

the **Statement** date, and on all new transactions from the respective transaction dates. Note: No finance charge will be levied if payment is received in full by the due date AND there is no balance carried forward from the previous statement.

#### CASH ADVANCE CHARGES

Cash advance fee per transaction is charged as follows:  
5% on the Cash Advance, subject to a minimum fee of S\$15.

#### PLUS

Finance charges at the effective interest rate indicated on your monthly Statement on the amount withdrawn from the date of the **transaction** until the date of full payment.  
Effective Interest Rate: As indicated on your monthly statement.  
Funds Transfer Computation: Interest would immediately accrue when the Bank makes payment of the Funds Transfer to the other account of the Cardmember.

#### MINIMUM MONTHLY REPAYMENT

a) if the New Balance is less than S\$50, the amount of the New Balance; or  
b) if the New Balance exceeds S\$50 but does not exceed the Credit Limit, 3% of the New Balance or S\$50 whichever is higher; or  
c) if the New Balance exceeds the Credit Limit, 3% of the New Balance plus the amount in excess over the Credit Limit; or  
d) if a new account is opened for the purpose of instalment repayment Funds Transfer, the Minimum Payment shall be the aggregate of the full monthly instalment amount.  
PROVIDED that the Minimum Payment due includes any outstanding Minimum Payment due in respect of previous Statements or any part thereof.

Notwithstanding the above, the Bank reserves its right in its sole and absolute discretion to determine or vary the basis upon which the Minimum Payment due is calculated.

#### LATE PAYMENT CHARGES

Tiered late charges if minimum payment is not received by the due date.

New Balance Amount	Late Payment Charge
Up to S\$1,000	S\$40
S\$1,000.01 to S\$3,000	S\$50
S\$3,000.01 and above	S\$60

#### ANNUAL MEMBERSHIP FEE\*

MANHATTAN Principal Card	S\$150
Each MANHATTAN Supplementary Card	S\$75

#### LOST/STOLEN CARD LIABILITY

The Cardmember shall not be liable for any unauthorised card transactions effected after a written notification is received by the Bank and provided the Bank is satisfied that he has acted in good faith and with all responsible care and diligence in safeguarding the card and in promptly reporting its loss to the Bank and the police. This limitation of liability does not apply to cash advances.

#### RETRIEVAL FEE

Requests for copies of sales drafts and statements are subject to the following charges:  
Sales Draft Charge per copy S\$5  
Statement – Current to 3 months old Free  
3 months to under 1 year old S\$10  
1 year to 5 year old S\$20  
Beyond 5 years old S\$50

#### SERVICE FEE

Returned cheque (insufficient funds)	S\$50
Rejected Direct Debit Authorisation (insufficient funds)	S\$50
Post-dated Cheque Payment	S\$25
Credit Refund via Cashier's order	S\$10
Branch Counter Payment	S\$5

#### REPLACEMENT FEE

Replacement card	S\$20 per card
Picture replacement for Picture Credit card	S\$20 per picture

#### OVERSEAS TRANSACTIONS

All transactions effected in a currency other than Singapore Dollars will be converted from the transaction currency into Singapore Dollars at a rate selected by MasterCard International from within a range of wholesale market rates or the government-mandated rate in effect on the conversion day.

With effect from 7 April 2006, all MasterCard International cards will be subjected to the following charges representing the charge imposed by MasterCard International on the Bank:  
- Transactions in currencies other than Singapore Dollars incurred outside of Singapore will be subject to a charge of 1%  
- Transactions in currencies other than Singapore Dollars incurred in Singapore will be subject to a charge of 0.2%  
- Transactions in Singapore Dollars incurred outside of Singapore will be subject to a charge of 0.8%

All such overseas transactions will also be subject to a Bank charge\* as the Bank may determine in its sole and absolute discretion from time to time. The exchange rate for such overseas transactions may differ from the rate on the transaction date due to market fluctuation.

\*Subject to GST at prevailing rate.

\*Currently 1.5%

## The Manhattan Cardmembers' Agreement

### 1. DEFINITIONS

In this Agreement:

“**Agreement**” means this agreement as may be varied from time to time;

“**Application**” means an application for the issue of a Card upon the terms and conditions of this Agreement;

“**ATM**” means the automated teller machine or any card-operated machine which accepts the Card including but not limited to machines belonging to the Bank or to the PLUS SYSTEM ATM network or the MasterCard Cirrus ATM network;

“**Authorised Users**” means entities or persons (including the Bank as well as other banks) which subscribe for the services of the Bureau and are permitted by the Authority to receive Credit Information from the Bureau, and “Authorised User” means any of such entities or persons.

“**Authority**” means the Monetary Authority of Singapore established under section 3 of the Monetary Authority of Singapore Act (Cap. 186).

“**Bank**” means Standard Chartered Bank, its successors and assigns;

“**Bureau**” means CREDIT BUREAU (SINGAPORE) PTE LTD and any other credit bureau of which the Bank is or may become a member or subscriber, and shall include, where applicable, its officers, directors, shareholders, employees and agents.

“**Card**” means any Manhattan Card issued by the Bank pursuant to this Agreement including a Card issued by the Bank to Corporate Cardmembers or issued by the Bank by special arrangement with an association, club or any legal entity and any renewal or replacement thereof, and subject to Clause 8, includes a Supplementary Card;

“**Card Account**” means any such account maintained with or opened by the Bank in respect of the Card for the purpose of entering all credits and debits received or incurred by the Cardmember under this Agreement;

“**Card Transaction**” means any payment made or Cash Advance obtained or any amount charged for any goods, services and/or other benefits by, through or from the use of the Card or the Card numbers or the PIN or in any other manner, including but not limited to mail, telephone or facsimile orders or reservations, regardless of whether a sales draft or Cash Advance or other voucher or form is signed by the Cardmember;

“**Cardmember**” means the person to whom a Card is issued and where the context requires means the Principal Cardmember and every Supplementary Cardmember;

“**Cardmember Information**” means any and all information in respect of the Card Account, the use of the Card and the Cardmember's financial affairs and/or standing, including but not limited to Credit Information.

“**Cash Advance**” means a disbursement of funds in any currency, in cash, by way of transfer by phone, electronically or any other means to a bank account or by way of any other form of payment to any party, obtained through the operation of the Card Account or by the use of the Card at ATMs, the Bank, or other participating banks or financial institutions, and includes any Emergency Cash Withdrawal”

“**Credit Limit**” means the maximum limit prescribed by the Bank of which the Indebtedness outstanding at any one time shall not exceed;

“**Credit Information**” means any and all information in respect of the Card Account, the use of the Card and the Cardmember's financial affairs and/or standing, which may be disclosed to the Bureau by the Bank in accordance with the provisions of the Banking Act (Cap.19).

