



Visa Signature Credit Card Welcome Guide



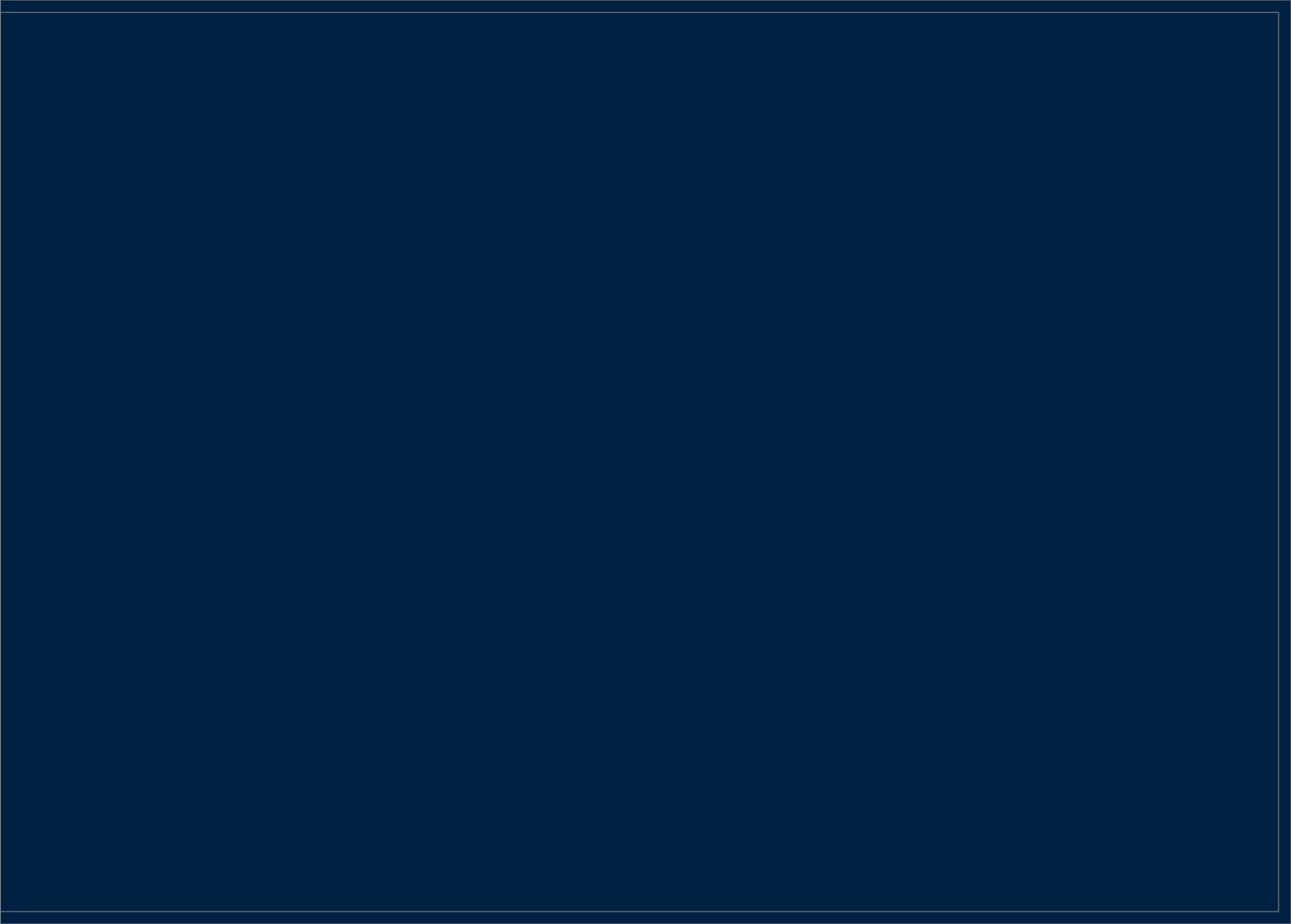
VISA
Signature

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

September 2018

sc.com/bd

Here for good



Welcome to Standard Chartered Visa Signature Credit Card family



Dear Valued Cardholder,

You are now a proud member of Standard Chartered credit card family. Your credit card has been designed keeping your discerning needs in mind.

As a Standard Chartered credit cardholder, you are entitled to an unparalleled range of benefits & privileges to meet your lifestyle needs. It ushers you into a world that offers you 2x Rewards for all your spends, Free Lounge Access and the list goes on!

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 Visa Signature credit card, please go through this Welcome Guide or call our 24-hour Client Care Centre.

Yours faithfully,

A handwritten signature in black ink, appearing to read 'Sohail Alim', is written in a cursive style.

