

PRODUCT REQUIRED					FOR BANK USE ONLY					
Type of Products	MAIN APPLICANT			JOINT APPLICANT		AIP NO				
	<input type="checkbox"/> Credit Card	<input type="checkbox"/> Principal	<input type="checkbox"/> Supplementary	<input type="checkbox"/> Principal	<input type="checkbox"/> Supplementary	AIP STATUS	APPROVE	REFER	REJECT	CANCEL
	<input type="checkbox"/> Personal Financing	<input type="checkbox"/> Main	<input type="checkbox"/> Joint	<input type="checkbox"/> Main	<input type="checkbox"/> Joint	APPS REF NO				
	<input type="checkbox"/> Mortgage	<input type="checkbox"/> Main		<input type="checkbox"/> Joint		CRES NO				
					RFES NO					
A. PERSONAL		MAIN APPLICANT			JOINT APPLICANT		Tick if <input type="checkbox"/> GUARANTOR			
Title										
Full name (as in IC/Passport)										
Identification Type		<input type="checkbox"/> ID <input type="checkbox"/> Passport <input type="checkbox"/> Others			<input type="checkbox"/> ID <input type="checkbox"/> Passport <input type="checkbox"/> Others					
New IC / Passport No										
Old IC No										
Tick if		<input type="checkbox"/> Police Warrant Card <input type="checkbox"/> Service ID (Armed Forcers)			<input type="checkbox"/> Police Warrant Card <input type="checkbox"/> Service ID (Armed Forcers)					
Date of Birth		DD	MM	YYYY	DD	MM	YYYY			
Gender		<input type="checkbox"/> Male <input type="checkbox"/> Female			<input type="checkbox"/> Male <input type="checkbox"/> Female					
Marital Status		<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced			<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced					
Nationality		No of dependents			No of dependents					
Residential Status		<input type="checkbox"/> Citizen <input type="checkbox"/> PR <input type="checkbox"/> Foreigner <input type="checkbox"/> Malaysian PR Abroad <input type="checkbox"/> Others			<input type="checkbox"/> Citizen <input type="checkbox"/> PR <input type="checkbox"/> Foreigner <input type="checkbox"/> Malaysian PR Abroad <input type="checkbox"/> Others					
Bumiputra?		<input type="checkbox"/> Yes <input type="checkbox"/> No			<input type="checkbox"/> Yes <input type="checkbox"/> No					
Ethnic		<input type="checkbox"/> Malay <input type="checkbox"/> Chinese <input type="checkbox"/> Indian <input type="checkbox"/> Others			<input type="checkbox"/> Malay <input type="checkbox"/> Chinese <input type="checkbox"/> Indian <input type="checkbox"/> Others					
Highest Education		<input type="checkbox"/> Degree <input type="checkbox"/> Professional <input type="checkbox"/> Secondary <input type="checkbox"/> Technical <input type="checkbox"/> Post Tertiary <input type="checkbox"/> Diploma <input type="checkbox"/> Primary <input type="checkbox"/> Others			<input type="checkbox"/> Degree <input type="checkbox"/> Professional <input type="checkbox"/> Secondary <input type="checkbox"/> Technical <input type="checkbox"/> Post Tertiary <input type="checkbox"/> Diploma <input type="checkbox"/> Primary <input type="checkbox"/> Others					
Owner of Property		<input type="checkbox"/> Yes <input type="checkbox"/> No			<input type="checkbox"/> Yes <input type="checkbox"/> No					
Mailing Address		<input type="checkbox"/> Home <input type="checkbox"/> Work <input type="checkbox"/> Mortgage Property			Relationship <input type="checkbox"/> Spouse <input type="checkbox"/>					
B. HOME ADDRESS										
Address										
City / Postal Code										
State / Country										
Telephone										
Home Type		<input type="checkbox"/> Condominium <input type="checkbox"/> Townhouse <input type="checkbox"/> Service Apartment <input type="checkbox"/> Apartment <input type="checkbox"/> Flat <input type="checkbox"/> Shop Apartment <input type="checkbox"/> Bungalow <input type="checkbox"/> Terrace <input type="checkbox"/> Semi-Detached			<input type="checkbox"/> Condominium <input type="checkbox"/> Townhouse <input type="checkbox"/> Service Apartment <input type="checkbox"/> Apartment <input type="checkbox"/> Flat <input type="checkbox"/> Shop Apartment <input type="checkbox"/> Bungalow <input type="checkbox"/> Terrace <input type="checkbox"/> Semi-Detached					
