



NC007P08XJ

NOTARIAL CERTIFICATE

TO ALL TO WHOM these presents shall come

I, Robert Leslie Gregory, NOTARY PUBLIC duly admitted, authorised to practise in the Republic of Singapore, DO HEREBY CERTIFY

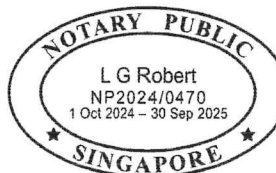
that the following original documents are attached hereto:-

1. Letter from STANDARD CHARTERED BANK (SINGAPORE) LIMITED dated 30 September 2024; and
2. Consolidated Statement date 21 September 2024 from STANDARD CHARTERED BANK (SINGAPORE) LIMITED .

IN FAITH AND TESTIMONY whereof I the said notary have subscribed my name and set and affixed my seal of office at Singapore, this 3rd day of October 2024.



**NOTARY PUBLIC
SINGAPORE**



By virtue of Rule 8(3)(c) of the Notaries Public Rules, a Notarial Certificate must be authenticated by the Singapore Academy of Law in order to be valid.

With effect from 16 September 2021, a Notarial Certificate shall be deemed to be validly authenticated by the affixing of an Apostille to the back of the Notarial Certificate.

APOSTILLE

(Convention de La Haye du 5 Octobre 1961)

This Apostille only certifies the authenticity of the signature, seal or stamp and the capacity of the person who has signed the attached Singapore public document, and, where appropriate, the identity of the seal or stamp. It does not certify the authenticity of the underlying document.

If this document is to be used in a country not party to the Hague Convention of the 5th of October 1961, it should be presented to the consular section of the mission representing that country.

To verify this Apostille, go to

<https://legalisation.sal.sg>

or scan QR code:



Verification code: 51701527

1. Country:	Singapore
This public document	
2. Has been signed by:	Robert Leslie Gregory
3. Acting in the capacity of:	Notary Public
4. Bears the seal/stamp of:	Notary Public
Certified	
5. At:	Singapore Academy of Law
6. The:	3rd October 2024
7. By:	Melissa Goh, Director, Trust Services, SAL
8. No.:	AC007P0B1J
9. Seal/Stamp:	10. Signature:
	Melissa



30 September 2024

Soft Gamings
Unit 1055, Second Floor,
6 Market Place, London, Fitzrovia,
United Kingdom, W1W8AF

Dear Sir,

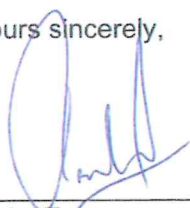
At the request of our customer, we confirm that Mr. Zhou Chengchun is and has been a value customer of the Bank since June 2023.

As at the date of this letter,

- The customer does not have credit obligations with us.

This information is for the confidential use of the addressee only and may not be reproduced to any other person without our express permission. The information stated to be "according to our records" is accurate as at the date of this letter and assumes that all information provided to us by the customer is accurate and updated.

Yours sincerely,



Vicky Tan
Head, Branch Priority
Standard Chartered Bank (Singapore) Limited



Consolidated Statement



Statement Date: 21 Sep 2024

ZHOU CHENGCHUN
30 BROADRICK ROAD
SINGAPORE 439504

Portfolio Overview	Amount (SGD/SGD Equivalent)
Deposits	214,955.91
Commodity Deposits	-
Securities	-
Investments ²	258,369.67
Credit Card/Personal Loan	-
Personal Credit/Overdraft	-
Mortgages	-
Auto Financing/Other Loans	-
Instalment Loans	-
Insurance	-

Please note that where it is reflected as "-", such information is not available.

