are levied on transactions (excluding cash advances) when the total current balance is paid on or before payment due date.

Standard Chartered Bank
P.O. Box 999 Dubai United Arab Emirates

Standard Chartered Bank is incorporated in England with limited liability by Royal Charter 1853 Reference Number ZC18
The Principal Office of the Company is situated in England at 1 Basinghall Avenue, London, EC2V 5DD
Standard Chartered Bank is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.