“**Emergency Cash Withdrawal**” means a disbursement of funds in any currency, in cash, by way of transfer or any other form of payment, obtained by the use of any PIN, PIW or upon verification of the Cardmember's identity in any other way, from the Bank or other participating banks or financial institutions

“**Indebtedness**” means the sum total of the Cardmember's liabilities owing or payable to the Bank in respect of or in connection with the Card Account and/or this Agreement, including but not limited to all Card Transactions, fees, charges, goods and services tax, interest, costs and expenses (including legal costs) whether actual or contingent at any given time;

“**Minimum Payment**” means the amount determined in accordance with Clause 5.5;

“**New Balance**” means the Indebtedness outstanding on a Card Account according to the Bank's records on the date of issue of the Statement;

“**Payment Due Date**” means the date specified in the Statement for payment of the New Balance or any part thereof (including the Minimum Payment);

“**PIN**” means the Personal Identification Number issued to the Cardmember to enable him to gain access to an ATM;

“**PIW**” means the Personal Identification Word selected by the Cardmember for purposes of verifying his identity;

“**Principal Cardmember**” means the person in whose name the Card Account is maintained and at whose request, a Supplementary Card has been issued by the Bank to a Supplementary Cardmember;

“**Statement**” means a statement of account rendered by the Bank reflecting the New Balance outstanding for the specified period;

“**Supplementary Card**” means a Card issued to a Supplementary Cardmember; and

“**Supplementary Cardmember**” means the person to whom a Supplementary Card is issued by the Bank.

1.2 Words referring to the singular number shall include the plural number and vice versa. Words referring to the masculine gender also refer to the feminine and neuter genders. Reference to a person includes reference to a sole proprietor, partnership firm, company, corporation or other entity. Reference to a Clause is to a clause of this Agreement. The headings to the Clauses are for reference only and shall not be taken into consideration in the interpretation or construction of this Agreement.

### 2. COLLECTION OF THE CARD

2.1 Unless otherwise instructed in writing by the Cardmember that such Cardmember would be attending at the Bank's branches to collect the Card personally, the Bank may send the Card and any renewal or replacement thereof by post to the address notified to the Bank by the Cardmember at the sole risk of the Cardmember.

2.2 Upon receipt of the Card, the Cardmember must sign on the Card immediately. All facilities made available by the Bank to the Cardmember in respect of the Card and the Card Account are subject to the terms and conditions of this Agreement and all other agreements, notices or other documents arising out of or in connection with this Agreement. By signing on or using the Card and/or signing on the acknowledgement receipt, the Cardmember signifies his acceptance and agrees to be bound by the terms and conditions of this Agreement.

### 3. RESTRICTIONS ON USE OF THE CARD / CARDMEMBER'S PARTICULARS

3.1 The Cardmember must ensure that no one else uses the Card, during the validity period printed on the Card or such other validity period as may be determined by the Bank in the Bank's discretion.

3.2 The Card remains the Bank's property at all times. At the Bank's request made at any time in its absolute discretion, the Cardmember must immediately surrender to the Bank the Card cut in half.

3.3 The Cardmember must ensure that the Card is not used for any illegal Card Transaction. The Card may only be used to effect Card Transaction during its validity period or such other period as may be determined by the Bank in the Bank's discretion.

3.4 The Cardmember must immediately inform the Bank in writing of:  
a) his intention to reside outside Singapore; or  
b) any change in his particulars or other information as stated in his Application or any other information or particulars notified to the Bank from time to time, including any change in his residential or office address or salary or in his employment or his position with his employer.

3.5 The Cardmember must provide the Bank with any information and documents as the Bank may require from time to time in its absolute discretion.

3.6 The Bank is entitled, in its absolute discretion, at any time without notice and without giving any reason or without liability to the Cardmember to:  
a) cancel or suspend the Cardmember's right to use the Card entirely or in respect of specific facilities; or  
b) refuse to authorise any Card Transaction; or  
c) refuse to re-issue, renew or replace the Card,

which will not, in any case, affect the Cardmember's obligations under this Agreement which will continue in full force and the Indebtedness outstanding will be immediately due and payable including all Card Transactions which the Cardmember has carried out but which have not been debited to the Card Account. There will be no refund of any annual fees or other fees paid if the Bank so cancel or suspend Cardmember's right to use the Card.

### 4. THE CARD ACCOUNT

4.1 The Bank will open and maintain a separate Card Account for each Card issued by the Bank and the Bank shall debit the relevant Card Account with the Indebtedness and all loss

or damage arising from or relating to the issue or use of the Card and other liabilities incurred or payable by the Cardmember under this Agreement.

4.2 The Cardmember must not use the Card to incur Indebtedness exceeding the Cardmember's Credit Limit at any one time without the Bank's prior written consent.

4.3 In calculating whether the Credit Limit has been exceeded, the Bank may take into account the amount of any Card Transaction which the Cardmember has carried out but which has not been debited to the Card Account and of any authorisation given by the Bank to a third party in respect of a proposed Card Transaction.

4.4 The Bank will convert the amount of any Card Transaction, if denominated in a currency other than Singapore Dollars, to Singapore Dollars in accordance with the Bank's usual practice.

### 5. PAYMENT / STATEMENT

5.1 The Bank will send the Cardmember a Statement on a monthly or other periodic basis as the Bank may deem fit. In the event that the Bank is unable to send a Statement or a consolidated Statement to the Cardmember for any reason whatsoever, the Bank shall not be liable to the Cardmember and the liability of the Cardmember under this Agreement to the Bank shall not cease and all Indebtedness shall continue to accrue and for the purpose of calculating interest and establishing the date on which payment is due, the Bank may select a date each month or other period as the Payment Due Date.

5.2 The Cardmember is liable to pay the New Balance outstanding as shown in the Statement, which payment must be received by the Bank on or before the Payment Due Date; however, the Cardmember may elect to pay at least the Minimum Payment due.

5.3 Payments made to the Bank of any sums due under this Agreement shall be deemed not to have been made until such time as the relevant funds have been received for value by the Bank.

5.4 If the Bank does not receive full payment of the New Balance as shown in the Statement on or before the Payment Due Date, the Bank is entitled to charge and debit to the Card Account all charges and fees calculated in accordance with Clause 7.

