

## Automatic Payment Apportionment vs Existing Payment

Existing Payment Process	Automatic Payment Apportionment
When paying by cheque, the amount to be paid into each account must be indicated at the back of the cheque.	We automatically allocate your payment to each of your accounts according to the payment sequence.
All account numbers (and their respective payments) have to be listed down.	We now only require a single account number.
If an account requiring payment is not indicated, payment will not be made and customers will have to bear late payment penalty and interest charges.	We ensure that the payment is allocated to each account (provided that the amount is sufficient), thus avoiding the penalties and late charges.
Payments are made according to the amount indicated by the account holder.	We will pay off accounts with the highest interest charge first to ensure you can maximise savings.

## Q & A

### 1. What is the Automatic Payment Apportionment?

Automatic Payment Apportionment is a multiple credit card payment tool used to allocate payment to each Standard Chartered Credit Card account.

The payment apportionment is as follows:

**Step 1** - Set-Off minimum payment due for each credit card account.

**Step 2** - Set-Off remaining balance of each credit card.

### 2. Who would the Automatic Payment Apportionment apply to?

The Automatic Payment Apportionment applies to customers who have multiple Standard Chartered Credit Card accounts.

### 3. How does the Automatic Payment Apportionment help me?

The Automatic Payment Apportionment helps by:

- Making the payment process easier for you. You need not indicate on reverse of your cheque the amount to be paid to each Standard Chartered Credit Card account, or key in separately each Standard Chartered Credit Card account number you hold for payment through ATM, IVR and Online Banking.
- The payment apportionment will pay-off the minimum payment due for each account, hence minimising the event for a late payment penalty.
- The payment apportionment prioritises paying accounts with higher interest charges to ensure that you maximise savings.

### 4. What happens if I still manually apportion my payment after the Automatic Payment Apportionment commences?

The system will disregard your manual allocation of payment and will proceed to pay according to the sequence of payment, unless you opt out from participating in this service (see Opt Out Section).

### 5. If I hold 5 accounts and 2 of the accounts are defaulted, how will the system allocate my payment?

The system will pay the defaulted account first. Once the account has been made current, the system will start to pay off your other current accounts as per the sequence of payment. However, to avoid any accounts being made default, it's best to ensure your accounts are always current.

### 6. Is this service compulsory?

No. You can opt out from using this service by filling out the form attached. Should you opt out, you will then have to manually apportion your multiple card payments on your own.

### 7. What happens if I pay more than the balance stated in my Credit Card bill?

The excess amount will be credited to the card that is highest in Sequence of Payment.

### 8. Does this system apply to corporate credit card?

No, the Automatic Payment Apportionment only apply to individual Credit Cardmembers.

### 9. What if I have more than one billing statement?

The payment from one cheque will be apportioned to the accounts in one statement. Therefore, each billing statement should be paid with one cheque.

### 10. In what instances will Automatic Payment Apportionment not apply?

- If you opt out of the Automatic Payment Apportionment
- If your payment is via Standing Instruction
- If your account is a Corporate Account

### 11. What happens if my account is in default?

For accounts in default, Automatic Payment Apportionment will pay according to the highest outstanding balance.

## I Credit Cards I

Credit for all that really matters

You wish for a simpler payment procedure

we make it happen

Effective **1 November 2007**, Automatic Payment Apportionment makes credit card payment easier.



Standard Chartered 

## GOOD NEWS!

Your credit card payment has become easier. Effective **1 November 2007**, your credit card payment will be automatically apportioned to individual Standard Chartered Credit Card account.

### Automatic Payment Apportionment

Payment Due Date / Tarikh Akhir Pembayaran: 13 Dec 2007		REPAYMENT SLIP / SLIP PEMBAYARAN		
Statement Date / Tarikh Penyata: 22 Nov 2007				
Card Account / Akaun Kad	New Balance / Baki Baru	Min. Payment Due / Pembayaran Minima	Remaining Balance / Bayaran Disertakan	
Supplementary Visa Gold XXXX XXXX XXXX XXXX	200.00	③ 50.00	⑦ 150.00	
VISA GOLD XXXX XXXX XXXX XXXX	500.00	① 50.00	⑤ 450.00	
Balance Transfer on FlexiPay XXXX XXXX XXXX XXXX	2,000.00	④ 100.00	⑧ 1900.00	
MasterCard Gold XXXX XXXX XXXX XXXX	1,000.00	② 50.00	⑥ 950.00	
<b>Total / Jumlah</b>	<b>3,700.00</b>	<b>250.00</b>	<b>3450.00</b>	

- Take note of the Total New Balance or Total Minimum Payment Due.
- Indicate the amount you wish to pay. **Remember to enclose the REPAYMENT SLIP together with your cheque.**

Payment received will be used to pay off the amount of minimum payment due first (1, 2, 3, 4) with the remaining amount used to pay off the remaining balance following the sequence of payment (5, 6, 7, 8).