Sohail Alim

Head of Cards

Standard Chartered Bank, Bangladesh

Welcome to a
privileged world of
financial solutions
and rewards



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Exclusive Signature Privileges



Greater Financial Freedom

Your Standard Chartered Visa Signature Card offers you the privilege of having a line of credit that reflects your achievement and purchasing power. With this Card, you enjoy a very high credit limit to meet all your spending requirements - any time, anywhere.

You can enjoy your credit limit up to BDT 2.5 million. Up to BDT 1,000,000 you can get as unsecured credit limit

based on your income and any additional limit on top of the unsecured limit given to you will be based on lien in your account / Fixed Deposit with Standard Chartered Bank. Up to 90% of lien amount can be added to your Standard Chartered Visa Signature Card limit. By availing this feature you can increase your purchasing / spending power and earn more 360° Rewards.



Free Signature Lounge Access

Relax, stretch out and enjoy a pre-flight flavour in the airport lounge at Hazrat Shahjalal International Airport, Dhaka. Your Visa Signature credit card gives you unlimited access to Signature Lounge along with up to 3 (three) companions travelling with you.



Passenger Handling Service @ Hazrat Shahjalal International Airport - FREE

As a valued Standard Chartered Visa Signature Cardholder, you and your immediate family members (up to three) can enjoy the exclusive Passenger Handling Service during your departure from and arrival to Hazrat Shahjalal International Airport, Dhaka provided by Meet, Greet & Assist Services (MG&A). To avail this exclusive service, all you have to do is to give prior information to MG&A at their designated contact number 01974444555, 01822991111, 8955873 or e-mail to : mga.dhaka@gmail.com either directly or through the Visa Signature Concierge Service at our 24-hour Client Care Centre at least 24 hours before the expected time of departure or arrival. Enjoy true VIP treatment every time you travel.



Visa Signature Concierge - Enjoy 24/7 assistance

The Visa Signature Concierge is available 24 hours a day, 7 days a week to help you with your lifestyle needs.

Visa Signature Concierge assists you with Trip Planning Assistance, Hotel Reservations, Flight Reservations, Restaurant Reservations, Car Rental, Performance Ticket bookings as well as other requests.

For detail and upto date concierge contact number or concierge online service please visit www.Visa-asia.com



Personalised Signature Privileges



10% Dining Cash back*

As an esteemed Standard Chartered Visa Signature Cardholder, you are eligible to get 10% cash back at any* dining outlet across the country and abroad. For a certain dining and overall spend every month, enjoy 10% cash back for all transactions at dining outlets worldwide. For further detail please refer to "The Good Life" offers available on:

<https://www.sc.com/bd/credit-cards/the-good-life-privileges/>

- All Visa Signature Cardholders will be eligible for this exclusive cash back for the first 3 months from the date of on- boarding (i.e. if the card account opening date is 20th of a month, then on 20th of the 3 subsequent months the cash back will be calculated based on all other eligibility criteria.)
- The cash back will be calculated on a monthly basis so every month the cardholder would be eligible for the cash back and the respective amount would be credited to the card account.
- Maximum cash back earned in a month would be BDT 1,000.
- Retail spends on all restaurants categorized as "EATING PLACES & RESTAURANTS" & "FAST FOOD RESTAURANTS" by Visa would be eligible for the cash back calculation.
- To be eligible for cash back, the dining spend in a month should be at least BDT 5,000 whereas the total retail purchase inclusive of dining spend have to be at least BDT 25,000 per month.





Signature Dining Privileges

Your Visa Signature Card entitles you to fabulous discounts at Restaurants around the country. For further detail please refer to “The Good Life” offers available on:

<https://www.sc.com/bd/credit-cards/the-good-life-privileges/>



Signature Hotel Privileges

Your Standard Chartered Visa Signature Card offers you great discounts at exclusive hotels around the country as well as across the globe. The great offers available to you at Hotels in Bangladesh and around the region are mentioned in “The Good Life” webpage.



Emergency Card Replacement

In case your Standard Chartered Visa Signature Card is lost or stolen, please call us at the 24-hour Client Care Centre and we will deliver a replacement Card to you within the country by two working days.



Global Customer Assistance Service

With the extensive network of toll free lines from over 70 countries worldwide, the Global Customer Assistance Service (GCAS) program is an excellent tool for members to provide round-the-clock emergency support anywhere in the world. The GCAS numbers can be found at the Visa website www.Visa-asia.com



Core benefits of your Standard Chartered Visa Signature Credit Card

Standard Chartered Visa Signature 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 its various benefits. Please read it carefully and retain it for your future reference.



Exclusive Global Usage Privileges

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

Supplementary Cardholder can also enjoy international usage facility against his/her Travel Quota entitlement.