5.5 The Minimum Payment due on a Statement is calculated as follows:  
a) if the New Balance is less than S\$50, the amount of the New Balance; or  
b) if the New Balance exceeds S\$50 but does not exceed the Credit Limit, 3% of the New Balance or S\$50 whichever is higher; or  
c) if the New Balance exceeds the Credit Limit, 3% of the New Balance plus the amount in excess over the Credit Limit; or  
d) if a New Account is opened for the purpose of instalment repayment Funds Transfer, the aggregate of the full monthly instalment amount;  
PROVIDED that the Minimum Payment due includes any outstanding Minimum Payment due in respect of previous Statements or any part thereof.  
Notwithstanding the above, the Bank reserves its right in its sole and absolute discretion to determine or vary the basis upon which the Minimum Payment due is calculated.

5.6 If the Bank does not receive payment of the Minimum Payment due in full on or before the Payment Due Date, the Cardmember must pay the Bank a late payment charge, calculated according to Clause 7.2.

5.7 Further, without prejudice to any other right or remedy which the Bank may have, the Bank reserves its right to immediately suspend the Cardmember's use of the Card and the Cardmember must not use the Card until he has paid the Minimum Payment due.

5.8 Notwithstanding and without prejudice to the other provisions of this Agreement, the Cardmember must immediately pay the Indebtedness in full upon the Bank's demand which it may make at any time in its absolute discretion.

5.9 The Bank will apply all payments and credits to the Card Account in satisfaction of all Indebtedness in such order of priority and in such manner as the Bank may deem fit in its absolute discretion, notwithstanding any specific appropriation by the Cardmember by any other person making the payment. Without prejudice to the generality of the foregoing, the Bank may apply all payments and credits to the Card Account in the following order:-  
a) all fees, charges and interest shown on the Statement and previous Statements;  
b) all balances subject to any promotional interest rate, with payments and credits being applied first to the balances with the lowest promotional interest rate;  
c) all other balances shown on the Statement; and  
d) all other Card Transactions not yet shown on the Statement.

5.10 All payments provided by this Agreement to be paid by the Cardmember are to be made in Singapore dollars. If any payment is received or recovered by the Bank (as the case may be) in a currency other than Singapore dollars, the Bank will convert it at such time and rate of exchange as the Bank may adopt in accordance with its usual practice and the Cardmember must fully indemnify the Bank against all exchange risks, losses and charges sustained or incurred by the Bank as a result of such conversion.

5.11 All payments provided by this Agreement to be paid by the Cardmember must be made in full without any deduction or withholding (whether in respect of set-off, counterclaim, duties, taxes or otherwise) unless such deduction or withholding is required by law. If any deduction or withholding is required by law, the Cardmember must immediately pay the Bank the additional

amount so that the net amount received and retained by the Bank equals to what the Bank would have received and retained had no such deduction or withholding been made.

5.12 Without prejudice to the generality of the foregoing, the Cardmember must pay any goods and services tax or other taxes or levies which may be imposed by law or required to be paid in respect of any monies payable to or received or receivable by the Bank or any expenses incurred by the Bank (except to the extent prohibited by law) and the Bank is entitled to debit the same to the Card Account.

5.13 If the Cardmember has any other credit card issued by the Bank, the Credit Limit is a combined credit limit for all the accounts and the total Indebtness on the accounts must not exceed the Credit Limit. Without prejudice to the Bank's rights and remedies, the Cardmember in the case of a Corporate Card, shall be liable to make immediate payment of the amount in excess of the Credit Limit if the Cardmember exceeds his Credit Limit or upon the expiry of any temporary credit limit extension if such extension has been granted (as the case may be).

5.14 The Bank shall only credit the Card Account with a refund in respect of a Card Transaction or any payment made to the Card Account or any other credit due to the Cardmember in accordance with its usual practice if and when the Bank receives the amount of such refund, payment or credit in Singapore.

5.15 The Cardmember must inspect and examine the Statement and inform the Bank in writing of any irregularity in the Statement within fourteen (14) days from the date of the Statement in default of which, the contents of such Statement shall be conclusive evidence of the Cardmember's liability to the Bank of the amount stated therein but the Bank is entitled at any time to correct any error or omission in the Statement.

### 6. CASH ADVANCES

6.1 The Cardmember may use his Card to obtain Cash Advances up to the limit determined by the Bank from time to time, whether or not such limit is notified to the Cardmember, at the branches of the Bank and/or such branches of participating banks and financial institutions displaying the MasterCard decal and at any MasterCard Cirrus ATM.

6.2 Each Cash Advance obtained is subject to:  
a) a finance charge calculated at the rate of 0.067% per day on each Cash Advance from the date of the Cash Advance until full payment is received and credited to the Card Account; and  
b) a cash advance fee in respect of each Cash Advance calculated at the rate of 5% applies on the Cash Advance, subject to a minimum fee of S\$15.

### 7. CHARGES

7.1 If the Bank does not receive payment of the New Balance shown in the Statement in full by the Payment Due Date, the Cardmember must pay a finance charge as indicated on the Cardmember's Statement on the indebtedness outstanding or any part thereof from the date of Statement until the date of full payment. The Bank will add to the existing debit balance on the Card Account the amount of such Card Transactions (excluding Cash Advances) effected after the date of that Statement for the purpose of determining and calculating finance charges thereon.

7.2 If the Bank does not receive payment of the Minimum Payment due specified in the Statement in full by the Payment Due Date, the Cardmember must pay, in addition to paying the finance charge stipulated in Clause 7.1, late payment charges at the tiered rates based on the New Balance shown in the Statement:

New Balance Amount	Late Payment Charge
Up to S\$1,000	S\$40
S\$1,000.01 to S\$3,000	S\$50
S\$3,000.01 and above	S\$60

7.3 Further, the Bank is entitled to charge and debit to the Card Account:  
a) an annual fee for the issue and renewal of the Card; and  
b) a handling fee for any cheque or payment order tendered in payment to the Bank which has not been honoured for any reason; and  
c) an administrative fee for the replacement of the Card or for the Bank's provision, supply or copying of any records, statements, sales drafts, credit vouchers or other documents relating to the use of the Card or the Card Account at the Cardmember request; and  
d) a charge for each travel airline or hotel reservation made through the use of the Card which is subsequently cancelled or not taken up and such charge shall be at the rate prescribed by the establishment with or through whom the reservation was made or at such rate as the Bank may prescribe from time to time without notice.

7.4 All fees and charges provided by this Agreement to be paid by the Cardmember are not refundable in any event.

7.5 The Bank shall determine and/or vary at any time the amounts, rates and/or basis of calculation of all fees and charges provided by this Agreement to be paid by the Cardmember without notice and without giving any reason. Without prejudice to the foregoing, the Bank may give the Cardmember notice of such changes of the fees and charges payable at the time of delivery of the next Statement following such changes. The Bank reserves the right to levy such fees and/or charges for any service or facility provided by the Bank or for

any action taken by the Bank in connection with the Card Account.

