



Standard Chartered

YOUR MABUHAY MILES MEMBERSHIP NUMBER

Mabuhay Miles Membership No.: _____

CHOOSE YOUR CREDIT CARD

Gold Classic

Choose card type:
 VISA MasterCard Picture Regular

For Gold Card Applicants:

If we are unable to process your application at this time, will you accept a Classic Card? Yes No

TELL US ABOUT YOURSELF

Mr Mrs Miss

First Name _____ Middle Name _____ Last Name _____
 Name to appear on card (limit to 19 spaces; initials not accepted except for middle name)

Birthdate _____ Place of Birth _____ Mother's Full Maiden Name _____
 mm dd yy First MI Last

Civil Status Single Married Widowed Separated | Sex Male Female

Educational Attainment _____ No. of Dependents _____
 High School Some College College Post Graduate

Email Address _____ Nationality Filipino Others _____

Home Address _____

Permanent Address (if different from Home Address) _____ Zip Code _____

Years of Stay _____ Home Tel. No. _____

Best time to call me: _____ Mobile No.: _____

Home Ownership Owned (mortgaged) Owned (not mortgaged) No. of cars owned _____
 Rented Monthly Rent _____ Living with Relatives/Parents _____

Taxpayer's ID No. (TIN) _____ SSS / GSIS No. _____

YOUR PERSONAL REFERENCE

Name (relative or friend) _____ Relation to reference _____

First MI Last Relative Friend

Employer / Business Name _____ Business Tel. No. _____

Complete Business Address _____

Mobile No. _____

YOUR SPOUSE

Name _____

First Name Middle Name Last Name

Employer / Business Name _____ Business Tel. No. _____

Complete Business Address _____

Zip Code _____

YOUR WORK AND FINANCES

Employment Private Retired Unemployed Others
 Government Self-employed Student

Years with Present Employer/Business _____ Total No. of Years of Work/Business Experience _____

Position _____

Nature of Business _____

Occupation _____

Employer/Business Name _____

Complete Business Address _____
 (Floor, Building, No., Street, Village / Barangay / Municipality, City)

Zip Code _____

Business Tel. No. (ext) _____

Applicant's Basic Annual Income _____
 Basic Annual Income is defined as monthly salary x 13 months

Other Income Source _____

YOUR CREDIT CARDS

Do you have any existing Standard Chartered Bank MasterCard / Visa card? Yes No

Other major credit cards owned:

A Bank Name _____ Credit Limit _____ Member Since _____ Expiry Date _____
 Card Number _____

B Bank Name _____ Credit Limit _____ Member Since _____ Expiry Date _____
 Card Number _____

YOUR SUPPLEMENTARY CARD

Supplementary card applicants must be at least 16 years old.

Supplementary card applicants who are immediate relatives not living with the principal applicant must submit 2 valid IDs. The Bank reserves the right to require additional documents to process this application.

Please refer to the list of acceptable proof of identification indicated in this form. If you want to apply for additional supplementary cards, please call 830-1111.

1. First Name _____ Middle Name _____ Last Name _____

Name to appear on card (limit to 19 spaces; initials not accepted except for middle name)

Home Tel. No. _____ Mobile No. _____ Sex Male Female

Relationship to Applicant Spouse Son / Daughter Parent
 Brother / Sister In-law: parent, child, sibling Others _____

Living with Applicant? Yes No

2. First Name _____ Middle Name _____ Last Name _____

Name to appear on card (limit to 19 spaces; initials not accepted except for middle name)

Home Tel. No. _____ Mobile No. _____ Sex Male Female

Relationship to Applicant Spouse Son / Daughter Parent
 Brother / Sister In-law: parent, child, sibling Others _____

Living with Applicant? Yes No

3. First Name _____ Middle Name _____ Last Name _____

Name to appear on card (limit to 19 spaces; initials not accepted except for middle name)

Home Tel. No. _____ Mobile No. _____ Sex Male Female

Relationship to Applicant Spouse Son / Daughter Parent
 Brother / Sister In-law: parent, child, sibling Others _____

Living with Applicant? Yes No

YOUR SIGNATURE

APPLICATION TERMS AND CONDITIONS

I confirm that the information herein is true, complete and correct. I authorize Standard Chartered Bank to verify and investigate all information furnished by me from whatever sources it may consider appropriate, including but not limited to the Bureau of Internal Revenue. I understand that any false or inaccurate information herein or in the related documents is sufficient ground for legal action and the rejection of my application. If this application is denied, the Bank is not obliged to return any document nor provide any reason for the denial.

I authorize the Bank to record telephone conversations between the Bank (including its authorized third party service providers) and myself. I agree, subject to applicable law, that such recording or a transcript thereof may be used by the Bank in resolving disputes, and further confirm that nothing herein shall oblige the Bank to provide me with any such recording or transcript. I agree that verbal instructions, as well as notices and other correspondence sent or purportedly sent, or hereinafter, by me to the Bank through fax, shall be valid and binding upon me. I confirm that the Bank shall be entitled (but not bound) to act on such verbal instructions or documents and/or take steps in connection therewith or in reliance thereupon as the Bank may in good faith determine and may further use documents transmitted by fax as evidence in a court of law.

