Welcome to Gold

Presenting the Standard Chartered Gold Credit Card - experience its power.

Welcome to the privileges of Standard Chartered Gold Cards. It gives you the advantage of living life just the way you want to and having the confidence to be discerning. As a Cardholder you can now enjoy exclusive benefits, easy payment facilities as well as the assurance of insurance.

| Gold Privilege |

InstaBuys Purchase Plan

Take advantage of InstaBuys to make any high value purchases worth BD 100 or more such as, the latest home theatre system, jewellery or even a holiday package to a dream destination and pay for it on easy instalments of 3, 6, 9, 12 or even 18 months at 1.59% APR*, with no extra documentation or down payment.

* APR - Annual Percentage Rate

| Gold Insurance |

1. Comprehensive Insurance

The premium for comprehensive insurance package is 0.9% of the outstanding statement balance and comprises of the following:

Safetynet

The outstanding balance on your Standard Chartered Credit Card (with maximum of US$ 20,000) as well as the balance amount on your Supplementary Credit Card, will automatically be waived in the event of death or permanent disablilty due to any cause*. In the case of supplementary cardholder 50% of the outstanding amount will be waived.

Personal Accident

As a Standard Chartered Cardholder you will be covered up to US$ 25,000 against death or permanent disablement due to accident.

Involuntary Loss of Employment

In the event of involuntary unemployment you will be covered from the indebtedness for each month of your unemployment subject to the maximum amount of US$ 13,000 for 12 months.

Card Fraud Loss Insurance

In the unfortunate event of theft or fraudulent misuse of your card, our insurance covers the loss up to US$ 2,640.

2. Partial Insurance

Safetynet and Involuntary Loss of Employment Insurance Package or Personal Accident and Fraud Loss Insurance Package with premium of 0.7% of your credit card outstanding balance.

Individual Insurance

Personal Accident or Fraud Loss Insurance with premium of 0.45% of your credit card outstanding balance.

* Subject to the Terms & Conditions

Convenience Cheques – An extension of your Visa Credit Card.

Convenience Cheques, extend the acceptability of your Visa Credit Card. It looks like a conventional cheque and can be issued to pay house rent, children's school fees, club membership fees, etc, where credit cards are usually not accepted. The amount issued will be credited to your credit card account and will earn Travel Points.

| Gold Travel |

Whenever you plan on taking a break we can help in making it refreshingly relaxing. Purchase your air tickets with your Standard Chartered Gold Credit Card from any travel agency in Bahrain and enjoy the following privileges:

Free Limousine Transfers

Enjoy the convenience of complimentary limousine pick up and drop to Bahrain Airport each time you purchase your air tickets using your Standard Chartered Gold Card. To avail of this service you need to contact Al Kobaisi Car Rental on 17 321263 and confirm your departure and arrival schedule.

Free Access to the Executive Lounge

Have access to the Dilmun Executive Lounge at Bahrain Airport just by flashing your Standard Chartered Gold Card.

| Gold Services |

24 hours Customer Service

For your convenience, you may call 17 531 532 for queries relating to your Credit Card at any time, right through the day or night, where ever you may be.

Phone Banking

Have 24 hour access to your Credit Card account, call Phone Banking on 17 223 800 and get details on your available credit limit, payment due date, statements through fax/mail or change in your Telephone Identification Number in a few easy steps on your telephone.

iBanking

At a click of a mouse you have access to all information you need on your Gold Card from anywhere in the world. You can view your statement, pay your dues, check your card balance, apply for a credit limit increase, or even track the status of your new card application.

e-Statement

Underlining our commitment to offer you more convenience, we have launched e-Statement service - the more efficient way to deliver credit card statements through e-mail. So, you can forget those postal delays and loss of statements, for ever.

Standard Chartered Credit Card Application Form

YOU DO NOT HAVE TO BE A STANDARD CHARTERED BANK ACCOUNT HOLDER TO APPLY FOR OUR CREDIT CARD

- For prompt processing of your application please:
  - Use CAPITAL LETTERS.
  - Tick (✓) boxes as appropriate and write NA where not applicable to you.
  - Complete all sections of the application form.
  - Countersign all changes or corrections you make.
  - Enclose the following documents :
    a) Copy of CPR & Passport (with Residence Visa page for expatriates).
    b) Bank account statements for the last 3 months.
    c) Latest original salary and employment confirmation letter, if employed, OR proof of ownership of business and copy of Commercial Registration, if self-employed.
- Applicants may be requested for a cheque / guarantee as part of documentation.
- Card applicants must be over 21 years of age. Supplementary Card applicant(s) must be at least 18 years of age.
- Minimum monthly income to apply is BD 800 for a Gold Card.