7.6 All charges payable under this Agreement are payable by the Cardmember after as well as before judgement.

### 8. SUPPLEMENTARY CARD

If a Supplementary Card is issued, this Clause 8 and all other clauses, except for Clause 9 shall apply to the Supplementary Cardmember.

8.1 At the request of the Principal Cardmember, the Bank may issue at its absolute discretion a Supplementary Card to a person nominated by the Principal Cardmember as a Supplementary Cardmember. The Supplementary Card, the PIN, the PIW, the Statement and all communication will be sent or given in accordance with this Agreement to the Principal Cardmember.

8.2 The Supplementary Cardmember is liable for such part of the Indebtedness in connection with his Supplementary Card upon and subject to the terms and conditions of this Agreement; each Supplementary Cardmember is not liable in any way for such part of the Indebtedness incurred by the Principal Cardmember and/or any other Supplementary Cardmember.

8.3 The Principal Cardmember is liable for the aggregate Indebtedness (whether incurred by the Principal Cardmember or the Supplementary Cardmembers) in connection with the Card Account and is jointly and severally liable with each Supplementary Cardmember for such part of the Indebtedness in connection with his Supplementary Card.

8.4 All undertakings, liabilities and obligations of the Principal Cardmember and the Supplementary Cardmember are not to be prejudiced or affected in any way by any dispute or counterclaim or right of set-off which the Principal Cardmember and the Supplementary Cardmember may have against each other.

8.5 In respect of such part of the Indebtedness in connection with a Supplementary Card, the discharge of liability of the Supplementary Cardmember for any reason (including, without prejudice to the generality of the foregoing, any disability or incapacity of the Supplementary Cardmember, or any invalidity or unenforceability of any provision of this Agreement against the Supplementary Cardmember, or any waiver permitted by the Bank) will not prejudice or affect the undertakings, liabilities and obligations of the Principal Cardmember or the Bank's rights and remedies against the Principal Cardmember, and vice versa.

8.6 The Credit Limit in respect of the Card Account is the combined limit applicable to the Principal Cardmember and the Supplementary Cardmember collectively. The Principal Cardmember and the Supplementary Cardmember must not allow the Indebtedness incurred under or through their respective Cards to exceed the Credit Limit.

8.7 Without prejudice to the other terms and conditions of this Agreement, the Principal Cardmember hereby agrees and/or undertakes to procure that all payments required to be paid under this Agreement from any source, will be made without any instructions to the Bank as to the manner in which such payments are to be appropriated. The Bank has the right to appropriate all such payments in the manner as the Bank may deem fit, notwithstanding any instructions given to the Bank at the time of such payment. Without prejudice to the Bank's absolute right of appropriation, the Bank may appropriate all such payments firstly in reduction or extinction of such part of the Indebtedness incurred by the Principal Cardmember and secondly in reduction of such part of the Indebtedness incurred by the Supplementary Cardmember, such secondary appropriation to be in such order and manner as the Bank may deem fit in its absolute discretion.

8.8 Without prejudice to Clause 15, the Bank is hereby authorised by the Principal Cardmember to disclose (without being obliged to do so), in the Bank's absolute discretion, particulars of the Card Account to the Supplementary Cardmember and to such other persons as the Bank may deem fit to make such disclosure in the course of enforcing the Bank's rights under this Agreement or preliminary thereto, or in any other circumstances that the Bank may deem fit.

8.9 The Principal Cardmember may at any time request that the Bank terminate any Supplementary Cardmember's use of the Supplementary Card in accordance with Clause 11.2.

8.10 The Supplementary Cardmember may terminate the use of his Supplementary Card at any time in accordance with Clause 11.2.

8.11 The respective obligations and liabilities of the Principal Cardmember and the Supplementary Cardmember under this Agreement will continue notwithstanding that the use of such Supplementary Card is terminated.

8.12 All communication, as provided in Clause 20.2, sent or given to the Principal Cardmember or the Supplementary Cardmember is deemed to be communication sent or given to both. The Principal Cardmember and each Supplementary Cardmember agree to be bound by all instructions and requests written or oral from either the Principal Cardmember or any Supplementary Cardmember to the Bank.

8.13 Without prejudice to the other terms and conditions of this Agreement, the Principal Cardmember must indemnify and keep the Bank fully indemnified against all costs, fees and expenses which the Bank may incur arising from or in connection with all claims, demands, legal proceedings or actions by the Bank against any Supplementary Cardmember.

### 9. PIN

9.1 If a PIN is issued to the Principal and Supplementary Cardmember for use at any ATM, this Clause 9, in addition and without prejudice to the other terms and conditions of this Agreement, applies.

9.2 The PIN may be collected by the Principal and Supplementary Cardmember or sent by post to the Principal and Supplementary Cardmember at his sole risk.

9.3 Replacement of PIN may be made by the Principal Cardmember at any Standard Chartered Branch bank in Singapore in person with the credit card and personal identification document such as identity card or passport.

9.4 Replacement of PIN may be made by a Supplementary Cardmember only together with the presence of the Principal Cardmember at a Standard Chartered Bank branch in Singapore. Personal identification document such as identity card or passport of both the Principal and Supplementary Cardmember must also be produced.

9.5 The Principal and Supplementary Cardmember must not disclose the PIN, and must take all care to prevent the PIN from becoming known, to any other person.

9.6 The Principal Cardmember is liable for all Card Transactions effected by the use of the PIN, whether with or without the Principal Cardmember's knowledge or authority.

9.7 The Principal and Supplementary Cardmember's use of the Card is further subject to the Bank's terms and conditions governing the type of account that may be operated by the use of the Card and nothing in this Agreement will be construed as varying those terms and conditions.

### 10. LOSS / THEFT OF CARD / DISCLOSURE OF PIN

10.1 The Cardmember must at all times ensure that the Card is kept in a safe place and must exercise care and diligence to ensure the safety of the Card and that the PIN is not disclosed to any person.

10.2 If the Card is lost or stolen or if the PIN is disclosed to a third person, the Cardmember must immediately notify and give the Bank written confirmation of such loss, theft or disclosure and lodge a police report.

10.3 If the Card is lost or stolen or if the PIN is disclosed, the Cardmember shall remain liable for all unauthorised Card Transactions effected before the Bank receives written confirmation of such loss, theft or disclosure given in accordance with Clause 10.2. Provided that the Bank is satisfied that the Cardmember has complied with Clauses 10.1 and 10.2, the Cardmember shall not be liable for any unauthorised Card Transactions except cash advances effected after the said notification is received by the Bank.