### Sequence of Payment

- Credit Card Bills
  - Platinum
  - Gold
  - Classic

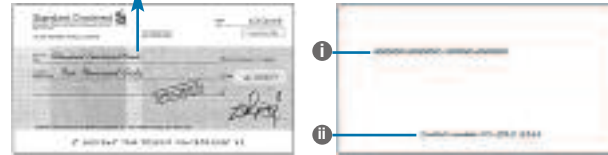
\* Principal and supplementary will both follow similar sequence

- Cheque-On-Call / Balance Transfer-on-FlexiPay / EPS / FlexiPay-on-Purchase

### When Making Payment By Cheque

- Fill total amount in "Payment Encl." column and any Standard Chartered Credit Card account number in your **REPAYMENT SLIP** (multiple account holders will not be required to indicate all account numbers as the system will automatically apportion the total payment to each account).

- Complete your cheque. Make cheque payable to **Standard Chartered Bank for <NAME>**



- On the reverse side of the cheque, indicate only:
  - One (1) credit card account number
  - Your contact number(s)

### Ways To Make Your Credit Card Payment

#### Mail-in

- Please make sure you fill both sides of the cheque with the accurate information, i.e. account number, total payment amount and contact number(s)
- Enclose cheque together with Repayment Slip into the Business Reply Envelope
- Send to: **Standard Chartered Bank Malaysia Berhad, Card Operations, P.O. Box 10580, 50718 Kuala Lumpur**

#### Cash Deposit Machine

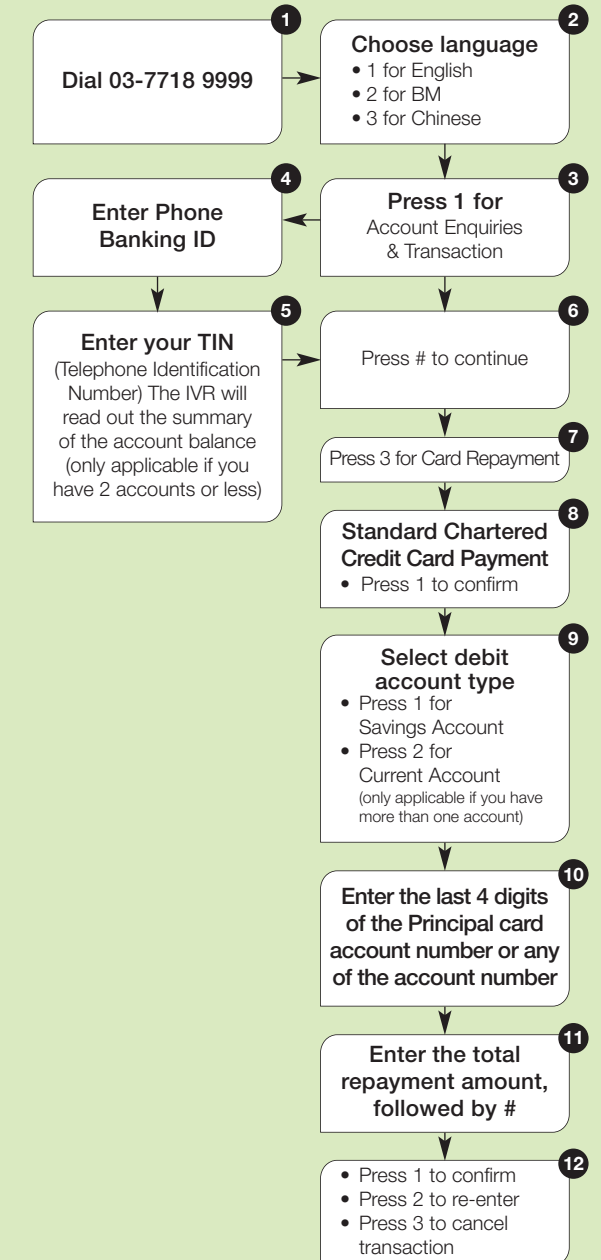
- You can make the total payment (for all accounts) to the Principal card account
- Press 'ENTER'
- For multiple account holders on payment apportionment, please ignore instructions on payment to other accounts. The system will automatically apportion the payment to the respective account from the principal account payment.

#### Cheque Deposit Machine

Refer to preceding page for details on how to make payment by cheque

- Press 'ENTER'
- Payment instructions will be indicated on the screen to guide you
- Select 'Single Account' for payment (for multiple account holders, payment will be automatically apportioned to respective accounts)

### 24-Hour Phone Banking



**TIP** Ensure you have your credit card statement for account reference when making payment.