

# COMBINED UNSECURED CREDIT LIMIT

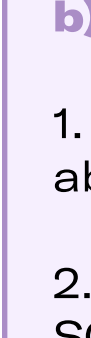
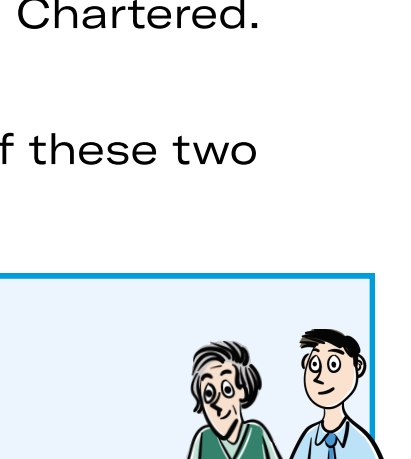
## Why does this apply to me?

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**

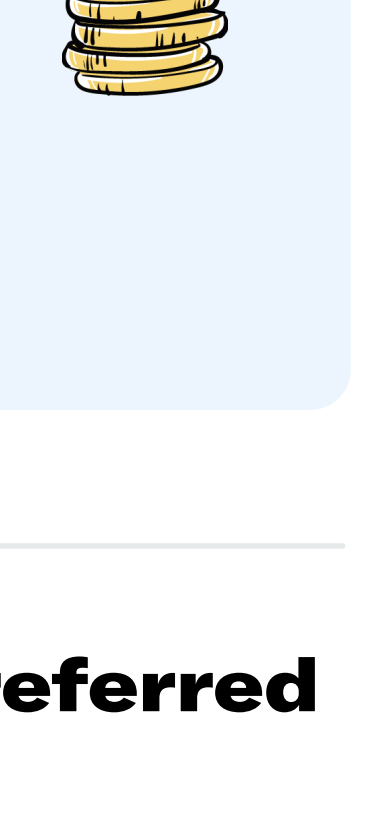
your monthly assessed income.

**Below SGD 30,000...**

Your credit limit is up to

**2x**

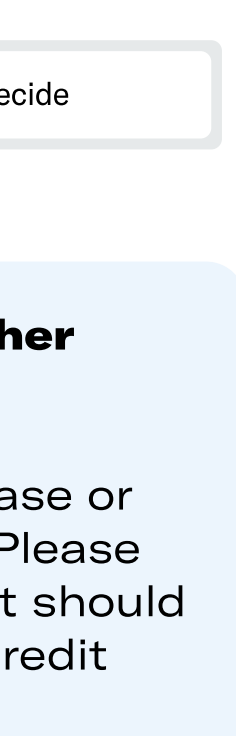
your monthly assessed income.



### For example...

If your monthly assessed income is

**SGD 5,000**



Then your maximum credit limit will be

$$\text{SGD } 5,000 \times 4 = \text{SGD } 20,000$$

**SGD 20,000**

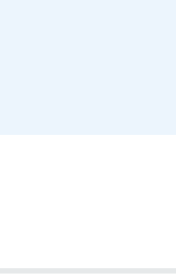
(Maximum credit limit)



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**SGD 12,000**

(Existing Standard Chartered credit limit)

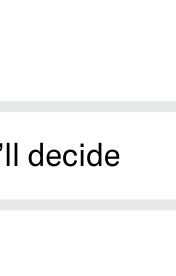


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**SGD 8,000\***

(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.

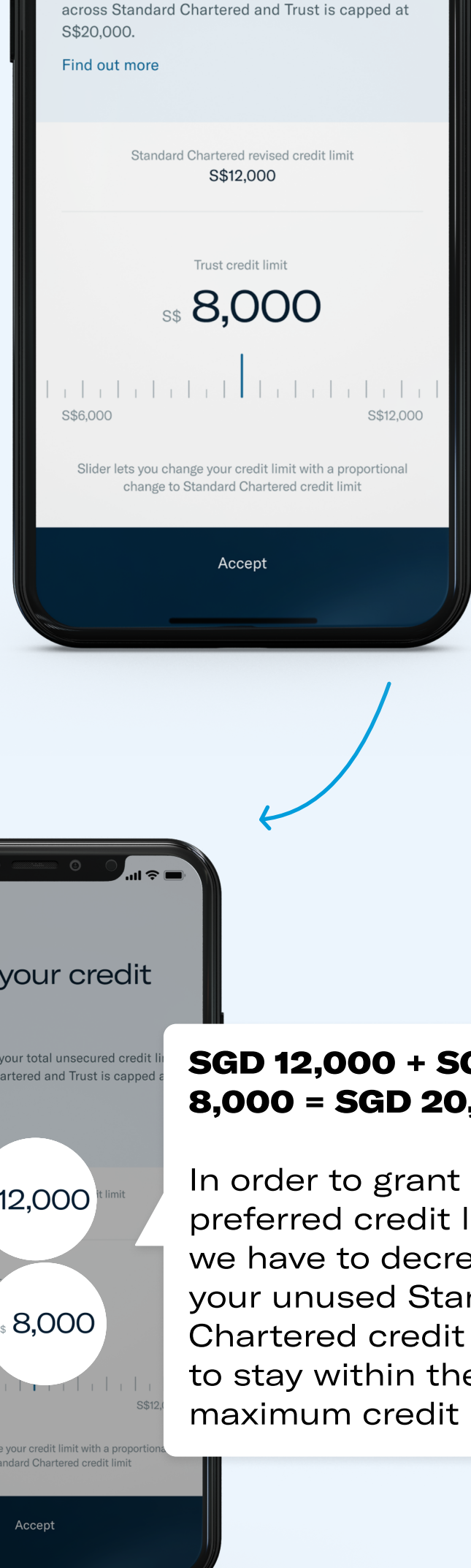
During credit card sign-up, choose **"I'll decide"** and set your preferred credit limit.

Bank decides

I'll decide

### Want to request for a higher credit limit?

- 1) Adjust the slider to increase or decrease your credit limit. Please note your overall credit limit should not exceed the maximum credit limit of S\$20,000.



$$\text{SGD } 12,000 + \text{SGD } 8,000 = \text{SGD } 20,000$$

In order to grant your preferred credit limit, we have to decrease your unused Standard Chartered credit limit to stay within the maximum credit limit.

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