10.4 The Cardmember must provide the Bank with all information as to the circumstances of such loss, theft or disclosure and render such assistance as the Bank may require.

10.5 If any lost or stolen Card is recovered, the Cardmember must immediately return to the Bank the Card cut in half without using it. The Principal and Supplementary Cardmember must not use the PIN after reporting to the Bank that the PIN has been disclosed.

10.6 The Bank may, in its absolute discretion, issue a replacement Card or a new PIN upon such terms and conditions as the Bank may deem fit, and the Bank reserves the right to charge such administrative fee specified in Clause 7.3.

### 11. TERMINATION

11.1 The Bank is entitled in its absolute discretion to terminate the Card Account or the use of any Card at any time, without any liability to the Cardmember and without giving any reason or notice. Without prejudice to the generality of the foregoing, the Bank may terminate the Card Account forthwith upon the occurrence of any one or more of the following events:  
a) the Cardmember's bankruptcy, insolvency, death or other legal incapacity; and/or  
b) if, in the Bank's opinion, the Cardmember is in breach of this Agreement; and/or  
c) the appointment of a receiver or trustee over the Cardmember's assets or property or any part thereof.

11.2 The Cardmember may terminate the Card Account by:  
a) giving the Bank written notice of termination; and  
b) returning to the Bank the Card cut in half; and  
c) paying the Indebtedness in full, thereupon the Card Account will be terminated.

11.3 If the Card Account is terminated by the Bank for any reason, the Cardmember must forthwith return to the Bank the Card cut in half and make full payment of the Indebtedness which will immediately become due and payable.

11.4 All Indebtedness payable by the Cardmember upon the termination of the Card Account includes such Card Transactions which the Cardmember has carried out prior to but not debited to the Card Account and must be paid upon the Bank's demand.

11.5 The Cardmember's obligations under this Agreement will continue notwithstanding the termination of the Card Account for any reason.

### 12. EXEMPTION AND DISCLOSURE

12.1 The Bank is not responsible for goods or services supplied by any merchant or the quality or performance of any goods or services pursuant to or in relation to any Card Transaction.



## Consumer Guide on Credit Cards

- Request your bank to give you the Highlights of Terms and Conditions governing the Credit Card that you are applying for to provide you the following information:

- Repayment grace period
- Interest rate charges for outstanding balances
- Minimum monthly payments
- Late payment charges
- Annual membership fees
- Cash advance charges
- Lost/Stolen card liability

- At the same time, ask yourself the following 15 questions when applying for a credit card:
  - Why am I applying for this card?
  - Can I pay for the purchases in full each month? Or do I intend to pay the minimum sum required and rollover my payment?
  - If I do rollover my payments, do I have the capacity to pay the accompanying charges?
  - Do I understand the terms and conditions for the use of the card? For example, do I know what the various fees, interest, finance charges and penalties that accompany the use of the credit card?
  - What action can the bank take if I fail to settle my overdue payments?

- Membership Fees**
  - When will the promotional free membership period, if any, expire? What is the fee I will have to pay after the expiry period?

- Payment**
  - What is the minimum amount I have to pay each month?
  - How much interest do I have to pay on the outstanding amount?
  - If I do not make the minimum payment for one month, what are all the interest and other charges that I will have to pay?
  - What are the charges I will incur if my payment, either by cheque or GiRO, is returned for whatever reasons?

- Cash Advances**
  - If I take a cash advance from my credit card line, what are the charges that I will have to pay?

- Loss of Credit Card**
  - If I lose my credit card, what must I do?
  - If I lose my card what are my liabilities for unauthorised purchases?

- Credit Limit**
  - What is my credit limit?

- Changes in Terms and Conditions**
  - If there are any changes in the terms and conditions for the use of the card, will I be informed of these changes? If so, when will I be informed of these changes?

For a full set of the Code of Consumer Banking Practice Code, please refer to <http://www.abs.org.sg/documents/CodeBook.pdf> for more information.

## Card Information Sheet

This leaflet is intended as a quick consumer guide only. It contains an outline of the principal Terms and Conditions governing the Cardmember Agreement. All charges are subject to change by the Bank in its sole and absolute discretion. For full details, please read the Legal Mumbo Jumbo of MANHATTAN Card Agreement, which prevail at all times. For clarification, you may call our MANHATTAN Buddy at 1800 3333 969.

**REPAYMENT GRACE PERIOD**  
22 days from *billing/statement* date.

**FINANCE CHARGES FOR PURCHASES**  
Effective Interest Rate: As indicated on your monthly statement.  
If payment is not made in full by the due date, finance charges will be calculated on a daily basis at the effective interest rate indicated on your monthly Statement on the outstanding balance from

19.10 Notwithstanding any approved instalment plan, the Bank shall be entitled to demand payment of the Indebtedness from the Cardmember at any time, and the Cardmember undertake to pay such Indebtedness in full immediately on such demand.

19.11 The Bank is entitled, in its discretion to amend, vary or modify these terms and conditions at any time without notice, and such changes shall be binding on the Cardmembers with effect from such date as the Bank may determine.

### 20. GENERAL

20.1 The Bank's records (including computer and microfilm stored records) of all matters relating to the Card and/or the Card Account and any certificate signed by any of the Bank's officers stating the Indebtedness due and payable to the Bank as at any specified date shall be conclusive save for manifest error and the Bank may, in its absolute discretion, destroy any document relating to the Card Account after microfilming the same.

20.2 All Statements, notices, demands or other communication under this Agreement may be left at the Cardmember's last known address on the Bank's records; and/or sent by ordinary post to the Cardmember's last known address on the Bank's records; and/or sent by facsimile transmission to the Cardmember and/or the Company's last known residential or business number on the Bank's records; and/or published in such manner as the Bank may select.

20.3 All communication is deemed to have been effectively served on the Cardmember on the date of delivery if delivered by hand; and one day immediately following the date of posting if sent by post; and on the date of transmission if sent by facsimile transmission; and on the date of publication if published.

