

Standard Chartered Bank Credit Card Application Form

About your application

I want to apply for a:

☐ Visa Classic Credit Card ☐ Visa Gold Credit Card ☐ Supplementary Card

About yourself

☐ Mr. ☐ Mrs. ☐ Ms. ☐ Sheikh. ☐ Sheikha.

Your Full name as in Passport

First Name Middle Name Last Name

Your Full name as in National ID Card

First Name Middle Name Last Name

Please write your name as you would like it to appear on the card
(leave one space between names)

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Date of birth

D	D	M	M	Y	Y	Y	Y
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Nationality

No. of years resident
in Qatar

Passport No.

Expiry date

ID No. / Visa No.

ID / Visa / Expiry date

Marital Status

☐ Single ☐ Married

No. of
dependents

Total

In Qatar

Educational
Qualification

☐ Post graduate ☐ Graduate

☐ High School

☐ _____

No. of cars owned

Mother's maiden name*

Favourite City*

Favourite colour*

(*Security features for your protection)

Mailing Address

(Please ensure mailing address has a P.O. Box)

Your Statements / correspondence should be mailed to:

☐ Residence address ☐ Office address ☐ Email address

About your residence

Your house in Qatar is ☐ Owned ☐ Company provided ☐ Rented

If rented, rental per annum (QAR):

Residence address:

Flat/ Villa No.

Building name

Street name / location

P.O Box (if any)

City

Nearest Landmark

No. of years at current address

Your contact details in Qatar

Office

Extn. No.

Fax.

Residence

Mobile

E- mail

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Your permanent residence in your home country (for expatriates only)

Flat/ Villa No.

Building name

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 relatives in Qatar

His/ Her contact telephone/ Fax Number

Office

Ext. No.

Fax

Residence

About your work

You are ☐ Salaried ☐ Self - employed ☐ Student ☐ Retired

Company name

Nature of business

Designation

Employee no.

Department

Building name

Street name

P.O Box

City

No. of months with
current organization

(please fill details below if you have with your current organization for less than 2 years)

Name of previous organization

P.O Box

City/Country

Telephone No.

Total Work Experience (in months)

About your Income

If salaried, salary date:

Basic (monthly)
QAR

Allowances (monthly)
QAR

Total monthly salary
QAR

If self- employed, estimate of monthly income

Gross (QAR)

Expenses (QAR)

Net (QAR)

Additional income, if any, including that of spouse
(Attach relevant documents) QAR

Date business estd.

If self- employed, estimate of monthly income

Source of Income

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.

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Currency: _____

Bank Account Name (s): _____

Monthly Payment %: ☐ Minimum Amount Due

☐ _____ % of current balance

Date of debiting Bank Account: _____ day of every month.

Note:

If the above is left blank, your account will be debited for the Minimum Amount Due.

Primary Card Applicant's Signature
(Should be identical to the signature
as per your Bank Account)

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About your Bank accounts			
Bank Name	Branch	Account No & Account Type	Since when
1. Standard Chartered			
2.			
3.			

Details of other credit cards			
Bank Name	Card Number	Credit limit (QAR)	Member since
1. Standard Chartered			
2.			
3.			

Details of other Liabilities			
Bank	Loan type (Auto Loan / Personal Loan)	Monthly instalment (QAR)	Outstanding balance

Supplementary Card Applicant			
<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Sheikh. <input type="checkbox"/> Sheikha.			
Name of Supplementary Card applicant as in Passport			
First Name	Middle Name	Last Name	
Name of Supplementary Card applicant as in National ID Card			
First Name	Middle Name	Last Name	
Name of Supplementary Card applicant as you would like it on the card (leave one space between names)			
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Passport No. _____		Expiry date _____	
ID. No. _____		Expiry date _____	
Relationship with the Primary Card Applicant			
<input type="checkbox"/> Spouse <input type="checkbox"/> Parent <input type="checkbox"/> Brother <input type="checkbox"/> Sister <input type="checkbox"/> Son <input type="checkbox"/> Daughter			
Mother's maiden name (security feature for your protection)			
Would you like to set up a spending limit per billing cycle to your Supplementary Card?			
<input type="checkbox"/> Yes <input type="checkbox"/> No			
If yes, amount per month (QAR) _____ or _____ % of the Card limit (Lower of the two will be applicable and will be rounded to the nearest '000)			
Supplementary Card Applicant's Signature		Area	