Ownership Status		<input type="checkbox"/> Solely owned <input type="checkbox"/> Parents <input type="checkbox"/> Relatives <input type="checkbox"/> Rented <input type="checkbox"/> Jointly owned <input type="checkbox"/> Siblings <input type="checkbox"/> Company <input type="checkbox"/> Provided			<input type="checkbox"/> Solely owned <input type="checkbox"/> Parents <input type="checkbox"/> Relatives <input type="checkbox"/> Rented <input type="checkbox"/> Jointly owned <input type="checkbox"/> Siblings <input type="checkbox"/> Company <input type="checkbox"/> Provided					
Being Mortgaged?		<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Years At Residence			<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Years At Residence					
C. EMPLOYMENT										
Employment Type		<input type="checkbox"/> Salaried <input type="checkbox"/> Student <input type="checkbox"/> Commission <input type="checkbox"/> Self-employed <input type="checkbox"/> Professional <input type="checkbox"/> Retiree <input type="checkbox"/> Unemployed <input type="checkbox"/> Housewife/Home Maker			<input type="checkbox"/> Salaried <input type="checkbox"/> Student <input type="checkbox"/> Commission <input type="checkbox"/> Self-employed <input type="checkbox"/> Professional <input type="checkbox"/> Retiree <input type="checkbox"/> Unemployed <input type="checkbox"/> Housewife/Home Maker					
Company										
Establishment Date (if self employed)		DD	MM	YYYY	DD	MM	YYYY			
Address										
City / Postal Code										
State / Country										
Business Type		<input type="checkbox"/> Government <input type="checkbox"/> Partnership <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> MNC <input type="checkbox"/> Medical <input type="checkbox"/> Uniformed Group <input type="checkbox"/> Pte Ltd <input type="checkbox"/> Student <input type="checkbox"/> Public Co <input type="checkbox"/> Others <input type="checkbox"/> Homemaker / Housewife			<input type="checkbox"/> Government <input type="checkbox"/> Partnership <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> MNC <input type="checkbox"/> Medical <input type="checkbox"/> Uniformed Group <input type="checkbox"/> Pte Ltd <input type="checkbox"/> Student <input type="checkbox"/> Public Co <input type="checkbox"/> Others <input type="checkbox"/> Homemaker / Housewife					
Industry										
Position		<input type="checkbox"/> Director <input type="checkbox"/> Senior Mgmt <input type="checkbox"/> Professional <input type="checkbox"/> Managerial <input type="checkbox"/> Executive <input type="checkbox"/> Supervisor <input type="checkbox"/> Officer <input type="checkbox"/> Clerical			<input type="checkbox"/> Director <input type="checkbox"/> Senior Mgmt <input type="checkbox"/> Professional <input type="checkbox"/> Managerial <input type="checkbox"/> Executive <input type="checkbox"/> Supervisor <input type="checkbox"/> Officer <input type="checkbox"/> Clerical					
Department		Years in Service			Years in Service					
Contact	Mobile	MANDATORY			MANDATORY					
	Work	MANDATORY			MANDATORY		Fax			
	Email									
D. PREVIOUS EMPLOYMENT (Applicable for Mortgage Application only)										
Company										
Business Type		REFER TO CURRENT EMPLOYMENT TYPE AS LISTED ABOVE			Years in Service		REFER TO CURRENT EMPLOYMENT TYPE AS LISTED ABOVE		Years in Service	
E. MONTHLY GROSS INCOME										
Basic Salary + Fixed Allowance (Declare Income)		RM	For Bank Use Only (For CCPL only)			RM	For Bank Use Only (For CCPL only)			
Other Income		RM	<input type="checkbox"/> Income Surrogate			RM	<input type="checkbox"/> Income Surrogate			
Salary credited to SCB?		<input type="checkbox"/> Yes <input type="checkbox"/> No			RM (FOR CC AND PL ONLY)		<input type="checkbox"/> Yes <input type="checkbox"/> No		RM (FOR CC AND PL ONLY)	