About your application

I want to apply for a : ☐ MasterCard Gold Card ☐ Visa Gold Card

About yourself

Gender ☐ M ☐ F
☐ Mr ☐ Dr ☐ Mrs ☐ Ms Others _____
Your full name as in Passport / CPR

First name | Middle name | Last name

Please write your name as you would like it to appear on the Card (including spaces)

Date of birth (Day / Month / Year)	Nationality	No. of years resident in Bahrain (for non-Bahrainis only)
	Passport No.	Expiry date
Visa No.		Expiry date

CPR No. | Resident in Bahrain ☐ Yes ☐ No

Marital status ☐ Single ☐ Married ☐ Others

No. of dependents	No. of cars owned

Educational qualification
☐ High School ☐ Graduate (Degree)
☐ Post Graduate (Masters) ☐ Professional Qualification
Others (Diploma, Private Courses) _____

Mother's maiden name
(a security feature for your protection)

About your residence

Your House in Bahrain is ☐ Owned ☐ Company provided ☐ Rented
If rented, rental per month (BD): _____

Flat / Villa No.	Building No.	
Street name and No.		P.O.Box (if any)
City	Nearest landmark	
No. of years at current address		

About your residence (contd.)

Your contact telephone / fax / e-mail in Bahrain

Office	Extn. No.	Fax
Residence	Mobile / Pager	
e-mail: (Mandatory for e-statement)		

Your permanent residence in your home country (for non-Bahrainis only)

Flat / Villa No.	Building No.	Street name / Location
City	P.O.Box (if any)	PIN / ZIP No.
Country	Telephone No. in home country (with IDD codes)	

Name of your friend or relative in Bahrain (should we be unable to get through to you)

His / Her contact telephone / fax numbers:

Office	Extn. No	Mobile	Fax	Residence

About your work

Are you ☐ Employed ☐ Self-employed ☐ Student ☐ Retired

Company name	Nature of business
Occupation	Business establishment date (Please fill if self-employed)
C.R No. / Designation	Department
Building No.	Street name and No.
P.O.Box / City	No. of months with current organisation
e-mail:	
Total work experience (in months)	

(Please fill in details below if you have been less than 2 years with your current organisation)

Name of previous organisation	Department
Designation	P.O.Box
City / Country	Telephone No.

About your income

If employed

Basic (monthly)	Allowances (monthly)	Total monthly income
BD	BD	BD

If self-employed, estimate of monthly income

Gross	Expenses	Net
BD	BD	BD

Additional income
Spouse's monthly income (if any) BD _____

About your income (contd.)

Source of other income (monthly) BD _____
☐ Consultancy ☐ Family business ☐ Investment ☐ Rental ☐ Other

Mailing address

Your statements / correspondence should be mailed to
☐ Residence address ☐ Office address ☐ Others
☐ Email address _____
(if eStatement is selected, hard copy of the statement will not be sent by post)

About your bank accounts

Bank name	Branch	Account type / No.	Date opened
1. Standard Chartered			
2.			
3.			
4.			

Details of other credit cards

Issuing bank	Card type / No.	Credit limit (BD)	Member since

Other liabilities

Bank	Loan type	Monthly installment (BD)	Outstanding balance
	Auto loan		
	Personal loan		
	Other loan		

Standing Instruction Facility for Standard Chartered Bank Account Holders*

☐ Yes, I would like to have my account automatically debited each month for my Credit Card payment.

Standard Chartered Bank Account No: (Bahraini Dinar Account)
Bank Account Name(s): _____

1. Monthly Payment ☐ Minimum Amount Due
   Percentage: ☐ _____ % of current balance
2. Date of Debiting Bank Account: ☐ Payment Due Date
   ☐ _____ day of each month

Note:
If 1 is left blank, your account will be debited for the Minimum Amount Due.
If 2 is left blank, your account will be debited on the payment due date.
* This facility is only available on accounts designated in Bahraini Dinars.

