

Frequent Asked Question Credit Card e-Statement

What is an e-Statement?

An e-Statement is an electronic version of your statement that you can view and print right from your computer

Why is an e-Statement better than a paper statement?

- Cuts down on waiting time. Your e-Statement is available almost a week earlier than your paper statement.
- Prevents any possibility of interception of your statements through postal mail.
- Enhanced privacy and security as access to your e-Statements is through a username and password.
- You can view them, save them or print them - whenever you like.

What do I need to be able to use this service?

To use this service, you will need the following minimum requirement:

Hardware	Software	Others
PC with Pentium 166MHz processor or higher 32MB RAM or above 28.8Kbps or higher Internet connection SVGA monitor	<ul style="list-style-type: none"> • Windows 2000 / NT • Windows XP (with Virtual Machine for Java installed) • Acrobat Reader software 5.0 or above • "Java" and "Java Script" enabled browsers (refer to Trouble Shooting Section for the detailed steps) 	<ul style="list-style-type: none"> • A valid email account

For best results, please ensure that your browser supports Java, Java Script, and Cookies have been enabled. You can go to the Microsoft website to download the latest Internet Explorer browser. We do not recommend the use of beta browser versions.

You may also need to consult your vendor/service provider for the appropriate software and configuration/settings.

I do not have the Acrobat Reader software. How can I get it?

You can download it from the Internet.

Do I have to pay for using this service / Is there extra charge for this service?

There is no extra charge for using this service. However, normal product fees and charges continue to apply.

When will I receive my e-Statement?

Historically, you have waited for your paper statement to be mailed and waited for mail delivery, e-Statements bypasses all of this. So you will be receiving your statement 3-4 days sooner. In most cases you will receive an email consisting of your e-Statement approximately 1-2 business

days after your billing cycle date. That's almost two week earlier than if you receive your paper statement in the regular mail!

Will I continue to receive a paper statement?

No. Once you have registered for e-Statements you will no longer receive a paper statement in the mail. Once you have picked up your e-Statement you can print out a copy from your home computer or choose to archive a copy to your computers hard-drive.

Will my e-Statement look the same as my paper statement?

Yes. Your e-Statement looks exactly like your paper statement.

I thought email wasn't secure. How can you send me confidential information via email?

We encrypt the information using 128 bit encryption before it is sent. When you click on the .PDF attachment you will be prompted to enter a password that will allow the email to be opened.

How do I get my e-Statement password?

Once you registered in e-Statement, you will receive notification email which contains Terms and Conditions and Password to open you encrypted statement file.

Can I change my e-Statement password?

No. Your e-Statement password is static and recorded in the database and linked to your card number. If your card number changed (replaced or upgraded) then you should inform us to get your new password, otherwise you can't open your new billing statement.

How long will it take to download my statement?

The amount of time it takes depends on the number of check images that are included with your statement. On a dial-up line it is taking up less than 1 minute to download your statement.

How do I save my e-Statement?

Once you've opened your e-Statement, you can save it using the small disk icon on the toolbar of your Adobe Acrobat Reader software. Provide a name for the file using a .pdf extension. Select a name that will help you remember which statement the file contains (e.g. SCBBillingJan03.pdf).

How do I print my E-Statement?

Again, by using the Adobe Acrobat Reader toolbar, press the printer icon. You can either print the entire statement or just a particular page.

What if I enroll but decide I want to change back to paper statements?

You must notify our Call Centre either in writing or in person of your request.

What if I change my e-mail address?

You must notify us in person of your new e-mail address by contacting our Call Center at (021) 57 999 988 or 68000 via mobile.

What if I have no office e-mail address?

For those who have no office email address then you may use your personal email address (Yahoo, Google, Hotmail, etc).

What if my card is upgraded/replaced?

You must also notify us in person of your new credit card number by contacting our Call Center at (021) 57 999 988 or 68000 via mobile.

Who will send my monthly e-Statement?

Your monthly e-Statement will be sent from SaveMore@standardchartered.com.

Another benefit of E-Statements is the ease in which you can share your bank statement with your accountant. By being able to forward your e-mail statement, you will save time and money.