

## 信用卡申請及相關注意事項

### ■ 申請條件

#### 1. 正卡申請人

(1)需年滿 20 歲，若未滿 20 歲者請申請父母親之附卡。

(2)需目前在職且現職工作滿 3 個月以上或現職加前職工作滿 1 年以上者。

(3)年收入條件：固定年收入 24 萬元以上者，可申請白金卡。固定年收入 36 萬元以上者，可申請現金回饋御璽卡，固定年收入 180 萬以上者，可申請優先理財無限卡。

2. 父母、配偶、配偶之父母及年滿 15 歲之子女、兄弟姊妹方可申請附卡。附卡申請人如未滿 20 歲，亦非正卡之子女者，須由法定代理人簽名同意。

### ■ 所需文件：

#### 1. 填寫完整之申請表格

#### 2. 身分證明文件：

(1)本國籍人士：正卡及附卡申請人之身分證正反面影本

(2)外籍人士：效期 12 個月以上護照影本與效期 6 個月以上居留證影本

#### 3. 收入證明文件：

(1)受薪階級：最近年度扣繳憑單或撥薪存摺封面及近三個月明細之內頁影本

(2)企業主或自營商：負責人最近一年所得清單或最近六個月資料之銀行存摺等可證明個人收入之文件。

### ■ 卡片遺失

1. 持卡人之信用卡如有遺失、被竊、被搶、詐取或其他遭持卡人以外之他人占有之情形(以下簡稱遺失等情形)，應儘速按下述方式處理信用卡掛失停用手續，並繳交渣打信用卡約定條款第八條第三項之掛失手續費：

● 國內：應立即致電銀行辦理電話掛失停用手續，如銀行認為有必要時，將於受理掛失手續日起十日內通知持卡人於三日內向當地警察機關報案或以書面補行通知銀行。

● 國外：應立即致電銀行或致電當地威士卡/萬事達卡/JCB 卡國際組織，待回國後再補填書面聲明。如銀行認為有必要時，將於受理掛失手續日起十日內通知持卡人於三日內向當地警察機關報案或以書面補行通知銀行。

2. 持卡人於辦妥掛失停用手續後，仍應協助銀行進行調查工作。持卡人自辦理掛失停用手續時起被冒用所發生之損失，除有渣打信用卡合約條款第二十條第二項但書所列情形外，由銀行負擔。持卡人自發生信用卡遺失或被竊等情形起至持卡人辦理掛失手續前被冒用所發生之損失，持卡人應自行負擔全部損失(以新台幣參仟元為上限，但如持卡人涉及盜用、冒用或意圖詐欺銀行，或違反誠信原則等情事，不在此限)

3. 其他詳細內容，請參考渣打信用卡合約條款第二十條。

4. 信用卡正卡掛失並要求停用或要求取消信用卡時，附卡亦應停止使用。

■ 信用卡各項費用、循環信用利率及違約金如下表：

| 項目           | 費用及利率   | 收取條件  |
|--------------|---|---|
| 年費           | 普卡正卡年費NT\$1,200·附卡免年費<br>金卡正卡年費NT\$1,800·附卡免年費<br>白金卡正卡年費NT\$2,400·附卡免年費<br>御靈卡正卡年費NT\$3,600·附卡免年費<br>世界卡正卡年費NT\$5,000·附卡免年費<br>無限卡正卡年費NT\$10,000·附卡免年費 | 普、金卡首年免年費，正卡年消費12次或累積消費NT\$12,000，即享次年免年費。白金卡首年免年費，正卡年消費24次或累積消費NT\$24,000，即享次年免年費。御靈卡首年免年費，正卡年消費24次或累積消費NT\$24,000，即享次年免年費。世界卡首年免年費，正卡年消費達NT\$120,000，即享次年免年費之優惠。客戶第二年起的其他年費優惠辦法，敬請洽詢持卡人原屬的客戶關係經理確認優惠內容。無限卡首年免年費，正卡年消費達NT\$360,000，即享次年免年費之優惠。優先理財客戶第二年起的其他年費優惠辦法，敬請洽詢持卡人原專屬的客戶關係經理確認優惠內容。 |
| 循環信用年利率      | 7.9%~15%  | 使用循環信用方式繳款者，須繳足最低應繳款。其餘得計入循環信用本金之帳款，自各筆帳款入帳日起按循環信用年利率計算循環信用利息。  |
| 預借現金手續費      | 預借金額 x 3.5%+NT\$100   | 使用信用卡於國內國外辦理預借現金者。  |
| 掛失費          | 持卡人因信用卡遺失、被竊、被搶、詐取並通知本行辦理掛失手續者，金、普卡每卡NT\$200元，白金卡、御靈卡、世界卡及無限卡免收。  | 持卡人信用卡遺失或被竊並通知銀行辦理掛失手續者。  |
| 緊急替代卡手續費     | 每卡NT\$2,000，無限卡、現金回饋御靈卡及白金卡免收。  | 持卡人信用卡於國外遺失或被竊時，可申請緊急替代卡。   |
| 違約金          | 依逾期未繳清金額計算：<br>NT\$1,000(含)以下，不收取違約金；<br>逾NT\$1,000，違約第一、二及三期分別收取<br>NT\$300,NT\$400,NT\$500，連續收取三期為限。  | 倘持卡人未於月結單上所列明之當期繳款期限前繳清當期最低付款額或遲誤繳款期限者，除應依信用卡合約第11條之約定計付循環信用利息外，並同意每逾一繳款期限，銀行得按月收取逾期費用，並以左列方式計算逾期費用。  |
| 卡片毀損補發費      | 每卡NT\$300   | 持卡人聲明卡片毀損辦理補發時。   |
| 調閱簽單手續費      | 國內、外每份NT\$100   | 持卡人申請調閱簽單時。   |
| 補印帳單手續費      | 每份NT\$100   | 國內、外每份NT\$100 持卡人申請調閱簽單時。   |
| 國外交易匯率結算手續費  | 結匯日按結匯帳款計算信用卡國際組織之手續費(交易金額x1%)及銀行手續費(交易金額之0.5%)   | 依背面信用卡合約摘要第4條(c)款約定收取。  |
| 清償證明手續費      | NT\$300   | 持卡人申請清償證明時。   |
| 溢付款退回匯款處理手續費 | NT\$100   | 持卡人申請退回溢付款時。  |