Primary Card Applicant Declaration	
<p>I hereby apply for the issuance 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 there to. I hereby authorize 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 and 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 the card, I agree to be bound by the terms and conditions as mentioned in the Bank's Credit Card Agreement. By doing so, I also agree to be bound by the Terms and Conditions of the Credit Shield insurance and agree to enrol with the sale.</p> <p>Where requested, I authorize 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 18-21 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 costs incurred by the Bank on account of any breach by me or the Supplementary Cardholder of the above mentioned condition or any other terms and conditions contained in the Bank's Credit Card Agreement or by reason of any legal disability or in capacity of the Supplementary Cardholder. I also understand that 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 membership.</p> <p>I accept full responsibility and agree not to make any claim against Standard Chartered Bank in respect there to.</p>	
Primary Card Applicant's Signature	Area

Signature verified	
Name	Signature

Application sourced by:	
Name	Signature
Application reviewed by:	
Name	Signature

For Bank use only	Channel code
<input type="checkbox"/> Package <input type="checkbox"/> Promotion <input type="checkbox"/> Pre-approved	

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

Standard Chartered Bank
P.O. Box 29
Doha – Qatar

For more information

- Call us on 4465 8555
- Log on to www.standardchartered.com/qa
- Visit one of our branches.

All Credit Cards will be issued at the sole discretion of the Bank. All benefits / special privileges are offered when payments are charged to the Credit Card and at the sole discretion of Standard Chartered Bank, Qatar and may be withdrawn and / or amended at any time.

Credit Card Terms & Conditions

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Important notice

You need to read this document and accept the terms and conditions hereto.

It sets out specific terms and conditions on which we agree to provide you with credit card products. You must read it in conjunction with our Customer Terms, the product brochure and any other documents forming our banking agreement included in your Welcome Pack. The Welcome Pack forms an integral part of this document. To the extent of any inconsistency between the terms set hereunder and our Customer Terms, these terms prevail.

Definitions

Defined Words printed in italics and defined words used in our banking agreement shall have the meaning ascribed to them in our Customer Terms unless otherwise defined herein. Some additional defined words which apply to the products referred to in these terms and conditions hereunder shall have the same meaning ascribed to them at the end of this document.

1. Choosing the product that is right for you

We offer a variety of credit card products designed to suit your personal banking needs which you have discussed with us. The particular types of credit cards we offer are set out in the product brochures. If you need us to explain any of the features of, or the terms applying to, any credit cards, please contact us and we will be happy to give you all the information that you may need.

2. The credit cards

Issue of credit cards

- 2.1** We may issue a credit card to you and, if you ask, to each supplementary cardholder.

Collection

- 2.2** We send the credit card (and any replacement credit card) to your address last notified to us unless you notify us in writing that you want to collect the credit card from us.

Activation procedures

- 2.3** Each cardholder must comply with any activation procedures notified from time to time.

Using the credit card

The terms of our banking agreement apply to each use of a credit card. If a cardholder does not agree with those terms, they should not sign the credit card or carry out any transaction.

- 2.4** You accept the terms of our banking agreement when you first use the credit card.
2.5 You must ensure that only you are using the credit card. Any supplement cards issued for other eligible persons shall be used at your sole liability and will be deemed, if used by such persons, as if used by you personally.

Supplementary cards

- 2.6** We send any supplementary cards, their PINs/password and all communications relating to them to you.
2.7 Any communication we give to you on any supplementary cardholder shall be delivered to you.
2.8 You shall procure that each supplementary cardholder agree to be bound by the instructions that any of you give us.

Co-brand cards

- 2.9** We may convert a co-brand card to another type of credit card at our discretion.
2.10 We are not liable for any representations, promotions or obligations made by a business alliance partner.

3. Credit limit

- 3.1** We notify you of the credit limit when your application has been approved. We may vary the credit limit at any time.
3.2 The credit limit is an overall limit that applies to all credit cards issued to you.
3.3 The credit limit is also dependant on the prevailing local regulations.

Exceeding your credit limit

- 3.4** It is your responsibility to ensure that the credit limit is not exceeded.
3.5 In calculating whether the credit limit has been exceeded, we may take into account:
 - any transaction made using the credit card but which has not been debited from the account for a credit card; and
 - any authorisation we have given to a third party in connection with a proposed transaction using the credit card.

Credit limit exceeded

- 3.6** If you exceed the credit limit or any temporary credit limit extension has expired, you must immediately pay us that part of the balance owing for the account for the credit card which exceeds the credit limit in addition to any payment we require.

4. Cash advance

How to obtain a cash advance

The Cardholder may obtain Cash Advance subject to availability of adequate credit

and as may be acceptable to the Bank from time to time at its absolute discretion by the following means

- 4.1** You may obtain a cash advance using your credit card at one of our branches, other financial institutions displaying the logo of a card association and any VISA PLUS ATM.