20.4 Without prejudice to Clauses 20.2 and 20.3 above, the Bank may send the Cardmember any marketing or promotional materials or any other communication (including but not limited to information, cards, postcards, mailers, letters, any other documents or items) by short message service (SMS) to the last known handphone number of the Cardmember on the Bank's records, by electronic mail to the last known email address of the Cardmember on the Bank's records, by facsimile transmission to the last known facsimile number of the Cardmember on the Bank's records, by ordinary pre-paid or personal delivery to the last known address of the Cardmember on the Bank's records. The Cardmember agrees that the Bank may also send the Cardmember by SMS or electronic mail or any other form of electronic means to the last known hand phone number or electronic mail address on the Bank's records, payment amount reminders including the payment due dates, reminders on any missed payments, alerts on any suspected account activities or any other information as the Bank may in its sole and absolute discretion think fit to disclose through such means. The Cardmember acknowledges, agrees and consents that Cardmember information may be disclosed, whether inadvertently or otherwise, to any third party, whether authorised or unauthorised, who may have, or may gain access in any way whatsoever to such SMS, email, facsimile or postal transmission sent by the Bank to the Cardmember.

20.5 The Bank may serve any writ of summons or any legal process or document requiring personal service in respect of any action or legal proceedings under this Agreement on the Cardmember and/or the Company by leaving it at the Cardmember last known address (whether within or outside Singapore) on the Bank's records; and/or sending it by post to the Cardmember last known address (whether within or outside Singapore) on the Bank's records. Service of such legal process or document is deemed to have been duly served on the Cardmember on the date of delivery if it is delivered by hand; and one day immediately following the date of posting if sent by post. Service of such legal process is deemed to be good and effectual service of such legal process on the Cardmember and nothing in this Agreement shall affect the Bank's right to serve legal process in any other manner permitted by law.

20.6 Unless this Agreement otherwise provides, all communication, requests and instructions from the Cardmember must be in writing and in accordance with the Bank's prescribed procedure then prevailing.

20.7 The Cardmember must indemnify and keep the Bank fully indemnified against all claims, demands, actions and proceedings which may be made against the Bank and all damage, liability, loss, cost and expense (including legal costs on a full indemnity basis) which the Bank may incur, sustain or suffer, directly or indirectly, arising from or in connection with the use or misuse of the Card, the PIN and/or the PIW with or without the Cardmember, knowledge or authority; and/or the negligence, misconduct or breach of any term and condition of this Agreement on the Cardmember part; and/or otherwise arising out of or in connection with this Agreement.

20.8 The Bank reserves the right, at any time, in its absolute discretion and without notice and without giving any reason, to introduce, amend, vary, restrict or withdraw all or any benefits, facilities and privileges in respect of or in connection with the Card Account, whether specifically relating to the Cardmember or generally to all or specific Cardmembers. For the avoidance of doubt, the word "facilities" includes Credit Limit granted by the Bank to the Cardmember.

20.9 A request by mail, telephone, facsimile transmission or other means of communication to a merchant for the supply of goods and/or services to be charged to the Card Account, whether or not made or authorised by the Cardmember and whether a sales draft, voucher or document is signed by the Cardmember, is a valid Card Transaction and the Bank will debit the Card Account with such Card Transaction.

18.15 A cancellation fee of S\$200 will be levied for early redemption or termination of an instalment repayment Funds Transfer. A conversion fee of S\$50 will be charged for any changes to the Instalment Tenor requested by the Cardmember, or for conversions from instalment repayment to non-instalment repayment or vice versa.

18.16 Where the Other Card/Credit Line/Bank Account(s) is denominated in a currency other than Singapore Dollars ("Foreign Currency Account"), the amount to be transferred must be indicated in Singapore Dollars. The Bank will only transfer the approved amount in Singapore Dollars to the financial institution where the Foreign Currency Account is kept. The Bank is not responsible for the actual final foreign currency amount credited or any charges, commission, fees debited in the process of the foreign exchange rate applied or levied by the financial institution where the Foreign Currency Account is kept, and the Cardmember shall remain liable for the full settlement thereof.

18.17 The Principal Cardmember shall continue to make payments on any Other Card/Credit Line/Bank Account(s) for which he/she has made a transfer application until he/she receives a letter of notification confirming that such Other Card/Credit Line has been credited. The Bank will not be liable for any overdue payment or interest or any other fees costs expenses whatsoever and howsoever incurred.

18.18 Notwithstanding any other provision relating to preferential or promotional interest rates or promotional periods in these terms and conditions, any of the Bank's brochures, application forms or other marketing material, the Bank may vary the interest rate chargeable, the basis of calculation of interest, fees and charges at any time in the Bank's sole discretion without any notice and with giving any reason.

### 19. EASYPAY PROGRAMME

19.1 The Cardmember may apply for the EasyPay Programme ("EasyPay"), which shall be valid for such period as the Bank may determine in its absolute discretion ("Promotion Period). Notwithstanding that the value of any Card Transaction is within the Credit Limit of the Cardmember, each EasyPay application is subject to the approval of the Bank in its absolute discretion. The Bank reserves the right to reject any application without having to give a reason therefor.

19.2 Upon approval of each EasyPay application, the Cardmember shall pay for the approved Card Transactions in instalments over such number of months in such amounts as the Bank may approve ("approved instalments"). Provided that the approved instalments shall cease to apply or be available to any Card Account of a Cardmember who has elected at any time to pay only the Minimum Sum due on any previous or current Statement, whether or not the Minimum Sum includes any approved instalment. The Bank reserves the right to include, remove or vary the period of such approved instalments at any time without notice.

19.3 The Cardmember authorises the Bank to bill the Card Account for the approved instalments from the time the Bank approves the application until full payment of all approved instalments is made to the Bank. The Cardmember acknowledges that the Bank will include the amount of all approved instalments in calculating the Credit Limit of the Cardmember at any one time.

19.4 Each EasyPay application is subject to a service fee amounting to a percentage of the Card Transaction amount per transaction subject to a minimum service fee as determined by the Bank, unless otherwise varied or determined by the Bank. The rates for the service fee and the terms and period of such applicable approved instalments may be varied without notice at any time in the Bank's discretion. Unless the Bank otherwise agrees, the service fee shall be payable in full together with the first approved instalment as appearing in the Statement, and shall not be refundable.

19.5 EasyPay applications must be made within 30 days from the date of the Card Transaction within the Promotion Period or such other time as the Bank may from time to time determine.

19.6 The Bank may, at its discretion, require that EasyPay shall be applicable only to Card Transactions of a specified minimum value.

19.7 EasyPay is not applicable for any Cash Advance, Balance Transfer and / or Funds Transfer and 0% Instalment Plan transactions, and such other promotions and transactions as the Bank may determine.

19.8 A non-refundable service charge of S\$50, or such other amount as the Bank may determine, will be payable for any variation to the tenor of the approved instalments made at the request of the Cardmember at any time during the term of an approved instalment plan. Such service fee will be charged to the Card Account on the Bank's approval of such variation. The Bank reserves the right to approve or decline any request for variation without assigning any reason whatsoever.

