

Standard Chartered Credit Card Frequently Asked Questions (FAQ)

1 Credit card features

What are the main features of Standard Chartered credit cards ("credit cards")?

Our credit cards offer you up to 55 days of interest free, wide acceptance at over 38 million merchants worldwide and the flexibility to make purchases over the internet, pay bills and withdraw money at over one million ATMs displaying MasterCard® logo in more than 210 countries.

Can I have additional credit cards for my family?

As a primary cardholder, you can extend the benefits of your credit card to maximum 4 supplementary cardholders. Supplementary cardholders share your credit limit and you will be responsible for any transactions or liabilities made on supplementary cards in addition to your own credit cards. Supplementary cardholders must be at least 16 years old.

What are the fees and charges applied for the credit cards?

A copy of the Standard Chartered Credit Card Fees and Charges can be obtained either from your nearest Standard Chartered branch or from sc.com/vn.

Application process

How do I apply for credit cards?

Please complete the Standard Chartered Credit Card Application Form ("Application Form") and return it along with the required supporting documents to your nearest Standard Chartered branch.

You can also fill in the online application form at sc.com/vn or call our Client Care Centre (24/7) for any inquiries about application and documents.

What are the documents that I need to provide?

Along with the Application Form, you are required to provide valid proof of identification, address & income proof.

What is the required income to be qualified for a Standard Chartered credit card?

The minimum monthly net income required for Platinum CashBack credit card is VND 10 million and for WorldMiles credit card is VND 30 million.

Do I need to provide income details?

Yes. You are required to provide your income details such as your latest original monthly payslips or original bank statement showing the last 3 - month salary and your labour contract.

I am a non-resident, can I still apply for credit cards?

If you are a non-resident, you can apply for credit cards by providing the following documents:

- Passport
- Temporary resident card or visa or work permit
- Labour contract

Issuance of the credit card to non-resident applicant will be subject to Standard Chartered's sole discretion.

How do I check the progress of my application?

Assessment of your application may take up to 4 working days. You can check the progress of the application by contacting our Client Care Centre (24/7) after 4 working days from the submission date.

How do I know if my application has been approved or declined?

Once your application has been assessed, you will receive an approval notice (or a decline one) via SMS.

Do I need to re-apply when my credit card expires?

No, you don't. Upon your confirmation, the Bank will automatically issue a new credit card one month before the expiry of your existing one.

Collecting your credit card

How do I collect my credit card?

Once your application has been approved, we will send you an approval SMS. Your credit card will be sent to your nominated address (as indicated in the Application Form).

What document do I need to show to collect my credit card?

You need to show your national ID / passport to collect credit card. You will be asked to sign your credit card immediately upon receipt.

How do I activate my credit card?

You can simply activate your credit card by calling our Client Care Centre (24/7).

Using my credit card

Where can I use my credit card?

Your credit card is accepted at over 38 million merchants worldwide that accept MasterCard®. You can also get a cash advance through any ATMs displaying the MasterCard® logo.

What if I spend over my credit limit?

If you spend over your credit limit, you must pay the excess immediately. You will be charged an over limit fee. Please refer to the latest Standard Chartered Credit Card Fees and Charges at sc.com/vn or call our Client Care Centre (24/7) for more information.

How is the finance charge calculated?

The finance charge is calculated on the daily outstanding account balance.

How does the interest free period work?

You are eligible for up to 55 days of interest free for your purchases. The interest free period consists of 30 days of statement cycle and an additional of 25 days for repayment. Please refer to the Credit Card Terms and User Guides for more information.

What is my credit limit if I am approved for a credit card?

Credit card limit assignment depends on a number of factors and depends on the proof of income. Your credit card limit will be shown on card carrier and your monthly statement.

Is there a cash advance limit on my credit card?

You can get cash advance of up to 50% of your credit limit. For example, if your credit limit is VND 500,000,000 then your cash advance limit is VND 250,000,000.

Will I be charged any cash advance fee?

A cash advance fee of VND100,000 or 4% of the cash advance amount, whichever is higher, will be charged on each cash advance transaction.

I have successfully applied for a credit card, may I increase my credit limit to cater my spending need, or do you adjust my limit from time to time?

We will review your credit limit and automatically adjust your credit limit on a regular basis if qualified. However, if you wish to increase your credit limit, you need to complete a request form and return it to the Bank with all required documents. You must have maintained your credit card account with us for at least 6 months in order to request for credit limit increase.

What should I do if I have problems with my credit card?

You can call our Client Care Centre (24/7) whenever you have any inquiries about your credit card.

What do I do my credit cards including primary and supplementary card(s) are lost, stolen or misplaced?

Please call our Client Care Centre (24/7) to report the matter immediately (even when you are outside of Vietnam). You will remain liable for any transactions made with your credit card until you have successfully reported the loss, theft of your credit card.

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Making payments

How often do I have to make payments?

Payments must be made at least once every month by the due date. You can make as many payments as you like and as often as you want as long as the minimum amount due is paid by the due date.

How do I know how much I have to pay each month and by which date?

You will receive a credit card statement monthly. Your statement shows details of transactions, fees and charges on your credit card account as well as:

- · Your current balance as of the statement date
- The minimum amount due
- The due date

How can I receive my statement?

You will receive your statement (e-statement) monthly via your registered email address.

What do I do if I do not receive my statement?

If you do not receive your statement within 10 days from the statement date, please contact our Client Care Centre (24/7) for further information. Please note that you are required to pay the minimum amount due by the due date, whether you receive your statement or not.

What if I have a discrepancy / error on my monthly statement?