PRIORITY BANKING

ACCOUNT BALANCES

Account Type	Account/Card Number	Currency Balance	SGD Balance or Equivalent
DEPOSITS			
# TIME DEPOSIT	62-3-886681-4		200,000.00
# Bonus\$aver	62-1-897443-3		11,524.68
USD\$AVER	62-1-897442-5	USD 2,685.06	3,431.23
INVESTMENTS			
STRUCTURED PRODUCTS(PRINCIPAL-AT-RISK)	500142148-1		258,369.67

For client with investment in US, Canadian and Mexican securities, kindly take note of new T+1 settlement cycle with effective from 27 May 2024 for Canadian and Mexican securities and 28 May 2024 for US securities. Visit sc.com/sg/important-information/us-securities-settlement for more details.

If you note any discrepancies, please advise the Bank within 14 days from date of receipt, otherwise the Statement is considered as correct.

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$100,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

ACCOUNT ACTIVITIES

Bonus\$aver

62-1-897443-3 (SGD)

Bonus\$aver Bonus Interest Summary Table for August 2024

Category	Bonus Interest Earned
Bonus\$aver Credit Card Spend from 01 - 31 Aug 2024 : SGD 0.00	SGD 0.00
Bonus\$aver Debit Card Spend from 01 - 31 Aug 2024 : SGD 91.96	
Total Bonus\$aver Card Spend : SGD 91.96	
Salary Credit from 01 - 31 Aug 2024 : SGD 0.00	SGD 0.00
No. of Bill Payments from 01 - 31 Aug 2024 : 0	SGD 0.00
Average Daily Balance : SGD 45,872.98	

Important Note:

- For prevailing interest earned and bonus interest awarded for other categories, e.g. Insure/ Invest category, please refer to the transaction history below.
- Bonus\$aver Product Terms apply. Please refer to our website at sc.com/sg/bonussaver for bonus interest rates applicable to each of the categories, and full Terms and Conditions.

Date	Description	Deposit	Withdrawal	Balance
22 Aug 2024	BALANCE FROM PREVIOUS STATEMENT			50,627.19
23 Aug 2024	08/20 SINGTEL SGD 91.96 VALUE DATE AS OF 20 AUG		91.96	50,535.23
31 Aug 2024	CR INTEREST	1.95		50,537.18
04 Sep 2024	TRANSFER WITHDRAWAL NTRF TO CARD 4231798800720759		9,620.86	40,916.32
06 Sep 2024	FAST(OTHR) ZHOU CHENGCHUN TRANSFER	80,000.00		120,916.32
06 Sep 2024	TRANSFER WITHDRAWAL NTRF TO CARD 4231798800720759		109,391.64	11,524.68
21 Sep 2024	CLOSING BALANCE	80,001.95	119,104.46	11,524.68

USD\$AVER

62-1-897442-5 (USD)

Cashback Summary Table for the month of August 2024

Mastercard Spend	0.00	Cashback	0.00	Average Daily Balance	1,472.42
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Date	Description	Deposit	Withdrawal	Balance
22 Aug 2024	BALANCE FROM PREVIOUS STATEMENT			2,685.00
31 Aug 2024	CR INTEREST	0.06		2,685.06
21 Sep 2024	CLOSING BALANCE	0.06	0.00	2,685.06

TIME DEPOSIT

Account	Principal	Deposit Term	Interest Rate p.a.	Value Date	Due Date	Principal + Interest	Renewal*
62-3-886681-4	SGD 200,000.00	1 Year	2.60000%	09 Nov 23	09 Nov 24	SGD 205,214.25	1

* RENEWAL INSTRUCTIONS
1. Renew principal & interest

STRUCTURED PRODUCTS (PRINCIPAL-AT-RISK)

500142148-1

Name of Security	Currency	No. of Units	Price	Unrealized P/L	As at Date	Currency Amount	SGD Equivalent
GS STEPUP FIXED RATE NOTE 15NOV26	USD	200,000.0000	99.970000	-77.53	20 Sep 24	199,940.00	258,369.67
Total							258,369.67

² This relates to transactions where there may be pending settlement of your investment. Please note that where the figure under the "No. of Units" column of your respective investment holding is reflected as 0.0000, the value of the investment reflected under the "SGD Equivalent" column should not be taken into account for the purposes of determining your net financial position or total consolidated investment holdings as at the date of this statement.

