

**Terms and Conditions for EMI offers, Balance Transfers and Loans against the card**

1. The amount, interest rate, tenure, processing fees and pre-closure charges will be communicated to you at the time of issuance of the facility.
2. Any balance transfer offer or loan against the credit card may or may not come with an EMI facility.
3. A separate loan account would be setup for these facilities. The account number would reflect on your card statement and you are requested to make your payment towards each of your accounts individually. In case you are making a payment towards the outstanding of multiple card accounts via a single cheque/DD, then the same may be drawn in favour of any one of your account numbers, with a clear instruction on the reverse of the cheque/DD for allocation of payment.
4. Unless explicitly specified, any loan amount that has been approved against your credit card is a part of your credit card limit. In such a case, your credit card limit would be blocked to the extent of the outstanding principal of the loan taken against the credit card. As and when you repay your monthly EMI/amount applicable, your available credit limit would increase by the amount of principal paid off.
5. The 'Available Credit Limit' displayed in your monthly statement also factors all outstanding pertaining to balance transfers, advances and any unpaid principal amount on your EMI loan accounts.
6. For an EMI account, please find below a sample copy of a statement, which will help you understand our billing system for EMI accounts.

**Sample Statement**

**Payment Coupon**

Card Account Number	Total Payment Due	Minimum Payment Due	Please Enter Individual Payment Amount
VISA CLASSIC 4128-XXXX-XXXX-XXXX	XX,XXX,XX	XXX,XX	
INSTABUY'S ACCOUNT - CLASSIC 9356-XXXX-XXXX-XXXX	XXX,XX	XXX,XX	
<b>Total</b>	>		<b>Total Payment Due/Min</b>

**Your Card Activities**

Credit Limit	Available Credit Limit	Payment Due Date	Statement Date	Page
XX,XXX (COMBINED LIMIT)	XX,XXX	28 JULY 2003	8 JULY 2003	1

Date	Description	Transaction Reference	Amount Rs.
	4128-XXXX-XXXX-XXXX - VISA CLASSIC		INR
	CUSTOMER'S NAME		
	PREVIOUS BALANCE		XX,XXX,XX
25 06 03	CHEQUE PAYMENT		XXX,XX CR
08 07 03	INTEREST		XXX,XX
08 07 03	SERVICE TAX	9 80	XX,XX
	NEW BALANCE		XX,XXX,XX
	MINIMUM PAYMENT DUE		XXX,XX
	9356-XXXX-XXXX-XXXX - INSTABUY'S ACCOUNT - CLASSIC		INR
	CUSTOMER'S NAME		
	PREVIOUS BALANCE		XXX,XXX,XX CR
25 06 03	CHEQUE PAYMENT		XXX,XX
08 07 03	SCB DIAL A LOAN	INT	XXX,XX
08 07 03	SERVICE TAX	9 80	XX,XX
08 07 03	SCB DIAL A LOAN	9 005 XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	XXX,XX
	NEW BALANCE		XXX,XX
	MINIMUM PAYMENT DUE		XXX,XX

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7. The EMI will be added to your minimum amount due every month, and will attract penal charges in case the minimum amount due is not paid in full by the mentioned payment due date. The EMI and hence the minimum amount due will be a part of your credit card limit. If the amount outstanding (including the EMI) were to exceed the credit limit, you would be liable to pay over limit charges as applicable.

8. These special promotional offers are to select card members only. The card members are selected solely at the discretion of Standard Chartered Bank ("the Bank"). The Bank may or may not come up with such offers in the future at its discretion.
9. The Loan amount, interest applicable, processing fee and service tax (on the interest component of the EMI) will be billed in your monthly Credit Card statement.
10. The Bank reserves the right at any time, to add, alter, modify, change or vary all or any terms and conditions, or to replace wholly or in part this scheme by another scheme, whether similar to this scheme or not, or to withdraw it altogether.
11. Standard Chartered Bank reserves the right to foreclose the loan and debit the entire outstanding amount if the earlier payments are overdue and in the event of the cancellation of the card.
12. Participants will not hold Standard Chartered Bank responsible for or liable for any actions, claims, demands, losses, damages, costs, charges which a participant might suffer, sustain, or incur by way of this scheme.
13. If your Standard Chartered Bank credit card is closed before all installments have been charged or if your EMI account is pre-closed, the loan amount outstanding together with the pre-closure charges would be debited as one consolidated amount on to your credit card. Thereafter, this will be considered to be an outstanding on your card account and will attract financial charges (as per the T&C governing the credit card) should there be partial / no payment against the same.
14. Nothing contained herein shall prejudice or affect the terms and conditions of the Card Member agreement. The terms of this agreement shall be in addition to and not in derogation of the terms contained in the Bank's Card Member Rules and Regulations.
15. In the event you do not agree to the details of the loan, rate of interest, applicable charges, or the terms and conditions, you are required to call the Bank's Help Line and cancel the loan within 15 days failing which you shall have deemed to have accepted the loan and the terms and conditions herein and hence would be liable to pay interest on the amount disbursed from the date of the demand draft.
16. No voluntary cancellation would be entertained thereafter.
17. To pre-close your EMI account, please call the Help Line numbers.