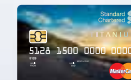


For more details, call our Client Care Centre at 02 8332272 or 16233 (from mobile).



TITANIUM CREDIT CARD WELCOME GUIDE

October 2019





Welcome to Standard Chartered Credit Card Family



SPENDING
HAS NEVER BEEN
MORE
REWARDING!

Dear Valued Cardholder,

You are now a proud member of Standard Chartered credit card family. Your Titanium credit card has been designed keeping your regular shopping, dining, and travel needs in mind. As a Standard Chartered credit cardholder, you are entitled to an unparalleled range of benefits & privileges exclusively designed to meet your lifestyle needs.

The Titanium credit card gives you cash back on your retail spends. The Titanium credit card also gives you options to enrol in Auto Billspay facilities, 0% InstaBuy facilities, Card Cheque, Life Insurance coverage, SMS Banking, Online Banking, and many more. Your new card comes with a microprocessor chip thereby offering a whole new level of security on transactions known globally as EMV (Europay, MasterCard and Visa) standard. EMV chip cards offer increased security; it means greater protection of your card against fraud.

To learn more about the power of your Standard Chartered Titanium credit card, please go through this Welcome Guide or call our 24-hour Client Care Centre.

Yours faithfully,

Sohail Alim
Head of Cards
Standard Chartered Bank, Bangladesh



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Core Benefits of Your Credit Card

The Standard Chartered Titanium credit card comes to you with a winning combination of value-packed features and benefits. This Guide contains information that you need to make the most of your card and to enjoy various benefits. Please read it carefully and retain it for future reference.

Earn cash back on your spends!



The special feature of Standard Chartered Titanium credit card is that it gives you cash back on your spends at Points of Sale (POS) or online. The cash back earned on your spends will be automatically reflected on your credit card statements.

The Titanium card offers higher cash back on selected spend categories and standard cash back across other spend categories at Points of Sale (POS) or online transactions. For more details, please visit the Standard Chartered Bangladesh website, or call our Client Care Centre at 02 8332272 or

16233 (from mobile). The bank reserves the right to change the cash back categories and cash back rates from time to time.

Exclusive Global Usage Privileges!



With 'Global Usage Privileges', you can use your Standard Chartered credit card both within and outside Bangladesh. All international transactions with your credit card will be converted into Bangladeshi Taka in your monthly statement. You will be able to settle the outstanding of your credit card in Taka. The international usage on your credit card is allowed against your annual Travel Quota entitlement* as per

Core Benefits of Your Credit Card

the prevailing Foreign Exchange Regulations. Your Supplementary Cardholder can also enjoy international usage facility against his/her Travel Quota entitlement.

You can use your Standard Chartered credit card with Global Usage Privileges at over 13 million merchant establishments and over 850,000 ATMs worldwide. For enhanced security, you can keep your Global Usage Privileges temporarily disabled while you are not travelling outside Bangladesh. You can re-activate this feature anytime by simply calling our 24-hour Client Care Centre.

Wide acceptance!



The credit card is accepted at over 10,000 outlets across the country. You can use your credit card for everyday purchases as well as for high-value transactions. The wide range of merchants includes hotels,

restaurants, airlines & travel agents, shopping malls, hospitals & diagnostic centres, jewellery shops, electronics & computer shops, and many more. Remember, this number is increasing everyday to cater to your growing needs.

Card Cheque!



It is a Cheque Book issued from your Standard Chartered credit card. You can use the Card Cheque (Account Payee only) for payment to any person or establishment within Bangladesh. Card Cheque will be especially useful to you where credit card acceptance facility is not available (e.g. house rent, school fees etc.). Your available credit limit will be applicable to your Card Cheque. Your Supplementary Cardholders will also be eligible to apply for Card Cheque (subject to your consent).

Core Benefits of Your Credit Card

Instant Cash Advance!

You do not need to carry cash anymore if you have a Standard Chartered credit card. You can withdraw cash up to 50% of your credit limit from any one of our branches or ATMs across the country.

Flexible Payment Options!

With your credit card, you have the option to pay as little as 5% of your outstanding balance (or BDT 500, whichever is higher) every month within 15 days after each billing date - thus having the power and flexibility to plan your payments.

Supplementary Card!

