

Credit Card Credit Limit Review Form

Update your income to enjoy higher credit limit! You can complete it in 2 simple steps:

- (1) Attach your latest income document(s) together with the completed form below (2) Send the completed form and your income document(s) back to us by mail using this reply envelope or fax it to 6305 1701

Yes I would like to apply for a review of the credit limit of all my existing principal credit card(s) with Standard Chartered Bank (Singapore) Limited (the Bank).

Income documents required:

Salaried	100% Commission Earners	Partial Commission Earners	Self-employed
Latest month's computerised payslip OR Latest 6 month's CPF Contribution History Statement OR Latest Income Tax Notice of Assessment and latest month computerised payslip	Latest Income Tax Notice of Assessment OR Latest 3 months of Commission Statement from the same employer	Latest 3 months computerised payslips OR Latest 6 months CPF Contribution History Statement OR Latest Income Tax Notice of Assessment and latest 3 months computerised payslips/Latest 6 months CPF Contribution History Statement	Latest Income Tax Notice of Assessment (must be in business for a minimum of 2 years)

Do you want to indicate a specific preferred credit card limit for all of your existing principal credit card(s) with the Bank? Mandatory – Please tick one of the options.

- No, I prefer to be assigned the credit limit as determined by the Bank for my credit card(s), and my credit limit(s) for all my other existing non-card credit facilities to remain unchanged.
- Yes, I prefer my credit limit for my credit card(s) to be , and my credit limit(s) for all my other existing non-card credit facilities to remain unchanged.

You can indicate a preferred credit limit of: (i) up to 4x your monthly income if your annual income is between \$30,000 and \$119,999; or (ii) up to \$250,000 if your annual income is \$120,000 and above. Please refer to “Declaration” section on “Important Information for your Preferred Credit Limit” sections set out overleaf before indicating your preferred credit limit.

Details of Principal Cardholder

Full Name as in NRIC/Passport: _____ Company Name: _____

_____ Job Title : _____

NRIC/Passport no.: _____ Years in service

Years	Months
Y	M
Y	M

Mobile no.*: _____ Please tick one: Salaried/Commission earner

Self-employed

Standard Chartered Credit Card number

* Your new contact details will be updated for all accounts that you have with us. Please note that any amendment to your mobile number that you provide will be used for Online Banking service, card activation, transaction alerts, and receiving One-Time Password (OTP) via SMS. OTP is needed each time you login to Online Banking.

By signing or submitting this application, I/we confirm that I/we have read, understood and agree to be bound by the Terms and Conditions of Credit Limit Review, and the terms set out in the Declaration and the Important Information sections printed overleaf of this form.

Principal Cardholder's signature _____

Date _____

ALL supplementary cardholders are required to sign on this form.

Applicable for supplementary cardholder(s) only: I confirm that my preferred credit limit for the supplementary credit card issued to me in respect of all the relevant principal credit card(s) held by the above-mentioned principal cardholder is the same as the credit limit preference indicated in this application, and that I prefer my credit limit(s) for all my other existing non-card credit facilities to remain unchanged.

Supplementary cardholder 1

Supplementary cardholder 2

Full Name as in NRIC/Passport

Full Name as in NRIC/Passport

Signature

Date

Signature

Date

For Bank's use:

Secured Credit Card	Yes <input type="checkbox"/>	No <input type="checkbox"/>
\$500 Credit Card	Yes <input type="checkbox"/>	No <input type="checkbox"/>



Terms and Conditions of Credit Limit Review

1. Applications for credit limit review of your unsecured credit facilities with Standard Chartered Bank (Singapore) Limited ("Bank") are subject to the Bank's approval. If your application is approved, your revised credit limit will apply to and is shared among all your credit card account(s) with the Bank and all corresponding supplementary credit card(s) authorised by You, except your (if any) secured credit card(s), credit card(s) with \$500 limit, and corporate card(s).
2. The combined credit limit of all your unsecured credit facilities with the Bank including your credit card(s), will be subject to the maximum limit allowable under prevailing regulatory requirements and guidelines, or up to \$250,000, whichever is lower.
3. The Bank will review and determine, at its sole discretion, your eligibility for adjustment of credit limit based on the latest income document(s) you submitted to the Bank, and subject to the prevailing regulatory requirements and guidelines.
4. If your latest income document(s) reflect that your prevailing annual income is of a lower amount than that which is currently in the Bank's records, the current credit limit(s) applicable to all your unsecured credit facilities will be reduced accordingly.
5. Where applicable, the Bank will update its records based on the information you have given in connection with the application.
6. Not applicable to secured credit card or credit card with \$500 credit limit. To request for a limit change on secured credit card, please proceed to our nearest branch for placement of additional lien against the credit card.

Declaration**By signing or submitting this application:**

1. You represent and warrant that all information (including all 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;
2. 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 Your employer or an authority or credit reference agency);
3. You acknowledge that we may decline Your application without giving You any reason for doing so. 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;
4. You agree that at Your sole risk, we are authorised but not obliged, to receive any instruction given by or over telephone, mobile telephone, telex, facsimile transmission, telegraph, cable, computer, email or any other electronic equipments, short message services (SMS) from mobile telephone (collectively "Oral Instructions") from or purporting to be from You without separate verification by us as to the genuineness of the Oral Instructions;
5. You have read and understood the Terms and Conditions of the Credit Limit Review and You have read and understood our Customer Terms, our Credit Card Terms, and the applicable documents referred to in Part A of our Customer Terms forming our banking agreement which are available on our website at sc.com/sg/_pdf/credit_card_terms.pdf and You agree to be bound by them for the use of any product we may provide You with; and
6. You acknowledge that You are bound by any variation we make to these documents, in accordance with our banking agreement. In particular, You understand that by entering into our banking agreement You give indemnities, authorisations, consents and waivers and agree to limitations on our liability.

Important Information for your Preferred Credit Limit

You understand and agree that:

7. The approved credit limit for Your credit card(s) in this application will be the overall limit that applies to and is shared among all Your principal credit card(s) with the Bank and all corresponding supplementary credit card(s) authorised by You to be issued on Your account.
8. The approved credit limit will be the lowest of: (a) the specific preferred credit limit You indicated in this form; (b) the maximum credit limit allowable under prevailing regulations; and (c) such other credit limit as determined by the Bank.
9. If You have existing principal credit card(s) and You have authorised the issue of supplementary credit card(s) on Your account in respect of such card(s), the Bank may also require such supplementary cardholder(s) to indicate their preferred credit limit(s) for their supplementary card(s) before determining the approved credit limit since the approved credit limit is an overall credit limit that will also apply to such existing supplementary card(s). You agree that the Bank may contact or may require You to contact such supplementary cardholder(s) for this purpose.

Postage will
be paid by
addressee.
For posting in
Singapore only.

Business Reply Service
Permit No. 04529



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