If you notice any discrepancies in your monthly statement, report the matter to our Client Care Centre (24/7) within 7 working days. In order to check the statement entries, you should retain all your sales slips and receipts. This will help you keep a record of all your transactions.

How do I pay my credit card?

Please choose one of the following options to pay your credit card:

- Online banking: log on to Standard Chartered online banking at sc.com/vn
- · Auto debit: choose any of your Standard Chartered account to register for a monthly automatic debit
- Cash payment: deposit cash over the counter to your credit card account
- Funds transfer: transfer funds from other bank account to your credit card account

Can I make a lump sum payment to cover my minimum monthly payments and not pay anything for the next few months?

At least a minimum amount due needs to be settled each month. If you do not make any payment in a given month, you will be charged a late payment fee. If you are planning to be away for more than a month, you can request for the auto debit to ensure the payment is made.

How long will payment be credited into my credit card account?

It may take up 24 hours for payment to be reflected in your credit card account.

Please ensure you pay your credit card before or on the due date to avoid finance charges or a late payment fee. In case you transfer funds from other banks, please ensure the funds credited into your credit card account before or on the due date.

What if there is a transaction on my statement that I did not make?

First, you should check your receipts as you may have made the transaction earlier and forgot it. Also, look through the transaction details and the amounts to see whether they match any previous spending. Please note that some merchants can "trade" as different names.

Please also confirm that none of your supplementary cardholder made the transaction on his/her credit card. After making all the verifications and you still believe the transaction is incorrect, please contact our Client Care Centre (24/7) immediately.

Changing my details

How do I change my account details?

For most of the changes, please call our Client Care Centre (24/7). However, for changes that require your signature, please visit your nearest Standard Chartered branch.

Closing my credit card account

How do I close my credit card?

To close your credit card, you just need to call our Client Care Centre (24/7). You will be required to pay the full outstanding balance on your credit card account before closure.

Can I keep my credit card after I have closed the account?

No. Your credit card must be returned to Standard Chartered when you close your credit card account.

Does Standard Chartered have the right to deduct funds from my deposit accounts held with Standard Chartered to pay my outstanding balance?

Under the Credit Card Terms that governs the use of the credit card, the card issuer can deduct funds from any Standard Chartered deposit accounts to repay your outstanding balance.

WorldMiles credit card

What is a WorldMiles credit card and how is it different from other credit cards?

The WorldMiles credit card rewards you with travel points. You earn travel points when you spend with your credit card and you can redeem your travels points for rebates or travel rewards from our redemption catalogue. In addition, the WorldMiles credit card comes with exclusive privileges that are tailored for you.

Earning travel points

How many travel points do I earn for spending overseas and domestically?

Regardless of merchant categories, you will earn 3 travel points for every VND 25,000 spent in foreign currency, while you will be rewarded 1 travel point for every VND 25,000 spent in Vietnam Dong.

For example, if you make an international purchase of VND 10,000,000 on your WorldMiles credit card, you will earn 1,200 travel points for redemption.

For which merchant categories will travel points be applicable?

Travel point is applicable for all merchant categories from restaurants, hotels, airlines, country clubs to professional services, childcare services and many more.

When will my travel points expire?

Your travel point is valid for 36 months from the month it is recorded.

Will I get travel points if I pay in cash?

No. You can only earn travel points if you pay by your credit card.

Is there a limit to how much travel points I can earn on each transaction?

No.

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Can my supplementary cardholders also earn travel points?

Yes. However, travel points will be recorded for primary cardholder and only primary cardholder can request for redemption.

In which case will my travel points be invalid?

In the scenario that your transaction is reversed, disputed, unauthorised or fraudulent, travel points will not be earned. Lastly, travel points are not offered on finance charges, credit card fees and charged back transactions.

Redeeming travel points

How do I redeem the travel points that I have earned?

Please contact our Client Care Centre (24/7) to redeem your accumulated travel points.

How do I know how many travel points I have earned?

Your monthly credit card statement shows the total amount of travel points you have earned or you can also contact our Client Care Centre (24/7) to inquire about your travel points.

What kind of rewards can I redeem for?

You can choose to redeem for rebates on purchase(s) made on credit card or a wide variety of fabulous travel rewards from our redemption catalogue which includes 4 categories: dining, hotel and resort, airport services and luxury experiences.

What can I do if the number of travel points required for the selected item exceeds the number of travel points I have?

If you do not have enough travel points to redeem for a reward, you can pay the difference with cash which will be debited from your credit card account.

Platinum CashBack credit card

What is a Platinum CashBack credit card and how is it different from other credit cards?

The CashBack Platinum credit card is the CashBack card that specially designed to reduce the burden of your monthly expenses by giving you cash rebates on your transactions, which means this credit card offers you the best value for your money.

What benefits will I get on my Platinum CashBack credit card?

You will get 1% CashBack on purchases made in foreign currency and 0.5% CashBack on purchases made in VND.

Is there a limit to how much CashBack I can earn on my transactions?

There is no cap for CashBack that you can earn on transactions.

For which merchant categories will CashBack be applicable?

CashBack is applicable for all of merchant categories from restaurants, hotels, airlines, country clubs to professional services, childcare services, payment service providers and many more, kindly refer to our CashBack Redemption Instructions for more details.

Is there any case that CashBack is not applicable?

In case your transaction is reversed, disputed, unauthorised or fraudulent, CashBack will not be applicable. Lastly, CashBack is not offered on cash advance transactions, fees & charges as well as charged back transactions.

When will my CashBack expire?

Your CashBack is valid for 24 months from the month it is recorded.

Client Care Centre (24/7)

Ho Chi Minh City : (84 28) 3911 0000 Hanoi : (84 24) 3696 0000

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