Which billing cycle would you prefer?

☐ 6 ☐ 11 ☐ 21

(Payment due date is 20 days from the date you choose).

Would you like to subscribe for (Please tick the appropriate)

- ☐ Comprehensive Insurance (0.9% of outstanding)
- ☐ Card Fraud Insurance (0.45% of outstanding)
- ☐ Safetynet & ILOE Insurance (0.7% of outstanding)
- ☐ Personal Accident Insurance (0.45% of outstanding)
- ☐ Card Fraud & Personal Accident Insurance (0.7% of outstanding)

Supplementary Card application

I wish to apply for ☐ Credit Card

Gender ☐ M ☐ F Resident in Bahrain ☐ Yes ☐ No

☐ Mr ☐ Dr ☐ Mrs ☐ Ms Others _____

Name of Supplementary Card applicant as in Passport / CPR

First name Middle name Last name

Please write name of Supplementary Card applicant as you would like it to appear on the Card (including spaces)

Relationship with the Primary Card applicant

☐ Self ☐ Husband ☐ Wife ☐ Parent ☐ Brother ☐ Sister ☐ Child ☐ Others

Date of birth	Occupation	CPR No.
___ ___ ___ (DD / MM / YYYY)		

Passport No.	Expiry date
Visa No.	Expiry date

Mother's maiden name (a security feature for your protection)

Would you like to set up a spending limit per billing cycle to your Supplementary Card? ☐ Yes ☐ No

If yes, amount per month (BD) _____ or _____ % of the Card limit

(Lower of the two will be applicable and will be rounded to the nearest '00)

Documents Required:
1) ID Document (any one) of Supplementary Card applicant (Copy of CPR/Passport with visa page)

Supplementary Card applicant declaration

I, the Supplementary Card applicant agree to be jointly and severally liable for all transactions processed by the use of the Card(s) applied for and issued by Standard Chartered Bank to the Primary Card applicant and/or myself, and to be bound by all the Terms and Conditions of the Bank's Credit Card Agreement which accompanies the Card(s). I also agree to pay the prevailing fee on renewal.
I accept full responsibility and agree not to make any claim against Standard Chartered Bank in respect thereto.

X _____ _____

Supplementary Card applicant's signature Date DD MM YYYY

Primary Card applicant declaration

I hereby apply for the issue of a Standard Chartered Bank Credit Card. I declare that the information provided in this application is true and correct and I shall advise you of any changes thereto. I hereby authorise Standard Chartered Bank to verify any information from whatever sources it may consider appropriate. I accept that Standard Chartered Bank is entitled in its absolute discretion to accept or reject this application without assigning any reason whatsoever and that the application and its supporting documents shall become part of the Bank's records and shall not be returned to me. I also agree that the Bank may engage an external service provider to undertake data entry and processing of my card application and transactions. I acknowledge and agree that the use of the Primary Card and/or Supplementary Cards, if any, issued on my account shall be deemed an acceptance of the terms and conditions of the Bank's Credit Card Agreement (which may be amended from time to time) accompanying the card. Upon approval, I agree to pay the prevailing fees. By signing, activating or using the card, I agree to be bound by the terms and conditions as mentioned in the Bank's Credit Card Agreement.

Where requested, I authorise Standard Chartered Bank to issue Supplementary Card(s) for use on my account to the person(s) named, who I undertake, is/are over 18 years of age and agree that you may provide information to him/her about the account. In case the Supplementary Card applicant is between 18 and 21 years of age, I hereby undertake that the use of such card shall be made under my supervision and control. I hereby agree to indemnify the Bank against any loss, damage, liability or such costs incurred by the Bank on account of any breach by me or the Supplementary Cardholder of the aforesaid condition or any other terms and conditions contained in the Bank's Credit Card Agreement or by reason of any legal disability or incapacity of the Supplementary Cardholder. I also understand that the Supplementary Card fees shall be billed in my statement and it shall be my primary responsibility to honour all charges incurred on the Supplementary Card. The continuation of the membership of the Supplementary Cardholder(s) shall be dependent on the continuation of my membership. Standard Chartered Visa Mini Credit Card cannot be used at ATM terminals and other terminals which require the card to be inserted rather than swiped. Visa Mini Credit Card is not available as a photocard, picturecard or photosign card. I accept full responsibility and agree not to make any claim against Standard Chartered Bank in respect thereto.