Where "Y" is marked under the column "Pending Settlement", such transactions/investments are still pending settlement as at the date of this statement.

Custody of Assets

Securities are held in custody in accordance with the Securities and Futures (Licensing and Conduct of Business) Regulations, governing the protection of client assets. Such securities (e.g. equities, bonds, mutual funds, hedge funds and private equity funds, including securities positions which may be physically settled under structured investments, structured notes and over-the-counter (OTC) derivatives contracts) and structured notes are held by third party sub-custodian(s) that the Bank appoints and which may be located overseas. Listed equities are held within the Standard Chartered Group.

Disclaimer for Investments

Standard Chartered Bank (Singapore) Limited ("the Bank") obtains the Indicative Price of Notes and Bonds and Net Asset Value of Units in a Collective Investment Scheme (hereafter referred as "the said prices of the securities") from external service providers. All such information provided herein is based on sources that we believe to be reliable.

While every effort is made to ensure that the said prices of the securities are as accurate as is commercially possible, such information may not be updated and is provided on an "as is" and "as available" basis as at the date of this statement, without warranty of any kind, either express or implied. In some instances the said prices of the securities may not closely reflect the value at which the securities could be sold.

Notwithstanding the foregoing, please note that we are unable to provide marked-to-market valuations for Equity-Linked Notes and the value reflected in this statement is your original investment amount.

This consolidated statement is provided for your information only, and may not be relied upon for any other purpose. The Bank shall not be liable to you or any other person for the accuracy, completeness or timeliness of any information herein. Further, the Bank accepts no responsibility for any loss whatsoever arising from the use of such information.

The information provided herein is meant for the addressee only and should not be construed as an offer or solicitation of an offer to purchase (or sell) any securities on the addressee's behalf.

Please note that the Bank has no obligation to purchase any of the securities stated herein and the Bank makes no representation that there will be a ready market for the securities or that the securities can be sold at the said prices of the securities or at any price.

No matter what your priorities are, our Relationship Management Team will be available to assist you via MyRM, available on the SC Mobile Banking App or Online Banking on Monday to Friday from 9 a.m. to 6 p.m.. Alternatively, reach us at our Priority Banking Service Hotline.

Relationship Manager:

NELSON CHUNG NAI SHEN

Relationship Service Manager:

MICHELLE HUANG

Not familiar with MyRM? Visit our website and search "MyRM" to find out more.

Priority Banking Service Hotline:

1800 846 8000 (in Singapore)
+65 6846 8000 (from overseas)

(8am to 8pm- Full Services)
(8pm-8am- Urgent & Emergency Services only)

Contact Us

Personal Banking (+65) 6747 7000 (24-hour)
Priority Banking (+65) 6846 8000 (24-hour)
Private Banking (+65) 6596 7000 (Mon-Fri, 9am-6pm)
For our branch and ATM locations, please visit www.sc.com.sg/atm-branch-locator/

Business Banking (+65) 6743 3000 (Mon-Fri, 9am-6pm)
Commercial Banking (+65) 6245 8811 (Mon-Fri, 9am-6pm)
Corporate and Institutional Banking (+65) 6876 0888 (Mon-Fri, 9am-6pm)

Explanation of Abbreviations

ADJ Adjustment	BOD Business Overdraft	CHQ Cheque(s)	DEP Deposit	NTS Nets	TT Telegraphic Transfer
ATM Automated Teller Machine	BCL Business Credit Line	CLG Clearing	DFT Draft	REV Reversal	WDL Withdrawal
CCT Cash Card Top-up	UOD Business Unsecured OD	CORR Correction	DRT Debit	SI Standing Instruction	PCL Personal Credit/Preferred Line of Credit/Salary Advance
C/O Cashier's Order	COL Corporate Limit	CR Credit	L/C Local Cheque	TFR Transfer	OD Unsecured Overdraft