F. LOAN / FINANCING REQUESTS (Applicable for Mortgage Application only)									
Product Type	Marketing Scheme	LOAN/FINANCING AMOUNT			LOAN TENOR		Insurance/MRTA Premium	MRTA Joint Life <input type="checkbox"/> Yes <input type="checkbox"/> No	
		RM			Months	RM	No of Life / MRTA Applicant		
		RM			Months	RM	Coverage for	Primary Applicant	%
		RM			Months	RM	Coverage for	Co Applicant	%
		RM			Months	RM	Coverage for	3 rd Applicant	%
G. REFINANCE (Applicable for Mortgage Application only)									
Refinance Amount		RM			Total Refinance Amount		RM		
Cashout Amount		RM			Refinancing Purpose				
H. PROPERTY PARTICULARS (Applicable for Mortgage Application only)									
Property Type	<input type="checkbox"/> Residential <input type="checkbox"/> Commercial								
Property Sub-Type	<input type="checkbox"/> Apartment	<input type="checkbox"/> Townhouse	<input type="checkbox"/> Service Apartment	<input type="checkbox"/> Cluster Semi Detached	<input type="checkbox"/> Bungalow	<input type="checkbox"/> Cluster Terrace			
	<input type="checkbox"/> Condominium	<input type="checkbox"/> Flat	<input type="checkbox"/> Shop Apartment	<input type="checkbox"/> Semi Detached	<input type="checkbox"/> Bungalow Land	<input type="checkbox"/> Terrace			
Construction Status	<input type="checkbox"/> Under Construction <input type="checkbox"/> Completed			End Financing?	<input type="checkbox"/> Yes <input type="checkbox"/> No				
City				No. of Storey					
State				Standard Built?	<input type="checkbox"/> Yes <input type="checkbox"/> No				
Development (Code & Name)				Lift Facility Available?	<input type="checkbox"/> Yes <input type="checkbox"/> No				
Developer (Code & Name)				Completion Date	DD	MM	YYYY		
I. PROPERTY ADDRESS (Applicable for Mortgage Application only)									
Address							State		
							City		
							Postal Code		
J. TITLE PARTICULARS (Applicable for Mortgage Application only)									
Title Stage	<input type="checkbox"/> Master <input type="checkbox"/> Individual <input type="checkbox"/> Strata				Land Use	<input type="checkbox"/> Residential <input type="checkbox"/> Industrial			
Title No.						<input type="checkbox"/> Commercial <input type="checkbox"/> Agriculture			
Title Lot No.					<input type="checkbox"/> Not Stated				
Mukim					Title Transfer Restriction	<input type="checkbox"/> Native Title <input type="checkbox"/> State Consent			
Town of / District						<input type="checkbox"/> Bumi Lot <input type="checkbox"/> No Restriction			
State					<input type="checkbox"/> Malay Reserve				
Land Tenure	<input type="checkbox"/> Freehold <input type="checkbox"/> Leasehold				Date of S&P	DD	MM	YYYY	
Leasehold Expiry Date	DD	MM	YYYY		Purchase Price / OMV (For Refinancing)	RM			
Security Type	<input type="checkbox"/> Charge <input type="checkbox"/> Assignment <input type="checkbox"/> Fixed Deposit				Solicitor Code				
					Solicitor Firm Name				