I have read and agreed to the Important Product Program Details on the reverse side. By signing or using my Standard Chartered Bank credit card, I agree to be bound by the Bank's Credit Cards Terms and Conditions and consent to the Bank's disclosures of adverse information relating to me or my credit card account to credit bureaus or similar organizations. The Bank may from time to time modify, supplement or supercede such terms and conditions with notice to the Cardholder.

Ensure that all required documents have been attached.

Send my card and my statement to my Home Office



Signature over Printed Name _____

Date _____

FOR BANK USE ONLY

APPLICATION REQUIREMENTS AND INSTRUCTIONS

- **Minimum Requirements.** You must be 21 to 70 years old, maintain residence or a business address in Standard Chartered Bank's service regions, have a landline at home or an active mobile phone, and a landline phone at your business address.
- **BSP-Mandated Requirements.** Under BSP Circular 622, all employed applicants are required to submit (a) their latest income tax return, if applicable, duly stamped as received by the BIR, or (b) a copy of their employer's BIR Form 2316. Self-employed applicants are required to submit, in addition to their ITR, a copy of their latest financial statements.
- **Documentary Requirements.** Please submit:
 - Income documents
 - Employed**
 - Latest credit card statement*
 - Original one month pay slip (With company name or employee ID/number)
 - Original certificate of employment
 - Self-Employed**
 - Photocopies of the following:
 - Latest credit card statement*
 - Certificate of business registration
 - Last three months' bank statement and original bank certification

*Credit card statement must refer to the credit card specified in this application.
- Proof of Identification. Submit a photocopy of ANY ONE (1) of the following: Passport, Driver's License, PRC ID, GSIS e-Card, SSS Card, NBI Clearance, Police Clearance, Postal ID, Voter's ID, Company IDs issued by private entities or institutions registered with or supervised or regulated either by the BSP, SEC or IC.
- Applicants who have been previously declined may only re-apply after six (6) months.

MECHANICS

1. The Standard Chartered Bank Free Miles program ("Promo") will run from April 1, 2009 to June 30, 2009 ("Promo Period").
2. The Promo is open to non-Standard Chartered Bank cardholders who apply for a Standard Chartered Bank credit card within the Promo Period, indicating their Mabuhay Miles membership number in the Standard Chartered Bank Free Miles Application Form, and are approved for a Standard Chartered Bank primary credit card ("Standard Chartered Card") no later than July 31, 2009, and whose Standard Chartered Cards are properly delivered by September 30, 2009. Existing Standard Chartered Bank cardholders applying for an add-on credit card or supplementary card and those who voluntarily cancel their cards and subsequently apply for a new Standard Chartered Card are not eligible for the Promo.
3. Each primary credit card application submitted within the Promo Period and subsequently approved will receive 3,000 Mabuhay Miles and annual fee waiver for 3* consecutive years. The approved applicant will also receive an additional 200 Mabuhay Miles for each of the first 3 supplementary card applications submitted and approved within the Promo Period. Approved supplementary card accounts are also entitled to annual fee waiver for 3* consecutive years. Unless otherwise qualifying for further waivers under the Free Gold for Life Program, all Standard Chartered Cards approved under the Promo shall be billed applicable annual fees starting on the 4th year. Under the Free Gold For Life program, a Gold primary cardholder must spend P90,000 per annum and a Gold supplementary cardholder must spend P20,000 per annum to be eligible for an annual fee waiver for the succeeding year. For details on the Free Gold for Life program, please visit www.standardchartered.com/ph/cb/promotion/promo_free_gold. *In the event no activity is registered on a primary or supplementary card for 24 consecutive months, Standard Chartered Bank reserves the right to cancel the credit card.*
4. All Standard Chartered Cards qualifying under the Promo should be used at least 5 times for any amount within 3 months from card delivery and must not be cancelled by the cardholder within 12 months of issuance. In the event a cardholder fails to comply with these Promo conditions or is found to have made invalid transactions or multiple redemptions under fraudulent means, as determined by Standard Chartered Bank in accordance with Promo terms and conditions, Standard Chartered Bank shall have the absolute right to charge the amount of P3,000 to the primary cardholder's account and P1,000 for each of the first 3 enrolled supplementary card accounts approved under the Promo. These charges shall cover costs to Standard Chartered Bank relative to the Promo offers.
5. Applicants who are not Mabuhay Miles members can register for Mabuhay Miles membership online at www.mabuhaymiles.com.ph, indicating their Mabuhay Miles Membership Number in the Standard Chartered Bank Free Miles Application Form subsequently submitted.
6. To apply for an Standard Chartered Card under the Promo, the applicant may:
 - a. CALL : (02) 830-1111.
 - b. TEXT : PAL_APPLY_<name, contact number> to 2338 for Globe or 3919 for Smart. The applicant will receive a confirmation SMS. In the event no confirmation SMS is received, the applicant may re-send the SMS or call Standard Chartered Bank's Contact Centre at 830-1111.
 - c. FAX : a completed copy of the enclosed Standard Chartered Bank Free Miles Application Form and all required supporting documents to 830-1156.
7. All credit card applications submitted within the Promo Period are subject to Standard Chartered Bank's final credit approval.
8. The corresponding number of free Mabuhay Miles, will be credited to the primary cardholder's Mabuhay Miles account indicated in the application. Mabuhay Miles credited are non-convertible to cash and non-refundable. For the full Mabuhay Miles terms and conditions, please visit www.mabuhaymiles.com.ph.
9. Please allow 30 working days from delivery of your Standard Chartered Bank Card for the Mabuhay Miles to be credited to the primary cardholder's indicated Mabuhay Miles account. The primary cardholder's name and Mabuhay Miles account name must match. Crediting of Mabuhay Miles can be completed only if the correct Mabuhay Miles Membership Number is indicated in the application form.
10. Standard Chartered Bank makes no representation or warranty, nor assumes any liability or responsibility beyond the proper crediting of Mabuhay Miles pursuant to the Promo terms. Further, Standard Chartered Bank does not assume any liability in respect of the quality of the services provided by Mabuhay Miles.
11. Unless otherwise specified, this Promo cannot be availed in conjunction with any other ongoing Standard Chartered Bank promo or program.
12. Standard Chartered Bank shall have exclusive discretion on all matters relating to this Promo and all decisions with the concurrence of DTI will be final and binding on all applicants and/or cardholders.