You can share the exclusive benefits of your credit card by giving your loved ones a Supplementary Card. As a Primary Cardholder, you can also set spending limits for each of your Supplementary Cards in a billing cycle. For easy tracking, all transactions on your Supplementary Card will be shown

separately on your monthly credit card statement.

Auto Billspay!

With your Standard Chartered credit card, you no longer have to stand in long queues for paying your monthly bills of Electricity (DPDC, DESCO), Mobile Phone (Banglalink, CityCell, Grameenphone, Robi, Airtel, Internet Service Provider (Qubee, Link 3, Banglalion), Clubs (Dhaka Club, Chittagong Club), School (Scholastica), or Insurance Premium (MetLife, Green Delta Life Insurance). You can authorise us to pay all these bills directly from your credit card every month through Auto Billspay. Auto Billspay acts as a Standing Instruction from you to make your bill payment through your credit card. Once you subscribe to the facility, we'll make payment of your chosen bill after receiving billing information from the Billing Company by debiting your credit card account (subject to available credit limit). Your Auto Billspay facility will remain valid till the expiry date of the credit card and will be deemed as renewed upon renewal of the card.

Core Benefits of Your Credit Card

Your monthly credit card statement will confirm you that all your bills are paid on time through your Standard Chartered credit card. So you can track your bills very easily since the statement provides you detailed narration of your bill(s).

InstaBuys!

InstaBuys is an instalment plan that allows you to convert any retail purchase over BDT 3,000 made by your credit card into an instalment scheme. You can payback the amount in Equal Monthly Instalments (EMIs) over a tenor ranging between 6 to 36 months at a flat interest rate, as determined by the Bank from time to time.

0% InstaBuys!

For you, we have an exclusive InstaBuys at 0% Catalog that carries exciting offers from a wide range of partners including leading names in electronics & home appliance, jewellery, furniture, hospital, fashion wear, gift shop, computer and many

more. We have also added a special section on the well-reputed CNG conversion workshop in the country for your convenience.

e-Statement!

e-Statement is a fast and reliable way for receiving your credit card's monthly statements at your e-mail address, absolutely FREE. You can choose up to three (3) e-mail addresses to access your financial information on the net. e-Statement give you the freedom to receive your financial information anywhere in the world & minimise your paper work.

SMS Banking!

SMS Banking is the simplest way of finding out your credit card's daily outstanding balance and available limit, statement balance, minimum due amount and payment due date. With SMS Banking, all this information will be available on your Banglalink, Citycell, Grameenphone or Robi mobile through SMS, absolutely FREE.

Core Benefits of Your Credit Card

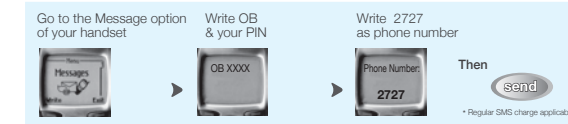
Push!

Through PUSH Service, the information regarding your credit card statement will be available to you on your statement date, free of charge.

Pull!

Through PULL Service, you will be able to access your credit card's outstanding balance and a range of other financial information by typing a pre-defined Key-Word with your 4-digit PIN (Personal Identification Number) as a message in the Mobile Phone and then send* this message to 2727.

For Example:



Partners:



24-hour Client Care Centre

We offer customer service 24 hours a day, 7 days a week through our state-of-the-art Contact Centre. It is designed to provide you one stop solution for all your banking needs. For any enquiry on your credit card simply call at 09666777111, 8332272 or 16233 (from mobile).

You may avail any of the following services:

1. Your credit card information (i.e. available credit limit, payment due date, total outstanding balance etc.)
2. Activation of your credit card

Core Benefits of Your Credit Card

3. Payment of your Mobile bill through Utility Bill Payment facility
4. Loss/stolen report of your credit card
5. Duplicate statement request
6. Transaction details
7. Payment of your Card bill from any Standard Chartered Account
8. Generation of new TIN or changing existing TIN

Generating a Telephone Identification Number (TIN)

To generate a TIN, please call at 09666777111 and follow the steps mentioned below after the welcome message:

- Press 1 for Bangla / Press 2 for English
- Press 1 for generating TIN
- Enter your 16-digit credit card number
- Your call will be transferred to a Customer Service Representative (CSR) for verification of security details. Then you will be transferred back to the IVR for TIN generation
- Enter your own 4-digit TIN.