K. PERSONAL FINANCING APPLICATION (Applicable for Personal Financing Application only)												
Product Type	<input type="checkbox"/> Quick Cash EDGE™		Insurance	<input type="checkbox"/> Yes <input type="checkbox"/> No		Tenure	12	24	36	48	60	Months
Loan Amount Applied	RM			Min Loan Amount Required		RM						

L. MY CHOICE OF DISBURSEMENT (Applicable for Personal Financing Application only)

Please select A, B or C

A. Direct Disbursement to Standard Chartered Bank Account

Open Savings Account Branch _____ Existing current / savings account

B. Direct Credit to GIRO Bank Account

Maybank CIMB Citibank Ambank Public Bank Hong Leong Bank Other Bank _____

Important Note : Please produce the proof of account as documentary support for the current / savings account in which the loan will be disbursed.

C. Direct credit to other bank credit card (Balance Refinancing)

Important Note : Please list your priorities for your choice of disbursement in descending order i.e. No. 1 is the most important. In the event the approved financing amount is lower than applied, payment prioritization will be made to No. 1 followed by No. 2 onwards. Please cross off any unused choices in the table below.

NO	Bank Name	Account No	Account Type		Balance To Pay	For Credit Initiation only	
			<input type="checkbox"/> Card	<input type="checkbox"/> Loan		Approved Balance to pay	Approval
1			<input type="checkbox"/>	<input type="checkbox"/>			
2			<input type="checkbox"/>	<input type="checkbox"/>			
3			<input type="checkbox"/>	<input type="checkbox"/>			
4			<input type="checkbox"/>	<input type="checkbox"/>			
5			<input type="checkbox"/>	<input type="checkbox"/>			
6			<input type="checkbox"/>	<input type="checkbox"/>			
7			<input type="checkbox"/>	<input type="checkbox"/>			
8			<input type="checkbox"/>	<input type="checkbox"/>			
9			<input type="checkbox"/>	<input type="checkbox"/>			
10			<input type="checkbox"/>	<input type="checkbox"/>			
11			<input type="checkbox"/>	<input type="checkbox"/>			
12			<input type="checkbox"/>	<input type="checkbox"/>			
Cash Disbursement (Maximum 30% of total financing amount applied)							
Total Financing amount							

