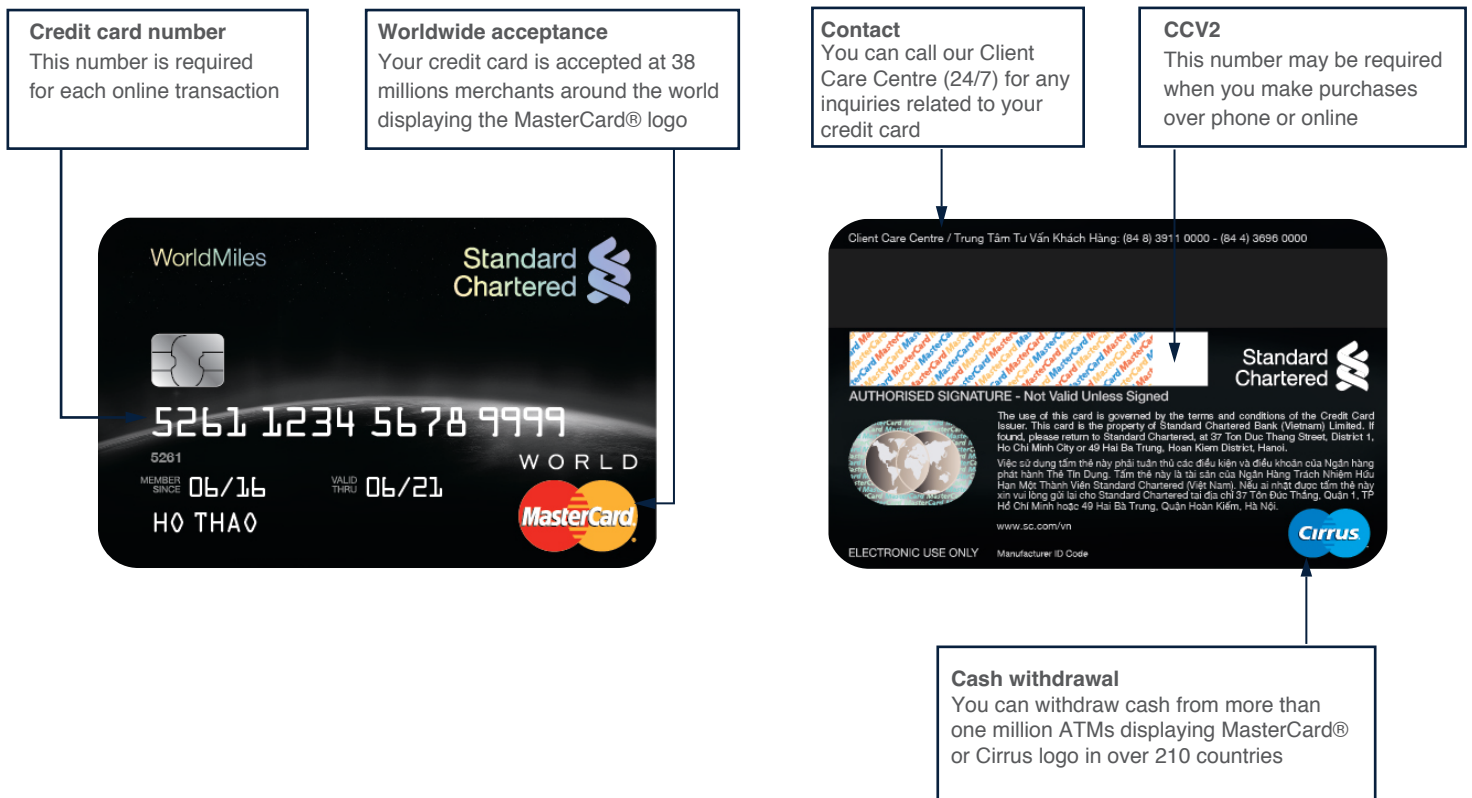


Standard Chartered Priority WorldMiles Credit Card User Guide

Thank you for choosing Standard Chartered Priority WorldMiles Credit Card!

As a Priority WorldMiles Credit Cardholder, you can now enjoy exclusive benefits and recognition whenever you travel. From travel insurance and airport lounge access to exciting golf privileges, enter a world of travel privileges with your new credit card today.