- Re-enter the same 4-digit TIN for confirmation. You will be informed of your successful TIN generation.

Credit card Life Insurance Coverage

Credit card Life Insurance Coverage comprehensively insures the outstanding on your credit card and in the unfortunate event of death or Permanent Total Disability (PTD) of the primary Cardholder; the full outstanding balance gets waived. You can enjoy the facility by paying a nominal fee at 0.35% of your outstanding balance every month.

Simple steps for Credit Card Activation & PIN Generation

Step 1: For **new clients** who do not have an Online Banking ID, scan the QR code overleaf to download **SC Mobile Bangladesh app** or log on to **www.sc.com/bd** and select "Online Banking" from the menu. Then, select the option "Register with Debit or Credit Card" at the bottom of the sign-in page and follow the step-by-step instruction to create your Online Banking ID.

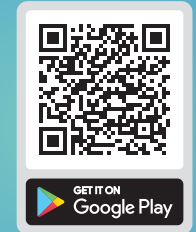
Core Benefits of Your Credit Card

For **existing clients** who already have an Online Banking ID, open your **SC Mobile Bangladesh app** (available in both Android & iOS versions) or log on to **www.sc.com/bd** and select "Online Banking" from the menu.

- Step 2:** Click on the "Help and Services" from Online Banking homepage and select "Credit Card activation/PIN set".
- Step 3:** Select "Activate a new Credit Card" and on the following page, input your card details.
- Step 4:** Set a PIN of your choice. Please read the terms & conditions mentioned on this page.
- Step 5:** Input the one-time password (OTP) sent to your registered mobile number.
- Step 6:** Receive confirmation on your service request. Check for your Reference Number and Card Details.

Use the **SC Mobile Bangladesh app** to keep track of your transactions, balances and rewards and use the App for bill payment and a host of other features on the go!

For any assistance, or if you are unable to activate through SC Mobile Bangladesh app or Online Banking, please call our 24-hour Client Care Centre at 8332272 or 16233 (from mobile).



Scan the QR codes and download the **SC Mobile Bangladesh app**.



Know Your Card

Your Card bears

The Embedded **Microchip** provides extra security to all your transactions.



Your **16-digit Card Account Number**

The Logo. Your Card is acceptable at any establishment and ATM throughout the country that displays this logo

Your Name. Please check that this is accurately embossed. You are the only person authorised to use this Card.

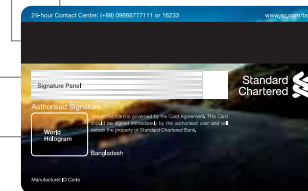
'Until End' indicates the month and year up to which you may use your credit card. This extends up to the last day of the month shown.

'Valid From' indicates the month and year from which the validity of your credit card begins.

A **Magnetic Strip** containing coded information for the security of your Card.

Your key **Contact Number(s)** for all Card related enquiries.

Signature Panel please sign on it immediately.



3D hologram for Card Security

A unique **Card Verification Value (CVV)** for your Card security.

Know Your Card

Basics about your Card Cheque

Please familiarise yourself with some of the basic elements governing the use of your Card Cheques.

A/C Payee. The cheque can be credited to payee's account only and cannot be encashed over the counter.

Pay. The name of the person or establishment to whom payment is being made.

Taka. Write the payable amount in words.

The diagram shows a Standard Chartered Card Cheque form with the following fields and callouts:

- Standard Chartered Bangladesh** logo and **| Card Cheque |** label.
- DATE** field with a callout: "Date. Mention date on which cheque is being issued/written." The field contains "0000000".
- Pay To** field with a callout: "A/C Payee. The cheque can be credited to payee's account only and cannot be encashed over the counter." The field contains "The Sum of Taka".
- Tk** field with a callout: "Tk. Write the payable amount in numbers." The field contains "Tk".
- Space for signature.** field with a callout: "Space for signature." The field contains "Please Sign Above This Line".
- Taka** field with a callout: "Taka. Write the payable amount in words." The field contains "The Sum of Taka".