M. CREDIT CARD APPLICATION

PRINCIPAL – MAIN APPLICANT		PRINCIPAL – JOINT APPLICANT	
Card Type	<input type="checkbox"/> Visa Infinite <input type="checkbox"/> Visa Platinum <input type="checkbox"/> Visa Gold <input type="checkbox"/> Visa Classic <input type="checkbox"/> Nissan Visa Gold <input type="checkbox"/> Nissan Visa Classic <input type="checkbox"/> MasterCard Platinum <input type="checkbox"/> MasterCard Gold <input type="checkbox"/> MasterCard Classic <input type="checkbox"/> Motorist Club Visa Gold <input type="checkbox"/> Motorist Club Visa Classic <input type="checkbox"/> Business Visa Platinum <input type="checkbox"/> Business Visa Gold	<input type="checkbox"/> Visa Infinite <input type="checkbox"/> Visa Platinum <input type="checkbox"/> Visa Gold <input type="checkbox"/> Visa Classic <input type="checkbox"/> Nissan Visa Gold <input type="checkbox"/> Nissan Visa Classic <input type="checkbox"/> MasterCard Platinum <input type="checkbox"/> MasterCard Gold <input type="checkbox"/> MasterCard Classic <input type="checkbox"/> Motorist Club Visa Gold <input type="checkbox"/> Motorist Club Visa Classic <input type="checkbox"/> Business Visa Platinum <input type="checkbox"/> Business Visa Gold	
Promo Code	VI Promo	VI Promo	
Character Credit Cards	<input type="checkbox"/> BATMAN™ MasterCard <input type="checkbox"/> Bugs MasterCard <input type="checkbox"/> Taz MasterCard <input type="checkbox"/> Tweety MasterCard <small>TM & © Warner Bros. Entertainment Inc. (s08) TM & © DC Comics. (s08)</small>	Promo Code	<input type="checkbox"/> BATMAN™ MasterCard <input type="checkbox"/> Bugs MasterCard <input type="checkbox"/> Taz MasterCard <input type="checkbox"/> Tweety MasterCard <small>TM & © Warner Bros. Entertainment Inc. (s08) TM & © DC Comics. (s08)</small>
GOAL! Credit Cards	<input type="checkbox"/> GOAL! MasterCard <input type="checkbox"/> GOAL! MasterCard – Special Edition	Promo Code	<input type="checkbox"/> GOAL! MasterCard <input type="checkbox"/> GOAL! MasterCard – Special Edition
Name to appear on Cards (limited to 19 characters)			
Company name to appear (for Business Card only)			
EMERGENCY CONTACT		EMERGENCY CONTACT	
Name			
Relationship			
Address			
Contact No	HP HOME WORK	HP HOME WORK	
SUPPLEMENTARY CARD APPLICATION DETAILS		SUPPLEMENTARY CARD APPLICATION DETAILS	
Card Type	<input type="checkbox"/> Flexi <input type="checkbox"/> Prodigy	<input type="checkbox"/> Flexi <input type="checkbox"/> Prodigy	
Character Credit Cards	<input type="checkbox"/> BATMAN™ MasterCard <input type="checkbox"/> Bugs MasterCard <input type="checkbox"/> Taz MasterCard <input type="checkbox"/> Tweety MasterCard <small>TM & © Warner Bros. Entertainment Inc. (s08) TM & © DC Comics. (s08)</small>	Promo Code	<input type="checkbox"/> BATMAN™ MasterCard <input type="checkbox"/> Bugs MasterCard <input type="checkbox"/> Taz MasterCard <input type="checkbox"/> Tweety MasterCard <small>TM & © Warner Bros. Entertainment Inc. (s08) TM & © DC Comics. (s08)</small>
GOAL! Credit Cards	<input type="checkbox"/> GOAL! MasterCard <input type="checkbox"/> GOAL! MasterCard – Special Edition	Promo Code	<input type="checkbox"/> GOAL! MasterCard <input type="checkbox"/> GOAL! MasterCard – Special Edition
For Principal Cardmembers with other card types, the Supplementary Card Applicant(s) will be given the same card type as Principal Cardmember.			
Name to appear on Cards (limited to 19 characters)			

N. CREDIT LIMIT ASSIGNMENT FOR SUPPLEMENTARY CARD APPLICANT

YES. I would like to assign a credit line of RM _____ for the Supplementary Card Applicant. (If no credit limit is assigned, the Supplementary Cardmember will automatically share the Principal Cardmember's credit line.) Purchase made under Installment payment plans are not bound and may exceed the credit limit assigned.

O. ELECTRONIC BANKING SERVICES

I/We agree to subscribe to the above electronic banking services and consent for information relating to me/us and my/our account(s)/facility(ies) and transactions to be transmitted via short message service (SMS) / email / online under the above service(s), to the above mobile number / email address (as the case may be) or such other mobile number / email address notified to the Bank in writing. I/We agree that I/We shall be bound by the terms & conditions governing the said electronic banking services.

- SMS Alert Service.** The mobile phone number as stated above will be used to transmit periodical updates on the balance outstanding, arrears and personal information regarding the facility applied herein
- Online Banking.** An Online Banking ID will be created for the facility applied which will enable you to check account information, perform online payments, online transfer and perform other online banking activities.
- E Statement Service.** E Statement service will provides information on the balance outstanding, transaction details and other personal particulars regarding the facility applied herein. Electronic mail will be sent to the email address as stated above.
- Tick (✓) here if you do not wish to subscribe to the above electronic banking services. Tick (✓) here if you do not wish to receive your statement via normal mail.