Important Information (Applicable to Retail and Business clients only)

1. ACCOUNTS INCLUDED IN THIS STATEMENT

- It will provide both summary and itemised transaction details of your current, savings, time deposit, personal credit, overdrafts, credit card, instalment loan and housing loan accounts (whichever is applicable). Please take note that purchases of investment funds using CPF or SRS monies are not reflected in this consolidated statement.
- Total Deposits in SGD equivalent will be the sum of your SGD deposits and foreign currency deposits in its SGD equivalent. The conversion of foreign currency totals into its SGD equivalent is based on the currency's bank buying exchange rate as at the close of the statement date. This SGD equivalent figure is only for indicative purposes. For time deposits, only the principal amounts are included, with the interest due upon maturity not included.
- Any interest rates listed are only indicative rates as at statement date.
- Net Position (if indicated) will be your total deposits in its SGD equivalent minus your instalment loans, utilised overdraft amounts and credit card expenses (if any), which is an indication of your net financial position of those listed accounts as at the statement date.

2. NOTICE

The account holder must examine each account statement and must notify the Bank within 14 days of the date of such statement of any alleged error(s) thereon. After such period, the statement will be deemed for all purposes to be correct and a conclusive evidence of the account balance. No claim to the contrary by the account holder shall be admissible against the Bank.

3. PAYMENT METHODS FOR CREDIT CARDS/ UNSECURED LOANS

a. Payment through Online Banking, SC Mobile, or Straight2Bank (for Business Banking clients)

b. Payment by Interbank GIRO

Payment will be automatically deducted from your designated SGD bank account up to 2 working days before the Payment Due Date.

c. Payment through Standard Chartered ATM

Payment can be made at any of our ATMs in Singapore by first linking your Visa or Mastercard(s) to your Standard Chartered Bank (Singapore) Limited ("Standard Chartered") SGD current or savings account.

d. Payment by Cheques

Cheque should be crossed and made payable to "Standard Chartered Card Services". Please write respective card/ account numbers and amount payable on the reverse of your cheque. If these details are not specified, payments would be apportioned at the Bank's discretion. Do allow at least 5 working days before Payment Due Date for the cheque to be cleared. You may drop your cheque(s) into the Express Cheque Deposit box at our Branch or mail in to "Standard Chartered Card Services", Locked Bag No. 004, Tampines Central Post Office Singapore 915286.

e. Payment at Standard Chartered Branch

You may make cash payment via our Cash Deposit Machine (CDM) or over the teller counters. Over-the-counter fee may apply.

f. Payment at AXS

Payment can be made at any AXS Station located islandwide. Please allow at least 2 working days before Payment Due Date for processing.

4. AMOUNT PAYABLE

The minimum amount payable for each account is reflected as "Minimum Payment Due" on your statement. To avoid incurring finance charge on an account, you should pay the entire "New Balance" of the account as shown on your statement before the Payment Due Date. Please make payment to each account separately as indicated on your statement. Any credit balance on an account will not be automatically used to offset the outstanding from another account.

5. MINIMUM PAYMENT

a. The minimum payment due applicable to all Standard Chartered Credit Card accounts (including Credit Card Funds transfers) is:

- the greater of either \$50 or 1% of principal (including any instalments billed in current month); plus
 - interest, fees and charges; and
 - overlimit and past due amount (if any).
- b. The minimum payment due for all accounts opened for the purpose of instalment repayments such as Credit Card Instalment Loan, Personal Loan, Debt Consolidation Plan and Automatic Flexible Payment Scheme on Platinum Access credit cards is:
- the approved monthly instalment amount; plus
 - interest, fees, and charges; plus
 - overlimit and past due amount (if any).