19.9 A one-time cancellation fee of S\$150, or such other amount as the Bank may determine, will be payable to the Bank immediately upon termination of any approved instalment plan, early repayment of the approved instalments or on termination of the Card, whether by the Cardmember or the Bank.

18.7 The Bank shall make payment to the Principal or Supplementary Cardmember's Other Card/Credit Line/ Bank Account (s) as the case may be, and either debit the Cardmember's Card Account, or the Cardmember's Funds Transfer Account as the Bank deems appropriate by such approved Funds Transfer amount. The Bank shall advise the Principal Cardmember of its decision on the Principal Cardmember's transfer application by way of a letter of notification or by reflecting the transaction on the Statement. Such payment may be made by the Bank prior to the letter of notification or Statement being received by the Principal Cardmember. The Bank reserves the right to determine the amount of the Funds Transfer and shall advise the Principal Cardmember when payment is made. The Principal Cardmember may not withdraw his/her application for such Funds Transfers once payment has been effected by the Bank to the Other Card/Credit Line/Bank Account(s).

18.8 Funds Transfer Balance in these terms and conditions shall mean the sum total of the Cardmember's liabilities in respect of or in connection with all Funds Transfers, including but not limited to all Card Transactions, amount of the Funds Transfer(s), fees, charges, goods and services tax, interest costs and expenses (including legal costs) whether actual or contingent at any given time outstanding according to the Bank's records on the date of the issue of the Statement.

18.9 The Bank may, at any time, offer a preferential interest rate on a non-instalment repayment Funds Transfer during a promotional period (a "Promotional Transaction"). Each approved Funds Transfer amount debited to the Card Account or Funds Transfer Account will be treated in the same way as a charge arising from a normal Card Transaction and will be reflected in the Statement. The Bank will charge interest on the Funds Transfer Balance in respect of any relevant Promotional Transaction at the preferential interest rate during the promotional period and then at the prevailing interest rate for Cash Advance when the promotional period has come to an end, provided always that there is no default by the Principal Cardmember and/or his/her Supplementary Cardholder during the promotional period. Interest applies from the date the transfer application is approved until the Principal Cardmember repays the Funds Transfer Balance in full. The preferential interest rate will not be applicable to existing outstanding balances, fees and charges associated with Funds Transfers or other Card Transactions.

18.10 When a preferential interest rate is offered on an instalment repayment Funds Transfer, the Funds Transfer amount may, at the Bank's discretion, be debited to the Card Account or Funds Transfer Account in instalments ("Instalments") over such tenor ("Instalment Tenor") applicable at the time of the transfer or in any other manner as the Bank may in its sole discretion determine. Each Instalment debited to the Card Account or Funds Transfer Account will be treated in the same way as a charge arising from a normal Card Transaction and will be reflected in the Statement.

18.11 Interest for the instalment is calculated on a front-end add-on method by multiplying the approved Funds Transfer amount by the specified interest rate for the full Instalment Tenor.

18.12 The amount of each Instalment will be calculated by taking the aggregate of (i) the Funds Transfer amount (ii) the applicable interest over the Instalment Tenor and (iii) the applicable insurance fee as stated in the application form and dividing the sum total by the number of months constituting the Instalment Tenor.

18.13 Upon any early repayment or account cancellation, the Cardmember will be liable for the full Fund Transfer Balance and interest charges for all Instalments for the full Instalment Tenor. Finance charges at the Bank's normal prevailing interest rates will also accrue if the current balance in the monthly Statement is not paid fully by the payment due date. If finance charges are already being applied to the Card Account or Funds Transfer Account, such charges will also apply to Instalments as and when charged to the Card Account or Funds Transfer Account. The available Credit Limit in the Cardmember's Card Account will be provisionally reduced by an amount equal to the Funds Transfer amount upon the Bank approving the transfer application, and will be progressively restored by the amount of each Instalment as each Instalment is paid and to the extent that actual payment is received by the Bank. Notwithstanding anything contained in this clause or any other provisions elsewhere, the Bank shall at all times have the right at its sole discretion to charge to the Card Account or Funds Transfer Account the balance of the Funds Transfer amount not previously so charged and/or to demand immediate payment of all sums outstanding or payable under these Terms and Conditions whether or not already reflected in a Card Statement of Account or due and payable at the date of the demand.

18.14 If the Principal Cardmember and/or his/her Supplementary Cardholder defaults on any payment in respect of Card Accounts or any other credit facilities from the Bank during the promotional period, the Principal Cardmember will not be entitled to any preferential interest rate and the Bank reserves the right to charge interest at such rate as the Bank may determine as well as any applicable finance charges and/or late payment charges.

hereby acknowledges that each of the above-mentioned entities or persons may at all times disclose Cardmember Information to the Bank and to each other.

### 15. OUTSOURCING

15.1 The Bank shall have the absolute discretion to outsource or sub-contract any part of its business, including its banking operations to such third party (including without limitation to any related corporation or other party outside Singapore) and on such terms as the Bank deems fit. In connection with the outsourcing arrangements, the Bank may disclose Cardmember Information to any such party, which party may be subject to its local laws requiring disclosure under certain circumstances including but not limited to court proceedings, criminal investigations or prosecutions, and where so ordered by a tribunal, or government, tax or other regulatory authority.

### 16. CARD ISSUED BY SPECIAL ARRANGEMENT

16.1 If a Card is issued to the Cardmember by special arrangement with any association (whether body corporate or otherwise) (the "Association"), in addition and without prejudice to the other terms and conditions of this Agreement:

- the Cardmember consents to the disclosure of information at all times between the Association and the Bank regarding the Card Account, the use of the Card and the Cardmember's financial affairs; and
- the Cardmember must immediately return the Card upon the cessation of his relationship with the Association and all Indebtedness outstanding will be due and payable by the Cardmember forthwith.

### 17. RIGHT OF SET-OFF / COMBINATION

17.1 The Cardmember hereby authorises the Bank that the Bank may combine or consolidate the Indebtedness outstanding on the Card Account with such other accounts and set off or transfer any monies standing to the credit of such other accounts in or towards the full or partial discharge of the Indebtedness at any time and without notice or liability in any way to the Cardmember.

17.2 Clause 17.1 applies to such other accounts wheresoever situated, including those in overseas branches and in different jurisdictions, and whether such other accounts are held by the Cardmember alone or jointly with others and whether or not such other accounts are current, savings, time-deposit (whether matured or not) or otherwise.

17.3 The Bank may convert from one currency to another any money in any account of the Cardmember at such exchange rate as the Bank may, in its absolute discretion, select. Any risk or loss arising from conversion of any amount from one currency to another or from any fluctuation in any exchange rates shall be borne by the Cardmember.