Maximum limit on cash advance

- 4.2** A cash advance is only available up to the maximum amount the person providing the advance permits. For details of the maximum amount we permit contact us.

5. Balance transfer

- 5.1** If you ask, we may permit a balance transfer subject to any conditions we specify.
5.2 You should continue to make any required payments to the account from which you transfer a balance until we confirm that the account has been credited. We are not liable for any overdue payment or interest incurred relating to the account from which you transfer a balance.
5.3 Any payment made on your account for the credit card will first be applied to reduce the balance transfer before any other balance owing.

6. Interest, fees and charges

- 6.1** Interest, fees and charges (including finance charges, cash advance fees, overlimit fees, annual fees and administrative fees) are set out in the Service & Price Guide.
6.2 Unless otherwise specified, interest is calculated on the basis of a 360 day year and compounded on monthly basis or such other basis we choose.
6.3 Interest is charged until the date the balance owing is paid in full.
6.4 You must pay all costs such as debt collection fees we incur in connection with the credit card on demand.

7. Liability

General

- 7.1** You are liable for:
 - any failure by any cardholder to comply with the terms of our banking agreement;
 - all transactions made using a credit card (except for disputed transactions);
 - the balance owing for the account for a credit card (including all amounts debited and credited to the account for the credit card by any supplementary cardholder); and
 - any transactions where we could otherwise have exercised chargeback rights if you do not notify us of the transactions and provide any further documents or information we require within the time periods required.

Disputes between you and supplementary cardholders

- 7.2** Our rights and obligations relating to you and each supplementary cardholder are not affected by any dispute or claim you and the supplementary cardholder may have against each other.

Purchase of goods or services

- 7.3** We are not liable for:
 - Any payment terms by instalments or otherwise on the account of the credit card or any other payment arrangement you conclude with third parties with the credit card;
 - the refusal of any merchant, financial institution or other person to accept the credit card; and
 - any defect or deficiency in goods or services supplied to you by any merchant, financial institution or other person.

You must solely resolve any complaint against any merchant, financial institution or other person without any involvement from us and no claim against any of them may be set off against us.

Additional services offered with credit cards

- 7.4** Some types of credit cards give you access to services provided and paid for by third parties. For example, if you hold a Visa Gold Card or Visa Platinum Card you may have access to the International Emergency Assistance Service. You are liable for the cost of any medical, legal or other services provided under these third party services. You acknowledge that the third party service providers do their best to provide the services to cardholders and that the services may not always be available (for example, because of time, distance or location). Neither we nor the third party service provider or Visa International Service Association is liable to you for any loss in connection with any service or its unavailability.
7.5 We are also not liable to holders of a credit card with access to Emergency Cash Withdrawal (if available) for any loss they suffer if we are unable to give immediate effect to an Emergency Cash Withdrawal, replacement card or any other facilities we offer in connection with the credit card.
The Customer Terms include additional provisions relating to your liability to us and exclusions or limits on our liability. See, for example, "You indemnify us" and "Exclusion of liability".

8. Additional services for your account

- 8.1** We may offer additional services for your account. These may include reward programmes, balance transfer schemes, payment arrangements, card protection and any other services which you can find out more about by contacting us at one of our branches or by using phone banking or as we advise you from time to time.
8.2 If you sign up for additional services, you are bound by the terms of the additional services. To the extent of any inconsistency between the terms of the additional services and our banking agreement, our banking agreement prevails unless the terms of the additional services specify otherwise.
8.3 For details of any bonus point scheme applying to the credit card, please refer to our banking agreement or contact us.

9. Payments

Payment by due date

- 9.1** On or before the due date set out in the statement we issue for your credit card, you must pay at least the minimum payment due as set out in the statement.
9.2 Your liability to us remains even if, for any reason, you do not receive your periodic statement.

- 9.3 If an amount is due on a day which is not a banking day, you must pay it on the next banking day.

Calculation of minimum payment

- 9.4 We calculate the minimum payment in accordance with our usual practice. Please refer to your statement or contact us for further information.

Currency of transactions

- 9.5 If any transaction made using the credit card is not denominated in the currency of Qatar, we convert the amount of the transaction to the currency of Qatar in accordance with our usual practice and our banking agreement.

How we apply payments

- 9.6 We may (but need not) apply payments we receive to pay:
- fees, charges, cash advances, interest and other charges shown on the previous statement; then
 - fees, charges, cash advances, interest and other charges interest shown on the current statement; then
 - any unpaid transactions shown on the previous statement; then
 - any unpaid transactions shown on the current statement; then
 - fees, charges, cash advances, interest, other charges and other transactions on the account not shown on the current statement.