Understanding your Priority WorldMiles Credit Card



1 Use your Priority WorldMiles Credit Card

Receive the credit card

You will receive two different postal mail including your Priority WorldMiles Credit Card and Personal Identification Number ("PIN") at the address provided in the Application Form.

Upon receipt of your credit card, you should check all the information on it including type of card, name on card. If there is any incorrect or unclear information, you should inform Standard Chartered Bank (Vietnam) Limited ("Standard Chartered") immediately.

You should sign on the signature panel once you receive it.

Purchase goods and services at outlets

Your Priority WorldMiles Credit Card is widely accepted for payment all over the world wherever the MasterCard® logo is displayed:

- Step 1: present your Priority WorldMiles Credit Card at merchant
- Step 2: check and sign a sales slip which contains your credit card detail and payment amount
- Step 3: after you sign the sales slip, the merchant will verify your signature against the one on your credit card
- Step 4: the merchant will return a copy of the slip to you for your tracking
- Step 5: collect your credit card after payment

Purchase online

You can use your credit card to purchase online and should only make purchases on trusted websites to minimise the risk of leaking your credit card information.

Withdraw cash at ATMs

You can withdraw cash at more than one million ATMs displaying the MasterCard® logo worldwide.

2 Settle card balance

Payment amount

You should pay your current balance or pay any amount ranging from the minimum amount due to the current balance at least 2 days before due date. The unpaid amount will be carried forward to the next billing cycle and a finance charge will be applied.

Payment options

Your credit card statement shows total expense and lists all transactions made in the billing cycle. You can choose the payment option that suits you best:

- Online banking: pay your credit card online by logging on to Standard Chartered online banking at sc.com/vn
- Auto debit: pay your credit card automatically every month by debiting your Standard Chartered account for minimum amount due or current balance. Simply fill in the Credit Card Auto Debit Instruction Form to register this service
- Funds transfer: pay your credit card by transferring funds from other bank account to your Priority WorldMiles credit card account
- Cash payment: pay in cash at any Standard Chartered branches during service hours

Client Care Centre (24/7)

You can simply call our Client Care Center (24/7) to inquire about:

- Credit card account balance and recent transactions
- Travel point redemption

3 Security tips

Keep your credit card safe

- Sign on signature panel right after you receive your credit card
- Keep a note of your credit card number and file it in a safe place separately from your credit card
- Keep your credit card in a secure place
- For sales slip that requires you to input total amount & currency, ensure you don't leave space for extra figures before signing it
- Make sure your credit card is returned to you promptly after transaction
- Keep a copy of each sales slip and check them against your monthly statement
- Always keep your credit card in good condition
- Do not place your credit card near magnetic objects such as mobile phone or magnet

Protect your PIN

- Memorise your PIN instead of writing it down
- Never let others see or know your PIN

Report lost or stolen credit card

In case your credit card is lost or stolen or your PIN is disclosed to a third party, you should call our Client Care Centre (24/7) to report the incident immediately even if you are travelling overseas.

Please note that you are liable for each transaction credited to your credit card as a result of unauthorised use of your credit card and PIN until you have successfully reported loss, theft of the credit card or PIN disclosure. You cannot use your credit card or PIN once it is reported lost or stolen.

4 Read and understand the credit card statement

The monthly credit card statement contains details of transactions, fees and interest, credits, minimum amount due and payment due date.

- **Statement date** is the date that your monthly statement is generated
- **Payment due date** is the date by that your total payment or minimum payment amount due must be made to avoid finance charges
- **Current balance** is the total amount of all transactions made during the billing cycle together with the unpaid balance from the previous billing cycle (all currency transactions will be converted to Vietnam Dong)
- **Minimum amount due** is the minimum amount you are required to pay
- **Transaction date** is the date when a transaction is made
- **Post date** is the date that a transaction is posted to your credit card account
- **Transaction description** shows details of all payments, purchases, cash advance and credits
- **Amount** lists all transaction amounts against each payment, purchase, cash advance or credit (all foreign currency transactions will be converted to Vietnam Dong)
- **Redemption programme** shows the total amount of travel points you have earned

Client Care Centre (24/7)

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