### 18. FUNDS TRANSFER PROGRAMME

18.1 The Principal Cardmember may apply to the Bank to remit funds ("the Funds Transfer") to a credit card/credit line/bank account(s) belonging to him/her or his/her Supplementary Cardmember with any credit card/revolving credit line issuer or bank or non-loan bank account(s) with the Bank ("Other Card/Credit Line/Bank Account(s)"). The sum of such Funds Transfer shall be charged to a Card Account or such other new account as may be opened by the Bank, in the name of the Cardmember.

18.2 The Bank may refuse any Funds Transfer application at its sole discretion. The Bank shall have the discretion not to accept applications for Funds Transfers to an Excluded Account (as hereinafter defined). For the purposes of these terms and conditions, an Excluded Account is any one of the following accounts: Standard Chartered Credit Card, Personal Credit, Home Renovation Loan, Personal Loan, overdraft, any mortgage loan or any other account the Bank may from time to time designate as an Excluded Account for the purpose of the Program.

18.3 The Bank shall have the discretion not to process Funds Transfer applications for amounts less than SGD500 for each transfer. The amount of the Funds Transfer shall be subject to the Principal Cardmember's available Credit Limit at all times. The Bank reserves the right to determine the amount of the Funds Transfer at its sole discretion. The Bank shall have the discretion not to accept Funds Transfer to any existing card/credit line account that is not current and in good standing, or which is overdue.

18.4 Funds Transfers are not eligible for reward, rebate or mileage program awards unless otherwise notified by the Bank.

18.5 There shall be two categories of Funds Transfer available to the Cardmembers (i) non-instalment repayment Funds Transfer and (ii) instalment repayment Funds Transfer.

18.6 Once the Bank has approved a Funds Transfer application, the Bank shall have the discretion to open a new Card Account in the name of the Cardmember for the purpose of the Funds Transfer ("Funds Transfer Account"). If the Bank opens a new Funds Transfer Account for the Cardmember, the clause on Payment/Statement and Charges of this Cardmember's Agreement shall apply to the Funds Transfer Account as if all references therein to "Card Account" were references to "Funds Transfer Account" instead.

12.2 If the Cardmember has any complaint against any merchant or establishment, the Cardmember must resolve such dispute with such merchant or establishment; the Cardmember's liability owing to the Bank is not to be affected by any dispute or counterclaim or right of set-off which the Cardmember may have against such merchant.

12.3 The Bank is not liable in any way and the Cardmember will have no claims against the Bank if the Card is not accepted or honoured by any merchant, bank, financial institution or third party for any reason.

12.4 The Bank is not liable if the Bank is unable to perform its obligations under this Agreement due, directly or indirectly, to the failure of any machine, system of authorisation, data processing or communication system or transmission link or industrial dispute, war, or anything outside the Bank's control or the control of the Bank's servants, agents or independent contractors.

12.5 The Bank is not responsible in respect of any loss arising directly or indirectly out of the use of the Card in any manner whether or not as a result of any malfunction of an ATM.

12.6 The Bank is not liable in any way for any injury to the Cardmember's credit, character and reputation in and about any repossession of the Card or any request for its return under this Agreement.

12.7 The Cardmember shall not hold the Bank responsible in any way for any loss arising directly or indirectly out of any Card Transaction and the utilisation of any facilities in connection with the Card and/or the Card Account effected by a person not entitled to do so.

12.8 The Cardmember will not hold the Bank liable if, upon receiving instructions from the Cardmember together with the Cardmember's PIW and such other verification, the Bank is unable to give immediate effect to an Emergency Cash Withdrawal, card replacement or any other facilities offered by the Bank.

12.9 Without prejudice to the other provisions of this Agreement, the Bank is not liable for any other loss, damage, cost and expense of any nature, suffered or incurred by the Cardmember in respect of or in connection with the Card Account and this Agreement.

### 13. VARIATION OF THIS AGREEMENT

13.1 The Bank is entitled, in its absolute discretion, to amend, vary or modify the terms and conditions of this Agreement at any time either by giving the Cardmember written notice or in such other manner as the Bank may select; such changes so notified will be binding on the Cardmember with effect from the date as the Bank may specify.

13.2 If the Cardmember does not accept any such changes to this Agreement, the Cardmember may terminate his Card Account in accordance with Clause 12.

13.3 If the Cardmember retains or uses the Card, the Card Account or the PIN after the Bank has given the Cardmember notice of any changes in this Agreement, the Cardmember will be deemed to have accepted and agreed to such changes without reservation.

### 14. DISCLOSURE

14.1 Without prejudice to the Bank's rights to disclose information relating to its customers under common law, the Banking Act (as amended or re-enacted from time to time) or otherwise, the Cardmember consents to the Bank, its officers, employees and agents to, in its absolute discretion, at any time and without notice or liability to the Cardmember, whenever it deems fit, to disclose any Cardmember Information to:-

- any person participating in the provision to the Bank, the Bank's agents, insurers, contractors, professional advisors, outsourced agents appointed by the Bank, or any other third party service provider, of services (including, but not limited to the making, printing, storing, mailing of cheques and chequebooks, stationery, envelopes, cards, labels, mailers or any other documents or items containing any Cardmember Information, sending of messages to the Cardmember by way of the short message service (SMS), debt collection and professional, management, administrative, delivery, ATM, electronic, telecommunications, computer, payment, collections, security, investigation, clearing, credit reference, marketing, checking services, promoting any products or services) whether in Singapore or outside Singapore, under or in connection with the Card Account or the Bank's business;
- the police or other public officers conducting an investigation in connection with any offence;
- insurance companies, banks, financial institutions or credit or charge card companies;
- the Bureau;
- any Authorised User;
- any merchant or establishment which accepts the Card;
- any member institution of VISA International Service Inc. or MasterCard International Inc.;
- any other person, regulatory, supervisory or other government authority or body, court of law or tribunal whatsoever, in Singapore or any other jurisdiction, for any purpose whatsoever, where such disclosure is required by law, regulation, judgment or order of court or order of any other tribunal;
- the Bank's head office, branches, representative offices, subsidiaries, related corporations or affiliates (including their employees, officers, agents, servants, correspondents, independent contractors or associates and duly appointed third party service providers), in Singapore or overseas;
- any actual or potential assignee(s) or transferee(s) of any rights and obligations of the Bank or other participants in any of its rights and/or obligations under or relating to the Card Account;
- any person(s) which the Bank and / or its officers, employees and agents consider in good faith is in the interest of the Bank to make such disclosure to; and the Cardmember