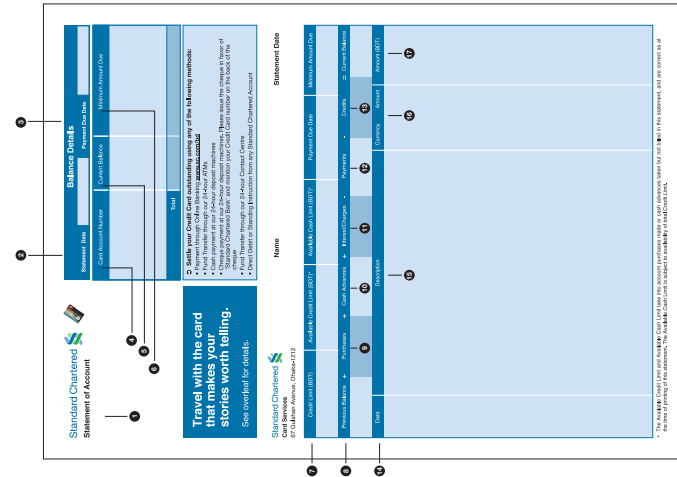


Know Your Credit Card Statement

Know your Titanium credit card statement

Important Notes

- You will receive a statement every month reflecting the transactions on your Card Account. The statement date of your Card Account is indicated on the Card Carrier.
- Examine your statement and inform the Bank of any discrepancies within 30 days from statement date.
- In case you do not receive your statement within 7 days of your statement date, please contact the Client Care Centre at 09666777111 or 8332272 for a duplicate statement.



Know Your Credit Card Statement

- Statement of Account** means monthly statement sent to you showing particulars of your transactions and current balance payable to the Bank.
- Statement Date** the date on which statement is generated. All transactions received and posted till this date from the previous statement date will appear on this statement.
- Payment Due Date** the date on or before which your payment should reach the Bank.
- Card Account Number** is a reference number of the credit card account(s) issued to you by the Bank.
- Current Balance** the total debit balance outstanding on the Card Account on the statement date.
- Minimum Amount Due** this is 5% of current balance subject to a minimum of Tk. 500/- which if paid by the payment due date will avoid any late payment charges.
- Credit Limit** maximum debit balance permitted by the Bank for all your Primary Card and the Supplementary Card.
- Previous Balance** it shows the amount that was billed in the previous statement.
- Purchases** the sum of all retail transactions made and posted to your Card Account from the previous statement date till current statement date.
- Cash Advances** the sum of all cash advances taken and posted in your Card Account from the previous statement date till current statement date.
- Interest/Charges** the sum of all charges including, but not limited to fees, maintenance fee charges, additional expenses, legal costs etc. posted in your Card Account from the previous statement date till current statement date.

Know Your Credit Card Statement

- 12 **Payments** the sum of all payments received in your Card Account from the previous statement date till current statement date.
- 13 **Credits** the sum of all credits, including but not limited to reversals posted in your Card Account from the previous statement date till current statement date.
- 14 **Transaction Date** the date on which the corresponding Card transactions are made on your Card Account.
- 15 **Description** the details of all transactions (purchases, cash advances, charges, credits, payments etc.) made and posted from the previous statement date till current statement date.
- 16 **Currency/Amount** this indicates the currency and value of all Card transactions.
- 17 **Amount** this lists the transactions amount against each payment, purchase, cash advance or credit.



Paying Your Card Bill

Payment through Standing Instructions

If you are Standard Chartered Accountholder, you can avail our Standing instruction or Auto-Debit facility to settle your monthly Titanium credit card bill. This facility will enable us to debit your nominated account and credit the Card Account on the payment due date. You can choose any amount between the minimum amount due and 100% of the current balance for settlement through instruction.

Payment through ATMs

If you maintain a Standard Chartered Bank account, you can make credit card payment through any of our ATM machine from your Current / Savings Account maintained with us. Payment made through ATM will be updated instantly.

Payment at Deposit Machines through Cash, Cheque or Account Transfer

Credit card payments are accepted through cash, cheque or

account transfer instructions at all Standard Chartered Deposit Machines 24 hours a day, 7 days a week. Cash payments will be updated by the next working day and cheque payments will be updated on the same day as we receive the cleared funds. Standard Chartered accountholders can also make payments from their Current or Savings Account through a deposit slip and drop it at the Deposit Machine. Refer to our website www.sc.com/bd for the updated list of Deposit Machine locations.