What happens if you do not pay

- 9.7 If we do not receive the balance owing for the account for a credit card on or before the due date we may charge and debit from the account for a credit card finance charges as set out in the Service & price Guide or elsewhere in our banking agreement.
- 9.8 If we do not receive the minimum payment on or before the due date, then:
- you must pay a late payment charge as set out in the Service & price Guide or elsewhere in our banking agreement;
 - you must not use the credit card until the minimum payment has been paid;
 - we may suspend your use of the credit card.

Payment in full if we ask

- 9.9 Despite any other term of our banking agreement, at any time we may demand immediate payment of the total amount of the balance owing for the account for a credit card plus interest and fees.

Refunds to the credit card account

- 9.10 We only credit a refund to the account for a credit card in connection with:
- a transaction made with the credit card; or
 - a payment to the account for the credit card; or
 - any other credit owing to you, when we receive the amount to be credited in Qatar and in accordance with our usual practice.

Statement

- 9.11 If you think there is an error on your statement you must notify us in writing with details of the error within 30 days after the date of the statement. If you do not do so, we treat the statement as correct.

10. Cancellation and termination

How to terminate

- 10.1 At any time we may choose to:
- cancel or suspend your right to use the credit card or end the account for a credit card;
 - refuse to authorise any transaction for which you want to use the credit card; and
 - refuse to re-issue, renew or replace the credit card, without giving you any notice or reason.
- 10.2 At any time, you may end the account for a credit card by notifying us in writing.

What happens if the account is terminated

- 10.3 If you or we end the account for a credit card, you must:
- cut the credit card in half; and
 - immediately pay the balance owing for the account for the credit card together with any other amounts owing in connection with credit card transactions which have been made before termination but which have not actually been debited to the account for the credit card.

Termination of use of supplementary credit card by cardholder

- 10.4 Either you or a supplementary cardholder may end the use of a supplementary credit card by:
- notifying us in writing; and
 - cutting the card in half.

11. Variation

- 11.1 If you are not comfortable with any changes we make to our banking agreement, you may terminate the account for a credit card in accordance with the procedure in clause 10.
- 11.2 If we notify you of any changes to our banking agreement in accordance with any applicable law and you keep or use the credit card, the account for the credit card or the PIN/password, you will be deemed to have agreed to the changes.

12. Suspicious transactions

We may not honour suspicious transactions (and need not notify you if this is the case).

13. Payment Protection Insurance

- 13.1 **Application:** This Clause shall apply if you have indicated in the Application Form that you want Payment Protection Insurance, but not otherwise.
- 13.2 **Acceptance:** We have the right to accept or reject your application for Payment Protection Insurance at our absolute discretion and without providing reasons for our decision.
- 13.3 Conditions If you enrol for Payment Protection Insurance:
- 13.3.1 Your obligation to pay certain outstanding amounts under the Credit Card shall be deemed to be discharged in certain events (such as your accidental death, total and permanent disablement or terminal illness) and upon certain additional conditions being met. The terms and conditions relating to your Payment Protection Insurance are set out in the Payment Protection Insurance Terms & Conditions and these form a part of these Credit Card Terms and Conditions; and

- 13.3.2 We shall specify in the (Confirmation or Policy Cover Note), the (nonrefundable-assuming regular premium) Payment Protection Insurance premium (or fee) you shall have to pay to us each month.

14. Meaning of words

You also need to refer to our Customer Terms which also define key words used in these terms. If a word defined in these terms is also defined in our Customer Terms, the definition in these terms applies for the purposes of accounts for the credit cards.

balance transfer means a transaction where we debit an amount you specify from your credit card and pay the amount to another credit card with us or another financial institution.

cash advance means cash issued in any currency obtained by using the credit card.

co-brand card means a card issued by us in conjunction with a business alliance partner.

credit limit means, for an account for a credit card, the maximum amount you are entitled to have outstanding on the account for the credit card.

our banking agreement means the agreement between you and us formed when we accept an application from you, the terms of which include our Customer Terms and these terms.

supplementary card means, for an account for a credit card, a credit card issued to a person you authorise as a supplementary cardholder on your account for the credit card.

supplementary cardholder means each person to whom we issue a supplementary card.

Form of Acknowledgment

I/We agree to the above

Name: _____

Title: _____

Signature: _____

Date: _____

Company seal (if applicable): _____

The Credit Card Terms and Conditions are available on our website www.standardchartered.com/qa. You can view and download for your reference.