- 24 小時客服電話請撥 02-4058-0088
- VISA 金融卡相關訊息，請參考渣打 [VISA 金融卡頁面](#)或[聯絡我們](#)。

## 謹慎理財 信用至上

一般消費及預借現金循環利率為 7.9%~15%，循環利率之基準日為 2017 年 2 月 2 日，預借現金手續費

為預借金額 X 3.5% + NT\$100 其他費用請上渣打網站查詢

■ Credit Card Application Requirement

1. Principal Card Applicant

- (1) Applicant must be at least 20 years of age. If you're under 20, you may apply for supplementary card of your parent.
- (2) Applicant must be in service of existing company over 3 month or total in service duration over 1 year including existing and ex-company.
- (3) Annual income: over NTD\$240,000 may apply to platinum card, over NTD\$360,000 may apply to Signature card, over NTD\$1,800,000 may apply to infinite card.

2. Supplementary Card : The applicant of the principal card must be principal cardholder' s spouse, parents, spouse's parents, children or siblings and over 15 years of age. In the case that the applicant of the supplementary card is under 20 years old, membership application is required to be made and signed by a legal representative (parent or guardian).

■ Required Document

1. Complete application form with applicant' s signature

2. Personal identification

- (1) ID documents: 2 sided copy of the applicant' s ID card for the Principal and supplementary card.
- (2) Foreigners should submit copies of their residence permit valid over 12 months and passport.

3. Financial certificate to prove personal income

- (1) The Latest yearly Withholding Statement or 3-month-income statement
- (2) The Latest yearly Individual Income Tax Return or latest 6-month-banking statement.

■ Loss of Card

1. You must take following actions to suspend the card immediately once you notice that your credit card is lost, stolen, robbed, taken due to fraud, or taken by the others ( except the cardholder, and we would call it "Lost" below). Also, pay for the service fee according to article 8-3 in credit card agreement of SCB.

- (1) Domestic : You must call the relevant customer service hotline and notify us to suspend the credit card immediately. Standard Chartered Bank (SCB) would request the cardholder within 10 days after suspend the card to report to local police or report to the bank in written form within 3 days if the bank considers it as a necessary action.
- (2) Abroad : Please contact SCB or VISA/ MasterCard/ JCB in local, and hand in the application in written form once you get back to the issuing country of your lost card. Standard Chartered Bank (SCB) would request the cardholder within 10 days after suspend the card to report to the police of the country where you lost your card or report to the bank in written form within 3 days if the bank considers it as a necessary action.

