

## **Important Information Document (IID) for Standard Chartered Visa Signature Cards**

### **Important for you to know about your Standard Chartered Visa Signature Card**

Thank you for choosing Standard Chartered Visa Signature Card. At Standard Chartered, we believe in earning your trust by presenting information in a clear and transparent manner to you. Therefore you are kindly requested to please note the following key terms that are associated with your Visa Signature Card:

1. Your credit limit is mentioned into card carrier.
2. You are expected to make a minimum payment of 5% or the minimum payment due appearing on your monthly statement on or before the payment due date.
3. If you do not make full payment, finance charges (i.e. interest) will be calculated at 30% per annum.
4. Finance charge is calculated from the date of the transaction to the date of payment.
5. Free grace days (i.e. interest free credit period) are not applicable for customers who have any outstanding amount in the last statement.
6. There is an annual fee of BDT 10,000 associated with your Primary Visa Signature Card account. \*\*
7. Please note your payment due date and kindly ensure your minimum payment is made before this date. If the minimum payment due is not paid on or before the due date, a late payment charge of BDT 1,000 will be levied on the card account in addition to finance charges.
8. Please ensure your account balance does not exceed the set credit limit for your account. If your account balance goes over the set credit limit at any point in time, your account will be charged an over-limit fee of BDT 1,500.
9. Your international transactions (i.e. transactions denominated in a currency other than your billing currency) will be subject to a 3% charge over the exchange rate used by Visa International.
10. If you lose your Visa Signature card, please notify us immediately by calling our 24-hour Contact Centre at 09666777111 or 16233.
11. We trust you will appreciate the repercussions of non payment of monthly dues, as this will translate into blocking of your account with Standard Chartered Bank, will negatively impact your credit rating and may jeopardize your access to future loans from any reputable lending institution. Please note that Standard Chartered Bank will also take action to collect any unpaid dues, including legal action where necessary.
12. As required by law, we will share your credit data with credit bureau or other regulators.
13. This document is for your convenience and does not replace your Credit Card Agreement.
14. For additional information, please call our 24-hour Contact Centre at 09666777111 or 16233 or contact your nearest branch.

\*\* For details, please refer to the Standard Chartered Visa Signature Welcome Pack