

Brunei

Credit Card Services and Credit Balance Refund Form

Please complete in **BLOCK LETTERS** and tick "√" where applicable.

CCMS No. (FOR BANK USE ONLY) _____

I would like to apply for:
(Please tick where applicable)

Credit Limit Increase/Decrease
 Credit Card Reinstatement

Credit Card Deposit Link Changes
 Credit Balance Refund

Early Renewal
 Credit Card Cancellation/ Replacement

1. Personal Details

Identity Document No. _____

I would like to update my contact details YES NO

The Information in Box A is per my Identity Document YES NO

Please do NOT fill in Box B if 'No' is checked

Please do NOT fill in Box A if 'Yes' is checked

Full Name _____ Box A

Place of Birth _____

Date of Birth / /

D D M M Y Y Y Y

Telephone Number _____ Box B
Please provide a minimum of 2 numbers by Country Code, Area Code, Number

Mobile + _____

Residential + _____

Office + _____

Email Address _____

2. Credit Limit Increase / Decrease / Renewal / Reinstatement

Credit Card No.

Select one of the following:

Permanent Limit Increase Temporary Limit Increase*

Permanent Limit Decrease Temporary Limit Decrease

Other Requests (Select one of the following and indicate the reason)

Early Renewal Credit Card Reinstatement***

Effective date: / /

D D M M Y Y Y Y

Expiry date: / /

D D M M Y Y Y Y

Current Credit Limit BND _____

Intended Credit Limit Change** BND _____

Please Indicate Reason / Additional Comment

*Temporary Limit Increase subjected to maximum duration of 60 days

**The bank reserves the final discretion on your credit limit amount

***Credit Bureau Report assessment is required for credit card reinstatement

3. Credit Card Deposit Link Changes

Request type

De-link from Deposit Account / MTN* / Bond and Structure Notes (Fill Box C)

Link to Deposit Account / MTN / Bond and Structure Notes (Fill Box D)

Change of link (Fill Box C and Box D)

Credit Card No.

1.

2.

Account / Deal Number or Reference Number
(Include fund name for MTN /Bond / Structure Note Only)

Instruction

1. _____

2. _____

3. _____

L D

L D

L D

Deposit Account/ MTN/ Structure/ Bond holder Full Name

Select one of the following:

1st Party Account 3rd Party Account

L = Link D = De-Link

De-Link Instruction

1. Cancel credit card(s) and release link only (No credit card outstanding)

2. Cancel credit card(s) - uplift deposit to settle credit card outstanding

3. Maintain credit card(s) - eligibility by salary

If option 1 and 2 are selected, please tick the following:

Remaining deposit linked amount to be credited to:

Current/ Savings Account
Please provide account number: _____

Cashier's order
A charge of BND20 applies

If option 3 is selected, please tick the following:

Salary assigned to SCB Brunei (Salary Slip and Bank Statements required)
Please provide account number: Follow SCB salary account

Salary assigned to another bank based in Brunei (Salary Slip and Bank Statements required)
Indicate bank name: _____

Box C

Link Instruction	Currency	Amount	Box D
Deposit amount in original Currency	_____	_____	
Deposit amount in BND equivalent	_____	_____	

**MTN: Medium Term Notes*

Please Indicate Additional Requests

4. Card Cancellation / Replacement

Request type

- Card Replacement (Fill Box E)
- Card Cancellation (Fill Box F)

Card Replacement Box E

Please Provide Card Number

1.

2.

Card Expiry Dates (DD/MM/YY)

1. _____ 2. _____

Please indicate reason for card replacement

<input type="checkbox"/> Change of name (Legal documents required)	<input type="checkbox"/> Magnetic stripe error
<input type="checkbox"/> Change of signature	<input type="checkbox"/> Damage / wear and tear
<input type="checkbox"/> Fraud / Stolen	<input type="checkbox"/> Pin lost / forgotten / non-receipt (circle where appropriate)
<input type="checkbox"/> Name error	<input type="checkbox"/> Others: _____
<input type="checkbox"/> Lost card	

Name to be embossed on Credit card (5 to 19 characters including spaces)

If this information is not provided, the Bank shall have the discretion to decide on the name to appear on your card.

Pin replacement for Master credit card requires replacement of card as well. Your replacement pin may only be delivered to your mailing address registered in our system.

Branch for card collection

<input type="checkbox"/> Gadong branch	<input type="checkbox"/> Hua Ho Tanjung Bunut branch
<input type="checkbox"/> Kuala Belait branch	<input type="checkbox"/> Hua Ho Manggis branch

Agreement

I require a replacement card due to change of name/change of signature/lost card/ lost or forgotten pin and hereby agree to pay a replacement fee of BND20

Card Cancellation Box F

Please Provide Card Number - Cancel Basic (B) or Supplementary (S)

1.

2.

3.

4.

Please ensure the following before card cancellation:

- Outstanding balances must be settled unless you agree to uplift your existing deposit linked to credit card to settle all outstanding.
- Remaining credit card reward points must be redeemed via eKiosk.
- There is no active 0% EasyPay installment. There shall be early settlement charges of BND100 for each installment plan canceled.

Please Paste Returned Cards Below

Please Indicate Additional Requests

5. Credit Card Balance Refund

Credit Card No. **Expiry date:** /
M M Y Y Y Y

Please indicate your preferred mode of refund below. Refund¹ will be processed within 7 working days from the date of receipt of the Refund Form and relevant documents by Standard Chartered Bank.

Transfer to my² Standard Chartered Savings / Current Account **Account No.**

Cashier's Order³

1. Issuance of Cashier's Order is chargeable at BND20 and shall be deducted from the credit balance. Only credit balance in excess of the processing fee will be refunded.
 2. The Savings/Current account must be active and in good standing.
 3. Collection of the Cashier's Order will be made at the branch where the request was raised.