2. The cardholder should help in the investigation even after suspend the card.  
The cardholder is liable and responsible for the total losses after reporting the loss or theft of card to SCB except the cases stated in article 20-2 in credit card agreement of SCB. SCB will be liable and responsible for the exception mentioned in article 20-2 in credit card agreement of SCB. The cardholder is liable and responsible for the total losses since the loss or theft of card until notifying SCB to suspend the card.( The amount of losses cap at NT3000. However, if the cardholder has acted fraudulently, the cardholder will be responsible for the total losses. Other detailed exceptions are stated in the credit card agreement)
3. Please refer to article 20 in credit card agreement of SCB for further detail.
4. Supplementary cards are requested to end the use once the cardholder notify SCB to suspend or cancel the primary card.

| Item   | Fees and Rates  | Conditions   |
|--|---|--|
| <b>Annual Fee</b>                                | Classic card <b>NT\$1,200</b> for primary card; none for supplementary card.<br>Gold card <b>NT\$1,800</b> for primary card; none for supplementary card.<br>Platinum card <b>NT\$2,400</b> for primary card; none for supplementary card.<br>Signature card <b>NT\$3,600</b> for primary card; none for supplementary card.<br>World card <b>NT\$5,000</b> for primary card; none for supplementary card.<br>Visa Infinite card <b>NT\$10,000</b> for primary card; none for supplementary card. | -Classic card and gold card do not charge annual fee for the first year; if in a year it is used to spend than <b>NT\$ 12,000</b> or more than 12 times, (separate calculation for primary and supplementary cards), annual fee for the next year will be waived.<br>-Platinum card does not charge annual fee for the first year; if in a year it is used to spend than <b>NT\$ 24,000</b> or more than 24 times (separate calculation for primary and supplementary cards), annual fee for the next year will be waived.<br>-Signature card does not charge annual fee for the first year; if in a year it is used to spend than <b>NT\$ 24,000</b> or more than 24 times (separate calculation for primary and supplementary cards), annual fee for the next year will be waived.<br>-World card does not charge annual fee for the first year; if in a year it is used to spend than <b>NT\$120,000</b> (separate calculation for primary and supplementary cards), annual fee for the next year will be waived.<br>-Visa Infinite card does not charge annual fee for the first year; if in a year it is used to spend than <b>NT\$360,000</b> · annual fee for the next year will be waived.<br>-Please contact your relationship manager for the discount rate of annual fee since the second year. |
| <b>Annual Interest Rate for Revolving Credit</b> | <b>7.9%~15%</b>   | To pay by using revolving credit, minimum payment must be paid in full. The remainder amounts that may be included in the principal of revolving credit will bear interest at the annual interest rate for revolving credit from the posting date of each credit card transaction.   |

|   |  |   |
|---|--|---|
| Cash Advance Handling Fee                                 | Loan amount x 3.5%+NT\$100   | Those who use credit card to borrow cash domestically or overseas.  |
| Fee for Lost or Stolen Cards                              | Classic card and gold card:<br>NT\$200 each. No charge for platinum card, World card, Signature card and Infinite card.  | Those whose card is lost or stolen and report the same with the Bank.   |
| Emergency Substitute Card Fee                             | NT\$2,000 each. No charge for Infinite card, cash rebate Signature card and Platinum card.   | Those whose card is lost or stolen in a foreign country may apply for an Emergency Substitute Card.   |
| Late Fee  | Calculated based on the delinquent amount:<br>NT\$1,000 or less: no late fee<br>More than NT\$1,000 : 1st cycle – NT\$300; 2nd cycle – NT\$400; 3rd cycle – NT\$500; no late fee after the 3rd cycle.                      | If a cardholder fails or delays to pay in full the minimum payment for the period by the deadline specified on the monthly statement for that period, in addition to the commencement of revolving credit interests pursuant to articles 11 and 11-1 in the Credit Card Agreement of SCB, Applicant agrees that the Bank may collect a monthly late fee for delay of the payment deadline in each cycle, as calculated in the column to the left. |
| Reissuance Fee for Card Destruction                       | NT\$300 for each card.   | When the cardholder represents that the card is destructed and applies for reissuance.  |
| Handling Fee for Photocopy of Signing Slips               | NT\$100 each slip, domestically and overseas.  | When the cardholder applies for photocopy of signing slips.   |
| Handling Fee for Resending Statement                      | NT\$100 for each.  | When the cardholder applies for resending statements of more than 2 months ago.   |
| Foreign Exchange Settlement Fee for Overseas Transactions | Calculated on exchange settlement day per settlement amount at the handling fee charged by the international credit card organization (transaction amount x 1%) plus handling fee for the Bank (transaction amount x 0.5%) | Collected pursuant to Article 4(c) in Credit Card Agreement of SCB.   |
| Handling Fee for Payment Certificate                      | NT\$300  | When the cardholder applies for payment certificate.  |
| Handling Fee for Remittance of Overcharged Payment        | NT\$100  | When the cardholder applies for returning of overcharged payment.   |

- 24 hour customer service hot line , please dial 02-4058-0088
- For VISA Debit Card, please refer to [SCB VISA Debit Card Page](#) or [Contact Us](#) for more information.

Manage your wealth with caution and value your credit.

Revolving rate for retail purchasing and cash advance is 7.9%~15%, the base date of which is Feb. 2, 2017. Cash Advance Handling Fee is loan amount x 3.5% + NT\$100. Please refer to SCB website for other fees.