P. FOR NON MALAYSIAN ONLY

The facility granted is not to finance / refinance the purchase of land.

Q. DECLARATION

I/We hereby declare that all the information given by me/us is true and I/We have not withheld any material fact. If any of the information given herein becomes inaccurate or misleading or changes in anyway, whether before this application is approved or whilst the facility is outstanding, I/We shall promptly notify the Bank of such changes.

I/We hereby irrevocably and unconditionally opt for the disclosure of my/our personal information to third parties and authorise the Bank to disclose to third parties my/our personal information for such purpose as stated in the Standard Chartered Visa and/or MasterCard Cards Cardholder Agreement and/or Consumer Loans Standard Terms & Conditions without further approval from me / us." I/We also confirm that I have read and understood the terms and conditions governing the product that I applied.

I/We declare that I/We and my/our guarantors and close family members (parents, spouses and children) are not related to any present or future employees of the Bank. I/We understand that the Bank reserves the right to decline the application without giving any reason. The Bank has the right to close the new account should my/our name(s) appear in the Bank Negara Malaysia Central Bureau's 'Black-list' the following month. I/We authorize the Bank to open an account in my/our name(s) and to accept and act on instructions received from either one of us. The foregoing shall apply to each and every account of whatever nature nor or hereafter opened by you in my/our Joint names.

I/We unconditionally and irrevocably agree that I/We shall not dispute the contents of the faxed copy of this application form received by the Bank which shall be deemed as original application and I/We shall produce the original to the Bank upon request. In the event of any inconsistencies between the rules and regulations herein and any other agreements, terms or conditions relating to the Customer's account(s) with the Bank or the translated Bahasa Malaysia version, the rules and regulation herein in the English language shall prevail. I/We agree to be bound by the Bank's rules from time to time governing the relevant type of account (whether or not I/We shall have received notice of such rules or any alteration) and that the Banks is entitled to be indemnified in circumstances set out in such rules. I hereby declare that the bank account number given above is for an account which is solely in my name. In the event that the account number provided is for a joint account, I hereby declare and agree that I shall continue to be solely liable to pay the Facility monthly installment and any unpaid payments due together with any interest accrued, any other late payment charges and any others fees and charges imposed by the Bank as stipulated in the Terms and Conditions, irrespective of whether or not the Facility was withdrawn and / or utilized by the joint account holder.

I/We shall be subject to the rules and regulations governing the use of the Standard Chartered Visa / MasterCard; any disclosure by the Bank will not render the Bank liable to me/us for any claim, loss, damage or liability howsoever and / or whensoever arising the Principal Cardmember shall be liable for the cost and charges incurred pursuant to the Principal and all Supplementary Cards; a Supplementary Cardmember shall only be liable for cost and charges incurred pursuant to the Supplementary Card held by that particular Supplementary Cardmember.

Applicable for Mortgage Product only.

Application Under Bank Negara Malaysia (BNM) Prescribed Interest Rate. In accordance with the guidelines issued by BNM, I / we hereby declare that (i) The house to be purchased is my/our ONLY house (ii) I / we have no housing loan facilities and am / are not eligible for a housing loan facility under Staff Employment Scheme of Service provided by my / our employer (iii) Me / my spouse(s) do not have any other housing loan under BNM's prescribed interest rate (iv) The house will be occupied by me / us or my immediate family. If NOT owner occupied, state reason(s):

For purpose of servicing monthly repayments and other related charges, I/we hereby authorize you to debit my/our Current/Savings Account No: _____

Main Applicant's Signature	Co-Applicant's Signature
Date	Date
Full Name (Please Print)	Full Name (Please Print)