*Note: We may offer a revised minimum payment due calculation of only 1% of the approved monthly principal instalment amount (excluding interest, fees and charges) to selected Credit Card Instalment and Personal Loan accounts at our sole and absolute discretion.

c. The minimum payment due applicable to PCL accounts will be:

- the greater of either \$50 or 1% of principal, plus interest, fees and charges; and
 - any amount in the account balance exceeding your credit limit and any past due amount.
- If the outstanding balance is less than \$50, the entire outstanding balance is payable by the due date.
- d. The minimum monthly repayment amount applicable to BOD and BCL accounts will be greater of:
- the greater of either \$30; or 1% of principal, plus interest, fees and charges; and
 - any amount in the account balance exceeding your credit limit and any past due amount.

If the outstanding balance is less than \$30, the entire outstanding balance is payable by the due date. We reserve the right to i. determine the basis upon which the minimum payment due is calculated at our sole discretion; and ii. vary the basis upon which the minimum payment due is calculated from time to time upon notice.

6. FINANCE CHARGES (reflected as "Interest" on the statement)

Please note that this section does not apply to Smart Credit Card. Please refer to FINANCE CHARGES FOR SMART CREDIT CARD below for details. Effective Interest Rate ("EIR"): 27.9% per annum (minimum). If payment is not received in full by the due date, finance charges will be calculated on a daily basis at 0.076% from the respective transaction dates for all transactions to the date the payment is received. For adjustments to EIR on Credit Card Funds Transfer account(s) if minimum payment due is not received in full by the due date on any of your credit card(s) and Credit Card Funds Transfer account(s), please refer to the Credit Card Funds Transfer Programme Terms and Conditions.

*An account is considered past due if "Minimum Payment" is not received before the next statement date.

For PCL, OD, BOD, BCL, UOD and COL:

- We charge interest on that part of the balance owing for the account for the line of credit/overdraft which is within the limit at the rate set out in the approval or any other rate we determine. Interest is charged to your account on the last day of the month.
- Interest may be charged at different rates for the different parts of the balance owing on a line of credit/overdraft. Unless otherwise specified in our banking agreement, interest accrues on a daily basis and is calculated on the basis of a 365 day year.

7. FINANCE CHARGES FOR SMART CREDIT CARD (reflected as "Interest" on the statement)

Effective Interest Rate ("EIR"): 23.9%, 27.9% or 29.9% per annum ("p.a.") based on the Bank's assessment of your credit profile. If payment is not made in full by the due date, finance charges will be calculated on a daily basis at 0.065%, 0.076% or 0.082% from the respective transaction dates for all transactions to the date the payment is received. The Bank will conduct two rate reviews in each calendar year on all Standard Chartered Smart Credit Card accounts and the first rate review will take place on 15 March of each calendar year and the second rate review will take place on 15 September of each calendar year. Each of such rate reviews shall be known as a "Rate Review".

The EIR for all credit cards which are issued on a Standard Chartered Smart Credit Card account is fixed at 27.9% p.a. until the date on which the first Rate Review is conducted by the Bank on that particular account (inclusive of this date).

If there are any changes to the EIR for your Standard Chartered Smart Credit Card account after a Rate Review, you will be given 30 days' advance notice before the new EIR is imposed. If the EIR for your Standard Chartered Smart Credit Card account remains the same after a Rate Review, the Bank will not provide you with any notification.

For the avoidance of doubt, the EIR for a Standard Chartered Smart Credit Card account will apply to all credit cards which are issued on that particular account including supplementary cards.

8. LATE PAYMENT CHARGE

A late payment charge of \$100 will be charged if "Minimum Payment" is not received by the "Payment Due Date".

For PCL and OD, a late payment charge of \$80 per month will be charged when you miss the payment due date, or pay less than the minimum repayment amount.

For BOD and BCL, a late payment charge of \$100 per month will be charged when you miss the

payment due date, or pay less than the minimum repayment amount.