Now you can use your Standard Chartered Visa Signature Card with Global Usage Privileges at over 28 million Merchant Establishments and over 1.7 million 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 Standard Chartered Visa Signature Card is accepted at over 10,000 outlets across the country. You can use your Standard Chartered Visa Signature Card for everyday purchases as well as for high-value transactions. The wide range of merchants include 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 Visa Signature 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 Standard Chartered Visa Signature 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 approval).

Instant Cash Advance

You do not need to carry cash anymore if you have a Standard Chartered Visa Signature Card. You can withdraw cash up to 50% of your credit limit from ATMs across the country.

Flexible Payment Options

With your Standard Chartered Visa Signature Card, you have the option to pay as little as 5% of your outstanding balance (or Tk. 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 Standard Chartered Visa Signature Card by giving your loved ones up to two (2) Supplementary Card, absolutely FREE. 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 Standard Chartered Visa Signature Card statement.

Auto Billspay

With your Standard Chartered Visa Signature Card, you no longer have to stand in long queues for paying your monthly bills of Electricity (DPDC, DESCO), Mobile Phone (Banglalink, Grameenphone, Robi, Airtel, Teletalk), Internet Service Provider (Qubee, Link 3, Banglalion), Clubs (Dhaka Club, Chittagong Club), School (Scholastica), or Insurance Premium (MetLife Alico). You can authorise us to pay all these bills directly from your Standard Chartered Visa Signature Card every month through Auto Billspay.

Auto Billspay acts as a Standing Instruction from you to make your bill payment through your Standard Chartered Visa Signature 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 Standard Chartered Visa Signature Card Account (subject to available credit limit). Your Auto Billspay facility will remain valid till the expiry date of the Standard

Chartered Visa Signature Card and will be deemed as renewed upon renewal of the Card.

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

Double Reward

Our 360° Rewards program recognizes your total banking relationship, whether it's card spends, mortgages, auto loan, personal loan and debit card transactions. Be rewarded in every way. Every Tk. 50 spent on your Standard Chartered Visa Signature Card earns you 2x Reward Points. The accumulated 360° Rewards Points can be redeemed for exciting gift items from our 360° Rewards Catalogue.

That's not all, when you and your Supplementary Cardholder spend, your Rewards Points are accumulated faster as a combined effort. For your added convenience, we now also have redemption options like Mobile Phone Talk Time and Standard Chartered Gift Cards of different values in our 360° Rewards Catalogue.



Balance Transfer

For you, we have an exclusive Installment offer with much reduced rate @ 9.99% to transfer your balance from any other Credit Card which is not issued by Standard Chartered Bank. You can choose the tenor ranging from 6 to 24 months.

This exclusive Balance transfer is offered to you only if you take the offer within 30 days of the activation of Standard Chartered Visa Signature Card issued to you.

InstaBuys

InstaBuys is an installment plan that allows you to convert any retail purchase over Tk. 3,000 made by your Standard Chartered Visa Signature Card into an installment scheme. You can payback the amount in Equal Monthly Instalments (EMIs) over a tenor ranging between 3 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 @ 0% Catalogue that carries exciting offers from a wide range of partners including leading names in Electronics & Home Appliances, Jewellery, Furniture, Hospitals, Fashion wear, Gift Shops, Computers and many more. At all these participating outlets, you can pay with your Standard Chartered Visa Signature Card and enjoy 0% interest on InstaBuys for tenors ranging between 3, 6, 9, 12, 18 & 24 months.

SMS Banking

SMS Banking is the simplest way of finding out your Standard Chartered Visa Signature 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, Grameenphone or Robi mobile through SMS, absolutely FREE.

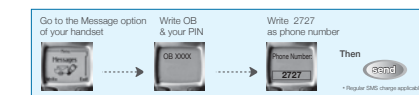
Push

Through PUSH Service, the information regarding your Standard Chartered Visa Signature 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 Standard Chartered Visa Signature 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-hour a day, 7 days a week through our state-of-the-art Client Care Centre. It is designed to provide you with one stop solution for all your banking needs. For any inquiry on your Standard Chartered Visa Signature Card simply call at 09666777111, 02 8332272 or 16233 (from mobile).

You may avail any of the following services:

1. Your Standard Chartered Visa Signature Card information (i.e. available credit limit, payment due date, total outstanding balance etc.)
2. Activation of your Standard Chartered Visa Signature Card
3. Payment of your Mobile bill through Utility Bill Payment facility
4. Loss/stolen report of your Standard Chartered Visa Signature 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

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.

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.

