

Please pay your outstanding balance in full before Payment Due Date to avoid further interest charge, late payment charge, excess limit charge, suspension or termination of your card usage privileges.

Warning:

If you do not pay the outstanding balance in full by the Payment Due Date, you will be subjected to the following interest rate, on a daily basis, on your outstanding amount and all new transactions from their transaction or posting dates:

- **Charge Card:** 30% p.a.
- **Credit Card:** 27% p.a. (non-cash transactions) & 29% p.a. (cash transactions)
- **\$500 Limit Credit Card:** 28% p.a.

For example, if you are holding an account with the following outstanding balance and pay only the stated amount each month, you will pay off the principal amount you currently owe with the interest charge fully only after the number of years and months stated below:

Card Type	Charge Card	Credit Card	\$500 Limit Credit Card
Outstanding Balance	\$1,000	\$1,000	\$500
Monthly Payment	\$200	\$50	\$50
Interest Rate	30% p.a.	27% p.a. / 29% p.a.	28% p.a.
Pay-Off Fully After	9 months	2 years & 3 months	1 year
Total Amount Payable (Estimated)	\$1,763	\$1,336	\$573

Warning:

For Charge Card:

If you do not pay the outstanding balance in full by the Payment Due Date,

For Credit Card & \$500 Limit Credit Card:

If you do not pay the minimum payment in full by the Payment Due Date, you will also be subjected to late payment charge of \$80 every month. Your past due payment status will be reflected in your credit bureau report and may negatively affect your application for a new loan in the future. Legal action may also be taken.

For example, if you do not make any payment, the amount you owe after 6 months, even without charging new transactions to your card, will be increased to the following estimated amount:

For Credit Card, if the minimum payment specified on a Statement is not received by us on or before the Payment Due Date, the interest for the period of that Statement will be 30% per annum on that total Indebtedness and 32% on all Cash Advances.

Card Type	Charge Card	Credit Card	\$500 Limit Credit Card
Outstanding Balance	\$1,000	\$1,000	\$500
Outstanding Balance After 6 Months (Estimated)	\$1,670	\$1,670	\$1401

Please contact **Credit Counselling Singapore (CCS)**

for credit counselling if you are unable to manage your debts:

Tel: **6225 5227** | Email: **enquiry@ccs.org.sg** | Website: **www.ccs.org.sg**