6. Declaration

By signing or submitting this application:-

- You represent and warrant that all information (including any 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);
- 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 an authority or credit reference agency);
- You acknowledge that we may decline your application without giving you any reason for doing so. If this happens, no contractual relationship arises between us and you. 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;
- You confirm and agree that we may give any information in connection with this application (including your personal information) to any service provider (whether located in or outside of Brunei) for the purposes of providing any service to you in connection with this application (including data processing);
- You consent to each of Standard Chartered PLC and its subsidiaries and affiliates (including each branch or representative office) ("Standard Chartered Group") its officers, employees, agents and advisers disclosing information relating to you (including details of the accounts, products or any security interest) to our head office and any other member of the Standard Chartered Group in any jurisdiction ("permitted parties"); professional advisers, service providers or independent contractors to, or agents of, the permitted parties, such as debt collection agencies, data processing firms and correspondents who are under a duty of confidentiality to the permitted parties; any actual or potential participant or sub-participant in relation to any of our obligations under our banking agreement between us, or assignee, novatee or transferee (or any officer, employee, agent or adviser of any of them); any credit reference agency, rating agency, business alliance partner, insurer or insurance broker of, or direct or indirect provider of credit protection to, or any permitted parties; any court, tribunal or authority (including an authority investigating an offence) with jurisdiction over the permitted parties; a merchant or a member of Visa International or MasterCard International where the disclosure is in connection with use of a card; any authorised person or any security provider; anyone we consider necessary in order to provide you with services in connection with an account;
- Where laws and regulations allow, you consent to us periodically checking your credit status with any credit bureau or credit reference agency;
- You consent to us contacting you at the address, email address and phone numbers you have provided to us, to give you information on other products and services that we, or our strategic partners, may offer;
- You apply for electronic and phone banking services to be made available to you and acknowledge that their use is governed by our CustomerTerms;
- You have read and understood our Customer Terms and the applicable documents referred to in Part A of our Customer Terms forming our banking agreement. They are available on our website at www.sc.com/bn or call us at 265 8000 for a physical copy. You agree to be bound by them when using any product we may provide you with. You acknowledge that you are bound by any variation we make to these documents, in accordance with our banking agreement;
- You consent to us sending at your sole risk, by ordinary mail or other means we deem appropriate, any credit card, all information regarding your account, personal identification number, all statements of accounts and any other communications or correspondences addressed to you (collectively "personal information") in accordance to your addresses on our records. You agree that any risks (e.g. non-receipt or disclosure to unauthorised third party) arising from the sending of the personal information will be fully borne by you and that we will not be held responsible in any way for any losses that may be suffered by you as a result of the non-receipt or disclosure of the same to any unauthorised third party;
- You confirm that you are not an undischarged bankrupt and that there has not been any statutory demand served on you at the time of this application;
- You must ensure that all the outstanding charges for the card will be paid in a timely manner and you are solely liable to arrange for the termination of any standing instructions for any recurring payment charged to the card if any of the events described in the preceding paragraph occur. If you fail to do so, you are personally liable for all the incidental costs and expenses (including but not limited to the recurring charges appearing on the card's statement). You acknowledge that the Bank reserves the absolute discretion to cancel the card if any outstanding charges as set out in the statement are not paid in a timely manner and you will continue to be liable for all outstanding charges after the cancellation;
- You acknowledge that we reserve the right to transfer all your outstanding balances incurred on the card to any of your other credit cards maintained with us;
- You ask for a Visa/MasterCard credit card account as indicated in this application form to be opened for you and Standard Chartered Credit Card ("Card") to be issued to you and that we renew and replace them until termination; and
- If you wish to be subscribed to our Credit Card eStatement service; you acknowledge all your statements will be sent by email. Successful delivery is also depends on external factors not within our control and that you must notify us immediately if you have not received your eStatement on time or if there is any change to your email address.
- You have understood our Customer Terms and other relevant terms in English. If the terms have a Malay Version, such version shall be intended for reference only; in case of any inconsistency between the Malay version and the English version, the English version shall prevail.

For Credit Balance Refund only:-

- If you are requesting for a refund of the credit balance remaining in your Standard Chartered Credit Card, you undertake that you and your supplementary cardholder(s) shall not use the card to carry out any transactions thereof upon your submission of this form to Standard Chartered Bank.
- You hereby indemnify Standard Chartered Bank fully for any losses, damages or liabilities that Standard Chartered Bank may incur in connection with the above refund affected by Standard Chartered Bank at my request and I confirm and agree that Standard Chartered Bank shall be entitled, at any time without notice, to combine or consolidate all or any of your account(s) and set off any credit balances (whether matured or not) in any of my accounts (whether singly or jointly with any person) against any of my liabilities owing or due to Standard Chartered Bank.

Basic Cardholder Signature	Secondary Account Holder Signature (For Joint FD Accounts)
Name:	Name:
I.C. Number:	I.C. Number:
Date:	Date:

7. For Bank Use Only

Received by (Name/PSID):	Information on FD Link to determine credit limit (where applicable only) 1. Deposit amount to be linked to CC in original currency _____ 2. FX Counter Rate _____ 3. Total Entitled BND Credit Limit (subject to 70% LTV) <u>BND</u>
Verified by (Name/PSID):	
Receiving Branch:	Date/Time:

Credit Balance Refund Only

Credit balance at date of submission	BND	To be completed by Card Ops	
Processing fee for Cashier's Order	BND	TC 60 Completion date: TC 22 Completion date:	Final amount to be refunded: BND
Amount to be refunded	BND	Processed by (Name/PSID):	Verified by (Name/PSID):