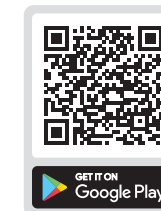
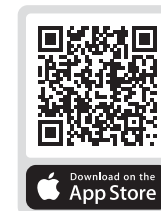
Step 4: Set a PIN of your choice. Please read the terms & conditions mentioned on this page.

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 Standard Chartered Visa Signature Credit 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.

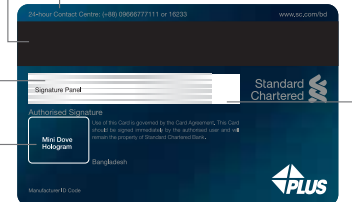
'Valid From' indicates the month and year from which the validity of your credit card begins.

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.



Basics about your Card Cheque

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.

Date. Mention date on which cheque is being issued/written.

Tk. Write the payable amount in numbers.

Space for signature.

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

- A/C PAYEE ONLY:** A dashed box at the top left containing the bank logo and name.
- DATE:** A field with a date picker icon.
- 0000000:** A field for writing the payable amount in numbers.
- Pay To:** A field for writing the name of the person or establishment.
- The Sum of Taka:** A field for writing the payable amount in words.
- Tk:** A field for writing the payable amount in numbers.
- Space for signature:** A large area at the bottom right for a signature.



Know your Standard Chartered Visa Signature Credit Card Statement

Know your Standard Chartered Visa Signature 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, 02 8332272 or 16233 (from mobile) for a duplicate statement.

Standard Chartered
Statement of Account

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Balance Details

Statement Date	Payment Due Date
Card Account Number	Current Balance
	Minimum Amount Due
	Total

Travel with the card that makes your stories worth telling.

See overleaf for details.

Settle your Credit Card outstanding using any of the following methods:

- Payment through Online Banking [www.sc.com.bd](#)
- Fund Transfer through our 24-hour ATMs
- Cash payment at our 24-hour deposit machines
- Cheque payment at our 24-hour deposit machines. Please issue the cheque in favor of 'Standard Chartered Bank' and mention your Credit Card number on the back of the cheque
- Fund Transfer through our 24-hour Contact Centre
- Direct Debit or Standing Instruction from any Standard Chartered Account

Standard Chartered
Card Services
87 Gulshan Avenue, Dhaka-1212

Name

Statement Date

Credit Limit (BDT)	Available Credit Limit (BDT)	Available Cash Limit (BDT)	Payment Due Date	Minimum Amount Due
Previous Balance +	Purchases +	Cash Advances +	Interest Charges +	Payments -
				Credits -
				Current Balance

Date	Description	Currency	Amount	Amount (BDT)

* The Available Credit Limit and Available Cash Limit take into account purchases made or cash advances taken but not billed in this statement, and are correct as at the time of printing of this statement. The Available Cash Limit is subject to availability of total Credit Limit.



About credit card statement

- 1 Statement of Account means monthly statement sent to you showing particulars of your transactions and current balance payable to the Bank.
- 2 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.
- 3 Payment Due Date the date on or before which your payment should reach the Bank.
- 4 Card Account Number is a reference number of the Standard Chartered Signature Star Credit Card Account(s) issued to you by the Bank.
- 5 Current Balance the total debit balance outstanding on the Card Account on the statement date.
- 6 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.

- 7 Credit Limit maximum debit balance permitted by the Bank for all your Primary Card and the Supplementary Card.
- 8 Previous Balance it shows the amount that was billed in the previous statement.
- 9 Purchases the sum of all retail transactions made and posted to your Card Account from the previous statement date till current statement date.
- 10 Cash Advances the sum of all cash advances taken and posted in your Card Account from the previous statement date till current statement date.
- 11 Interest/Charges the sum of all charges including, but not limited to fees, finance charges, additional expenses, legal costs etc. posted in your Card Account from the previous statement date till current statement date.
- 12 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 Visa Signature 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 Standard Chartered Visa Signature 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 through Client Care Centre

If you maintain a Standard Chartered Bank Account, you can make Visa Signature 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 at Deposit Machines through Cash, Cheque or Account Transfer

Standard Chartered Visa Signature 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

Payment through Online Banking

Standard Chartered Accountholders can also make payment to their Visa Signature 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
- Other Fees & Charges
- Cash Advance
- Retail Purchases
- Unbilled transactions as per 'First In First Out' basis

Important Notes

- Please ensure that your 16-digit Visa Signature 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 Standard Chartered Signature Star Card 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 Visa Signature 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.

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.



Handing over your Visa Signature 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 Visa Signature credit card, please ensure that the card has been cut into halves and the magnetic strip has also been permanently damaged.

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 Visa Signature credit card. Please do not use facsimile or email for initial reporting of your Standard Chartered Visa Signature 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.