9. FOREIGN CURRENCY TRANSACTIONS

All foreign currency transactions (including overseas and online transactions) effected in US Dollars will be converted to Singapore Dollars on the date of conversion. All foreign currency transactions effected in a foreign currency other than US Dollars will be converted into US Dollars before being converted into Singapore Dollars (the "converted Singapore Dollars amount"). The exchange rate may differ from the rate in effect on the date of the transaction due to the market fluctuations. Any rate imposed is final and conclusive and you bear all exchange risks, loss, commission and other bank costs which may be incurred as a result. All conversions will be based on the prevailing wholesale interbank rates or the government-mandated rate, as shall be determined by the respective card associations, namely Visa Inc. ("Visa") or Mastercard International ("Mastercard").

In addition, all foreign currency transactions (including overseas and online transactions) charged to Visa / Mastercard cards will be subject to: i. a prevailing charge of 1% of the converted Singapore Dollar amount representing the charge imposed by Visa / Mastercard on the transaction; and ii. a prevailing fee of 2.5% of the converted Singapore Dollars amount.

10. DYNAMIC CURRENCY CONVERSION

If your foreign currency transactions (including overseas and online transactions) are converted into Singapore Dollars via dynamic currency conversion, which is a service offered at selected overseas ATMs, websites or by certain merchants ("DCC"), you acknowledge and agree that the process of conversion and the exchange rate applied will be determined by the relevant DCC provider and not by us.

In addition, all foreign currency transactions (including overseas and online transactions) converted via DCC will be subject to a prevailing charge of 1% of the transaction amount representing the charge imposed by Visa/Mastercard.

11. SINGAPORE DOLLAR TRANSACTIONS PROCESSED OVERSEAS

If you enter into Singapore Dollar transactions with:

- a local merchant that routes its payment processing through an overseas intermediary; or
- a merchant that is registered by its acquiring bank (the "Acquirer") as having been acquired overseas, regardless of where the merchant is actually located, such transactions will be subject to a prevailing charge of 1% of the relevant transaction amount representing the charge imposed by Visa/Mastercard on the transaction.

In both these cases the transaction is treated as a foreign currency transaction and the process of conversion and the exchange rate applied will be determined by the relevant payment processing intermediary or the Acquirer and not by us.

12. CASH ADVANCE

Cash advance fee per transaction is charged as follows: prevailing fee of 8% on the cash advance, subject to a minimum fee of \$15, plus finance charges at the prevailing rate of 0.082% per day on the amount withdrawn from the date of the transaction until the date of payment is received in full. Effective interest rate: 29.9% p.a.

13. CREDIT CARD FUNDS TRANSFER

Interest would immediately accrue from the date the funds transferred until the date payment is received in full. Prevailing Interest Rate: 29.9% p.a.

14. DISPUTED TRANSACTION

If any transaction is in dispute, you should continue to pay for such transaction amount before the "Payment Due Date" to avoid incurring any late payment charge, finance charges or any other fees. Credit adjustment may be made to the card account if appropriate after determination of the dispute.

15. CARD RENEWAL

Your credit card renewal is subject to bank's assessment. You will receive a renewal card before the end of the card expiry month if the renewal is approved.

16. LOST/STOLEN CARD LIABILITY

If your credit card is lost or stolen, you must notify us immediately by calling our 24-hour Client Contact Centre at +65 6747 7000 or contact the nearest Visa or Mastercard Emergency Centre. Your liability may be limited to \$100 if you comply with clause 7.2 of our Credit Card Terms.

17. CREDIT LIMIT

The "Approved Credit Limit" reflected on your credit card statement is the combined limit for all your Credit Cards, CashOne, Credit Card Instalment Loan and Credit Card Funds Transfer.