Fees and charges

Annual Fees
i) Principal
ii) Supplementary

Standard Chartered Credit Cards			
Card Type	VISA / MASTERCARD		
	Principal (RM)	Supplementary (RM)	
		Flexi	Prodigy
Classic	90	45	50
Gold	175	90	100
Platinum	250	125	135
Visa Infinite	800	400	410

Motorist Club Visa Credit Cards			
Card Type	VISA		
	Principal (RM)	Supplementary (RM)	
		Flexi	Prodigy
Classic	90	45	50
Gold	180	90	100

Standard Chartered Business Visa Credit Cards	
Card Type	VISA
	Principal (RM)
Business Visa Gold	200
Business Visa Platinum	300

Character Credit Cards		
Card Type	MASTERCARD	
	Principal (RM)	Supplementary (RM)
		Flexi
Gold	138	69

GOAL! Credit Cards			
Card Type	MASTERCARD		
	Principal (RM)	Supplementary (RM)	
		Flexi	Prodigy
Gold	150	75	80

Finance Charges

Interest rate % p.a. on:
Retail Transactions

Based on prior prompt repayment of the minimum or full payment for:

- i. 15% p.a. : Last 12 consecutive months.
- ii. 17% p.a. : 10 months or more within the last 12 consecutive months.
- iii. 18% p.a. : Less than 10 months within the last 12 consecutive months.

Cash Advance
Balance Transfer

18% p.a. of the outstanding amount calculated on a daily basis from the transaction date until full repayment date.
18% p.a. of the outstanding amount calculated on a daily basis after the expiry or upon the termination of the relevant promotion due to any reason whatsoever.

Retail Transactions

- i. Interest Free Period
- ii. No Interest Free Period

20 days from statement date – if all outstanding balance of the previous month is fully paid.

If Cardholder opts to pay partial or minimum payment* within due date finance charges on retail transactions** will be imposed from the day of transaction is posted to the card.

* At least minimum amount due must be paid within due date and only applicable for outstanding retail transactions
** Exclude Cash Advance, Balance Transfer and Cheque-On-Call Plans

Cash Advance Fee
(Applicable for Credit Card and Cheque-On-Call)

Up to 5% of the amount advanced or a minimum RM25, whichever is higher.
This is imposed for each Cash Advance transaction.

Minimum Monthly Repayment

5% of the outstanding balance or a minimum of RM50, whichever is higher for:
i. Credit Card ii. Balance Transfer iii. Easy Payment Scheme iv. Cheque-On-Call v. FlexiPay

Late Payment Charges

Minimum RM10 or 1% of total outstanding balance as at statement date, whichever is higher, capped to a maximum of RM100 per account.

Conversion Rate for Overseas Transactions

Determined by VISA International or MasterCard International plus administration cost of 1%.

Minimum Age:

Principal 21 years, Supplementary 18 years

Minimum Annual Income:

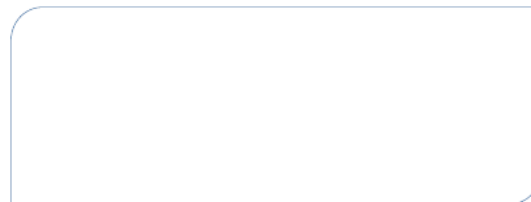
RM18,000 : Classic / Gold / Character / GOAL! / Business Gold
RM60,000 : Platinum / Business Platinum
RM150,000 : Visa Infinite

If you currently hold a valid, locally issued credit / charge card for at least 1 year, please submit:

- Photocopy of I.C. (including supplementary card applicants)
- Photocopy of your existing credit / charge card
- Name Card (for Business application)

Applicants who do not meet the above criteria, please submit:

- Photocopy of I.C. (including supplementary card applicants)
- Payslip or equivalent proof of income
- Last 3 months' bank or EPF statements
- Business Registration Certificate (for the self-employed)
- Form 9, 24, 49 (for private limited company)



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