For Cheque payments, please ensure the following:

- Make it 'Account Payee' and payable to Standard Chartered Bank
- Write your 16-digit credit card number and your full name on the reverse of the cheque
- Send your cheque payment well ahead of the payment due date to allow adequate time for the cheque to be cleared

Paying Your Card Bill

Payment through Contact Centre

If you maintain a Standard Chartered Bank Account, you can make Titanium credit card payment over telephone through our 24-hour Client Care Center using Telephone Identification Number (TIN) of your Current / Savings Account maintained with us. All payments made through the Contact Centre are updated instantly.

Payment through Online Banking

Standard Chartered Accountholders can also make payment to their Titanium credit card through Online Banking from the Current or Savings Account maintained with us; which is updated instantly. Simply call our 24-hour Client Care Center or visit your nearest Standard Chartered Branch and register for Online Banking.

Payment Allocation

Any Payment to your Card Account will be applied to your Card Account as per the following order:

- Finance Charges
- Cash Advance
- Unbilled transactions as per 'First-In First-Out' basis
- Other Fees & Charges
- Retail Purchases

Important Notes

- Please ensure that your 16-digit Titanium credit card Number is written correctly on the Payment Slip.
- Make sure your Payment covers at least the Minimum Amount Due as shown on your statement. If the Minimum Amount Due is not received by the payment due date, a flat Late Payment Fee will be charged.
- If your payment due date falls on a Friday or Public Holiday, your payment must reach us on the working day prior to the Bank Holiday.
- If you are availing the Standing Instruction/Auto-Debit Facility, please ensure that your nominated retail account is kept regular and sufficient balance is maintained for the facility to work through.



Use & Protection of Your Credit Card

Precaution at Merchant Outlets

Please do not let your card be taken out of your sight at any merchant outlet to prevent possible misuse. Before signing the charge slip, check that all details have been entered correctly and completely. Use the same signature as on the back of the card. After use, please ensure that the Card returned is yours. Retain the copy of charge slip of all transactions till they are reflected on the credit card statement.

Protecting the Magnetic Strip

The Magnetic Strip on the back of your card is a sensitive encoded surface that needs special care. Avoid scratching the magnetic strip. Do not bend your card or leave it exposed to sunlight. Do not leave your card near a television or any other electrical/electronic gadgets, which have a continuous magnetic field. Please do not place two cards with magnetic strips facing each other.

Handing over your credit card

Please do not hand-over your card to any individual or any person identifying themselves as representatives of the Bank. If you receive any type of solicitation either through a phone call or in person from anyone presenting herself/himself as an employee of the Bank or representative of MasterCard and offering any service such as limit enhancement, photo-card replacement or any other reason, do not hand-over your card. Please call the 24-hour Client Care Center for verification of any such promotion/service irrespective of caller's identity. If, however, you wish to surrender or return your credit card, please ensure that the card has been cut into halves and the magnetic strip has also been permanently damaged.

Use & Protection of Your Credit Card

Do not disclose your Security Information

Please do not disclose security details of your credit card like your Card Number, Credit Limit, PIN, Expiry Date, Mother's Name, Date of Birth, Passport Number etc., to anyone.

Do not disclose your PIN

Please do not disclose your PIN to anyone in any situation. You are strongly recommended to destroy the PIN document (if applicable) after you have memorised it. Do not write the PIN on your Card or keep it with your Card.

Reporting a Lost or Stolen Card

In case your credit card is lost or stolen, please inform the Bank immediately by calling our 24-hour Client Care Center at 09666777111, 02 8332272 or 16233 (from mobile) in Bangladesh. Timely reporting will help in preventing misuse of your credit card. Please do not use facsimile or email for initial reporting of your credit card.

Disable International Usage facility

When you are not travelling, you can keep your international usage facility disabled simply by calling our 24-hour Client Care Center; which can again be reactivated in the same manner.

Reporting Disputes

Please report all disputed entries in your statement of account. The report has to be made in writing, mentioning the transaction details within 30 days of the statement date. Delays in reporting disputed transaction might restrict our ability to resolve the dispute effectively.