18. AVAILABLE CREDIT LIMIT

The "Available Credit Limit" reflected on your credit card statement is the available credit after taking into consideration the outstanding and unbilled amount of EasyPay, CashOne, Credit Card Instalment Loan and 0% Interest Instalment Plan.

19. BONUS POINTS (applicable to CashBack Mastercard/Visa Gold Cards only)

0.25% and 0.55% bonus points will be awarded for eligible retail spends from \$1 - \$500 and above \$501 respectively. Each bonus point is equivalent to \$1.

20. CASHBACK (applicable to MANHATTAN Gold/ MANHATTAN \$500 Credit Card)

0.25% cashback on every \$1 retail spend charged to your MANHATTAN Credit Card.

21. MISCELLANEOUS FEES AND CHARGES

Returned cheque (insufficient funds)	\$40 per cheque
Cheque clearing fee (for issued cheques)	\$33 (SGD cheques)/ US\$3 (USD cheques)
GIRO returned fee (including insufficient funds)	\$50 per return (For Credit Cards)/ \$10 per return (For Singapore Dollar Savings, Securities Settlement and Chequing Accounts)
Sales draft retrieval	\$5 per copy
Over the Counter payment	\$5 per transaction for Retail/ \$35 per transaction for Business
Request for copies of:	
* Past statement (current to 12 months)	\$10 per monthly statement
* Past statement (beyond 12 months)	\$50 per monthly statement
* If you are subscribed to statements, your statements up to 18 months prior are available for viewing via Online Banking and SC Mobile under Past Statements.	
Overlimit fee (when credit limit is exceeded)	\$40

For PCL, OD, BOD, BCL, UOD and COL:

Annual Fee (PCL)	\$80
Annual Fee (OD, UOD)	0.25% of approved credit limit, with a minimum of \$120 and maximum of \$500 (not applicable for Staff OD)
Annual Fee (BOD)	1.5% of approved credit limit or a minimum of \$500
Annual Fee (BCL)	1.0% of approved credit limit, with a minimum of \$100 and maximum of \$500
Annual Fee (COL)	Fees will be communicated to you at point of renewal of banking facilities
Over limit Charges (PCL, OD, BCL, UOD)	5% p.a. in addition to the prevailing interest rate on the over limit balances
Over limit Charges (BOD)	10% p.a. in addition to the prevailing interest rate on the over limit balances
Over limit Charges (COL)	2% p.a. in addition to the prevailing interest rate on the over limit balances
Returned cheque fee	\$40 per cheque
Stop cheque fee	\$40 per cheque
GIRO returned fee	\$10 per transaction
Payment processing fee at branch	\$5 per transaction
Lost card replacement	\$5 per card
ATM cash withdrawal fee	Free at Standard Chartered ATMs and atm5 network
Overseas cash withdrawal fee	2% of the amount withdrawn, subject to a minimum of \$5 and maximum of \$60 per withdrawal

22. GOODS AND SERVICES TAX (GST)

Subject to GST at the prevailing rate.

23. IMPORTANT INFORMATION FOR PLATINUM ACCESS ONLY

a. Finance Charges

- The Effective Interest Rate for purchase amounts charged to this card under automatic flexible payment scheme is 9.32% p.a.
- Effective Interest Rate ("EIR"): 27.9% per annum (minimum). If payment is not received in full by the payment due date, finance charges will be calculated on a daily basis at 0.076% from the respective transaction dates for all transactions to the date the payment is received.

b. Administration Fees

The prevailing rate of 6% administration fee will be levied on all approved card transactions under the Automatic Flexible Payment Scheme.

24. PRIME LENDING RATE

Our SGD prime lending rate is 5.75% per annum.

For change of particulars, please login to Online Banking, SC Mobile, contact us or visit any one of our branches. Please refer to www.sc.com.sg/terms-and-conditions/personal-banking/ or <http://www.sc.com.sg/business/conditions/>

Note: If your statement cycle date falls on a Sunday or a public holiday, your statement will be generated 1 working day before.