Standard
Chartered

Hua Ho Mastercard

Important notice

You need to read this document.

This document contains additional product terms applicable to your Hua Ho Mastercard. You must read it in conjunction with our Customer Terms, our Credit Card Terms and any other documents forming our banking agreement.

Inconsistency

If there is any inconsistency between these terms and any other terms in our banking agreement, these terms prevail.

Annual fee	The annual fee for the Card is BND 28 If you have applied for a supplementary card, we charge an annual supplementary card fee of BND 18 per card.
Card replacement fee	If you request for a replacement card, we charge you a card replacement fee of BND 20 per card.
Cash advance fee	If you obtain a cash advance using your card, we charge you a cash advance fee at 3% of the amount withdrawn, subject to minimum BND 20 per transaction. We also charge you interest at the rate of approximately 2% per month on each cash advance from the date of the cash advance until full payment is received.
Late payment fee	We charge a late payment fee at 5% of minimum payment due, subject to a minimum payment of BND 25.
Minimum repayment amount	You must pay the minimum repayment amount as stated in your monthly statement, which is calculated at approximately 8.3% of the balance outstanding or BND 40, whichever is higher, plus any overdue amount.
Rewards programme	The Rewards programme for the card is calculated as every BND 5 spent on your credit card, you will receive 1 Reward point. The bonus points may be used to redeem products and services that are listed in our 360° Reward Points brochure.
Use of Hua Ho MasterCard	The Card cannot be used at ATMs, vendor machines or other terminals which required the Card to be inserted and not swiped. If you use the Card in this manner, we hold you responsible for any damage caused to the ATMs, machines and / or terminals, and the costs of repairing the damages.
	The Card cannot be used at merchant where it has to be manually imprinted onto a sales receipt in order to complete the transaction.