

# COMBINED UNSECURED CREDIT LIMIT

## Why does this apply to me?

Combined Unsecured Credit Limit (credit limit) is a regulatory requirement from Monetary Authority of Singapore (MAS).

It limits your credit limit across Trust and Standard Chartered Bank to **4 or 2 times\*** of your monthly assessed income.

\*Subject to your annual income. Scroll down to learn more.

## What are the requirements?

✔ You must have an existing unsecured credit limit or credit card with Standard Chartered.

✔ You fit either one of these two categories...

### a) Category 1

1. Singaporean or PR
2. Annual income between SGD 30,000 to less than SGD 120,000

### b) Category 2

1. Singaporean or PR above 55 years old
2. Annual income between SGD 15,000 to less than SGD 30,000

## What is my maximum credit limit?

If your annual income is:

**SGD 30,000 to less than SGD 120,000...**  
Your credit limit is up to **4x** your monthly assessed income.

**Below SGD 30,000...**  
Your credit limit is up to **2x** your monthly assessed income.

### For example...

If your monthly assessed income is **SGD 5,000**

Then your maximum credit limit will be

**SGD 5,000 x 4 = SGD 20,000**

**SGD 20,000**  
(Maximum credit limit)

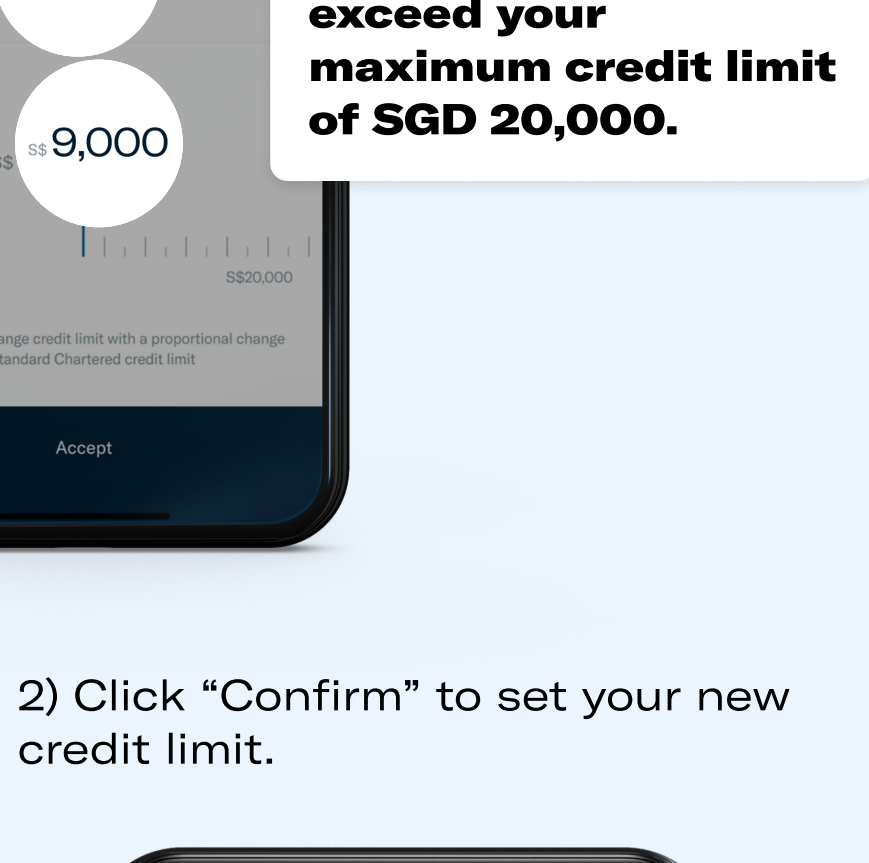
**SGD 12,000**  
(Existing Standard Chartered credit limit)

**SGD 8,000\***  
(Trust credit limit)

\*Only if you decide not to increase your Trust credit limit by transferring your unused Standard Chartered credit limit.

## I'll set my preferred credit limit.

During credit card sign-up, choose **"I'll decide"** and set your preferred credit limit.



### What if I want more credit limit?

1) Drag the slider to increase Trust credit limit.

Your Standard Chartered credit limit will auto adjust to meet the maximum credit limit.

Do note: your unused Standard Chartered credit limit can be transferred to increase your Trust credit limit.



By increasing Trust credit limit to SGD 9,000, your Standard Chartered credit limit will decrease into **SGD 11,000 — to not exceed your maximum credit limit of SGD 20,000.**

2) Click "Confirm" to set your new credit limit.