By my signature hereunder, I authorize you to disclose information about my card account to such persons as you in your absolute discretion think fit.

I/We hereby consent to Standard Chartered Bank Bahrain (the "Bank"), its officers and agents disclosing information relating to me/us and my/our account(s) and/or dealing relationship(s) with the Bank, including but not limited to details of my/our facilities, any security taken, transactions undertaken and balances and positions with the Bank, to

(i) the head office of the Bank, any of its subsidiaries or subsidiaries of its holding company, affiliates, representative and branch offices in any jurisdiction (the "Permitted Parties");

(ii) the agents and independent contractors of the Permitted Parties who are under a duty of confidentiality to the Permitted Parties;

(iii) any actual or potential participant or sub-participant in relation to any of the Bank's rights and/or obligations under any agreement between us, or assignee, novatee or transferee (or any agent or adviser of any of the foregoing);

(iv) any rating agency, insurer or insurance broker of, or direct or indirect provider of credit protection to any Permitted Party;

(v) any court or tribunal or regulatory, supervisory, governmental or quasi-governmental authority with jurisdiction over the Permitted Parties

X _____ _____

Primary Card applicant's signature Date DD MM YYYY

Primary Card fees per annum

	First Card	Second Card	Supplementary Cards
Gold Card	BD 60	BD 30	Free

Apply now by completing the application form and mail it to:

Standard Chartered Card Centre, P.O. Box 11393,
Manama, Kingdom of Bahrain
Or for more information call toll free **8000 1802** or
email us at eCards.Bahrain@bh.standardchartered.com

Promotion Code

*All cards will be issued at the sole discretion of the Bank.

Terms and conditions

1. The enclosed offers are given at the sole discretion of Standard Chartered Bank, Bahrain, and may be withdrawn, amended or replaced without notice.
2. Offers are applicable only if payment is made using a Standard Chartered Gold Credit Card and are not valid in conjunction with any other promotions/offers.
3. Standard Chartered Bank, Bahrain is not liable in case of any dissatisfaction with regard to delivery, service and quality of offers.
4. The Bank shall not be liable whatsoever to the cardholder in respect of any loss or damage arising directly or indirectly from the offers.
5. These terms and conditions form an addendum to the terms and conditions of the Bank's Credit Card agreement.
6. All offers are subject to the validity of the Standard Chartered Bank Gold Credit Card.
7. Standard Chartered Bank's interpretation of these terms and conditions is final and binding.

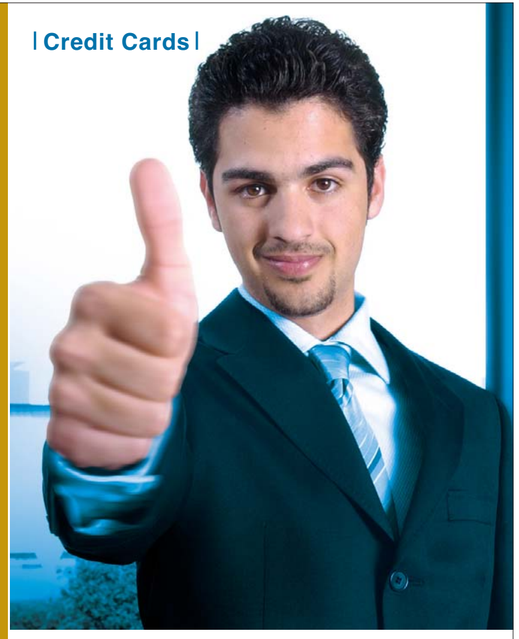
Other Service benefits

- Accepted at over 23 million establishments in more than 200 countries worldwide.
- Interest-Free Credit for up to 50 days. Pay as little as 5% of the amount due and pay the balance at attractive finance charges
- Convenience at your fingertips through phone banking and iBanking.
- Free regular Supplementary Cards.
- Instant Cash advances from thousands of ATMs worldwide.
- Facilitates payment of your utility bills from your home/office.

Apply for a Standard Chartered Gold Card and take advantage of the Gold privileges and offers. After all, Gold is what you deserve.

Call toll-free 8000 1802
www.standardchartered.com/bh

Credit Cards



You demand prestige we have it all for you

Standard Chartered