IMPORTANT PRODUCT PROGRAM DETAILS

1. Annual Fee. Annual fees are automatically waived for the first year. The following annual fees will be charged starting on the 2nd year:

	Primary	Supplementary
Classic Card	P 1,200	P 600
Gold Card	P 2,500*	P 1,250
Classic Picture Card	P 1,450	P 850
Gold Picture Card	P 2,850	P 1,600

* Annual fee for Gold cards may be waived provided qualified under the Free Gold for Life Promo.
2. Credit Limit. The Primary Card and all approved add-on and Supplementary Cards will have a shared credit limit. The Primary Cardholder is responsible for all transactions on, and compliance with card Terms and Conditions by, the Primary and all Supplementary/add-on Cards.
3. Validity. Unless otherwise cancelled by the Bank, validity of each Supplementary Card will depend on validity of the Primary Card.
4. Finance Charge. The finance charge is the interest billed to the Cardholder's account if he pays an amount less than the Statement Balance. It is calculated on an average daily basis at the monthly interest rate of 3.5%, which is multiplied by the daily outstanding balance (total unpaid charges less any credits).
5. International Transaction. International transactions (i.e. transactions denominated in a currency other than Philippine peso) will be subject to a (x%) charge over the applicable exchange rate on the day the item is posted on the card account.
6. Minimum Amount Due. Your minimum amount due is computed as the total of 5% of the total outstanding balance on all accounts (this includes the EZPay Installment due for the month), plus any amount in excess of your credit limit and any past due amounts, or P200, whichever is higher.
7. Payment Due Date. Please note your payment due date as specified in the statement of account. If the minimum amount due is not paid by due date, a Late Charge computed at 7.5% of the Minimum Payment Due or P600, whichever is higher, is billed to the cardholder's account. An additional P100 late fee will be charged once the credit card account reaches 60 days past due.
8. Delinquency. Failure to make proper and timely payment will result in the card account's delinquency, blocking of the account, and the full amount of the same as well as any other outstanding obligations of the cardholder to the Bank (such as personal loans and other credit accommodations) becoming due and demandable, subject to applicable fees and charges. This will also negatively impact cardholder's credit rating and may risk access to future loans from other lending institutions. The Bank will take action to collect any unpaid dues, including legal action where necessary.
9. Overlimit fee. An over limit fee of P500 will be charged for each transaction (inclusive of retail purchases, cash advances, fees and other charges) exceeding the assigned credit limit.
10. Cash Advance fee. Each cash advance transaction will be charged a Cash Advance Fee equivalent to 4% of the transaction amount or P375, whichever is higher. A finance charge shall be due on each Cash Advance from the date of the advance until full repayment.
11. Disclosure of Information. The Bank may share appropriate Cardholder information to its service providers as well as to reputable companies whose products and services may interest the Cardholder. The Bank may verify and investigate information furnished by the Applicant from whatever source the Bank may consider appropriate.
12. Lost or Stolen Card, Disclosed PIN. A lost or stolen credit card should be reported immediately to the Bank's Contact Center. The Cardholder will remain fully responsible for payment of all transactions made on the lost or stolen credit card or completed through unauthorized use of the PIN.
13. Acceptance of Terms and Conditions. A copy of the terms and conditions will be delivered with the card to the Cardholder. By signing the credit card, the Cardholder indicates that he has read, understood and accepted such terms and conditions governing the use of credit cards. The Bank may from time to time modify, supplement or supersede such terms and conditions with notice to the Cardholder.
14. Contact Centre. For any concerns, you may call our Contact Centre at: 830-1111 (Metro Manila), 1-800-1-888-1188 (Toll-Free, for non-Metro Manila areas) or send us an SMS at 0917-7911111 for Globe subscribers or 0918-9221111 for Smart subscribers.

For further details, please refer to Card Member Guide.



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