

Standard Chartered Credit Cards – Schedule of Charges

		Classic/Gold	Platinum Privilege	Platinum
Interest rate (Retail and Cash Advances)		2% p.m. (24% p.a)	2% p.m. (24% p.a)	2% p.m. (24% p.a)
Interest free period		48 days	48 days	48 days
Minimum amount due		5% or 500/-	5% or 500/-	5% or 500/-
Payment due date from statement date		18 days	18 days	18 days
Cash advance % on credit limit (maximum)		50%	50%	50%
Annual fee	Primary Card	2500/-	5000/-	7000/-
	Supplementary Card	1000/-	2000/-	3500/- 2500/- (subsequent yr)
Joining fee	Primary Card	500/-	1500/-	2500/-
	Supplementary Card	500/-	500/-	500/-
Cash advance fee		900/-	900/-	900/-
Late payment fee		900/-	900/-	900/-
Over limit fee		900/-	900/-	900/-
Limit enhancement fee	Temporary	500/-	500/-	Free of charge
	Permanent	500/-	500/-	Free of charge
Credit Card Payment Settlement at Commercial Bank, Arpico Super Centres & Super Stores, Keells Super, & Lanka Bell outlets		0.75% of transaction value or min.10/-		
Returned Cheque fee	Technical	100/-	100/-	250/-
	Lack of Funds	500/-	500/-	750/-
Annual fee for upgrades		Pro-rated annual fee will be charged for the remaining period, for the new card		
Pay order/Cashiers order fee		300/-	300/-	300/-
Card replacement fee		500/-	500/-	500/-
Copy of Sales Voucher fee	Local (upto max. 3 months)	300/-	300/-	300/-
	International	500/-	500/-	500/-
Stamp Duty fee		15/- for every 1000/- spent (Government levy)		
Fees applicable for services which require enrollment :				
Safety Net		0.25%	0.25%	0.25%
Smart Wallet		99/-	99/-	99/-
Processing Fees		A one off processing fee of 5%, 6% and 10.5% for tenures 3, 6 and 12 respectively with 0% interest.		
Credit Ease		A one off processing fee of 7% and 10.5% for 6 and 12 tenures with no interest. A one off processing fee of 2% and a interest rate of 1.5% per month for tenures 24 and 36.		
Loan on Card		A one off processing fee of 7% and 10.5% for 6 and 12 tenures with no interest. A one off processing fee of 2% and a interest rate of 1.5% per month for tenures 24 and 36.		

Smart Cheque Option 1		A one off processing fee of 2% and a monthly interest rate of 2%.		
Option 2		A one off processing fee of 6%, 7%, 10.5% and 17.5% for tenures 3, 6, 12 and 24 respectively with 0% interest.		
Easy Pay		A one off processing fee of 4%, 5.75%, 10.5% and 17.5% for tenures 3,6,12 and 24 with no interest.		
		SriLankan Airlines Standard Chartered Platinum Card	Arpico Privilege Gold	Arpico Privilege Platinum
Annual Fee	Primary Card	8,500/-	2,500/-	5,000/-
	Supplementary Card	Free of charge	1,000/-	2,000/-
Joining Fee	Primary Card	1,500/-	500/-	1,500/-
	Supplementary Card	Free of charge	Free of Charge	Free of Charge

All overseas transactions will be converted using VISA/MasterCard exchange rates. In order to mitigate local exchange rate movements, an additional amount (2.5%) will be included to the rate at the time of billing which will be shared between the Bank and Visa/MasterCard international