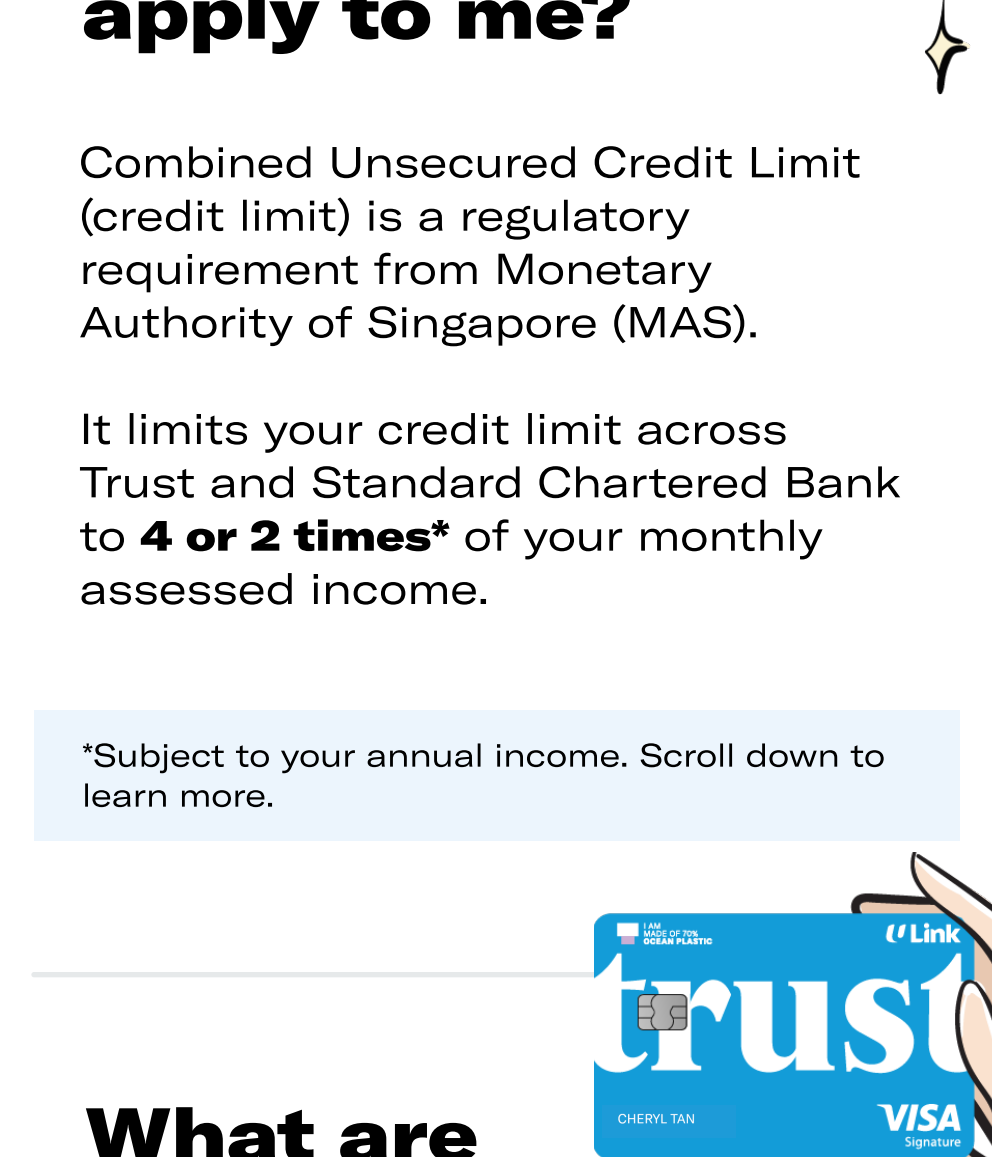


COMBINED UNSECURED CREDIT LIMIT



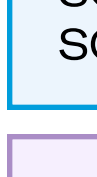
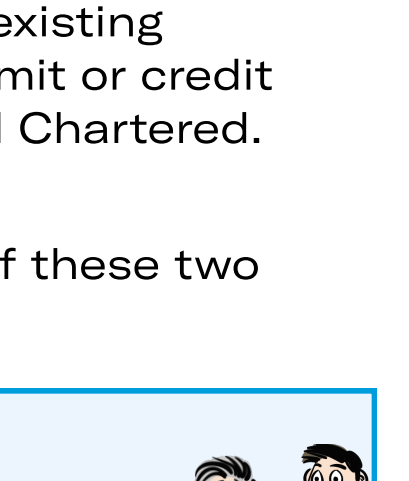
Why does this apply to me?

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

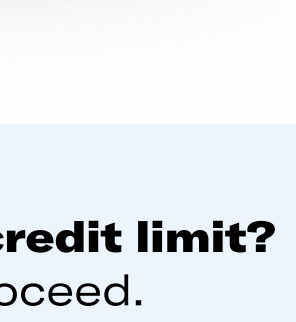
SGD 5,000 x 4 =

SGD 20,000



SGD 20,000

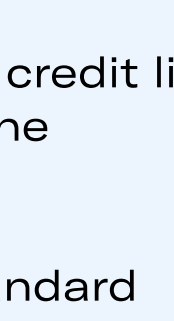
(Maximum credit limit)



-

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 let Trust decide my credit limit.

During credit card sign-up, choose
"Bank decides" and you'll be
offered a recommended credit limit
from us.

Bank decides

I'll decide

You have been
offered the

**following credit
limit!**

Due to regulations, your total unsecured credit limit
across Standard Chartered and Trust is capped at
S\$20,000. Given your existing Standard Chartered
relationship we can only offer you the below limit
without impacting your Standard Chartered credit
limit.

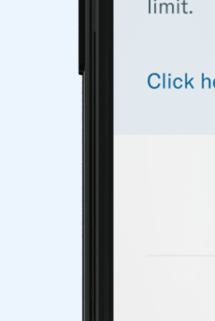
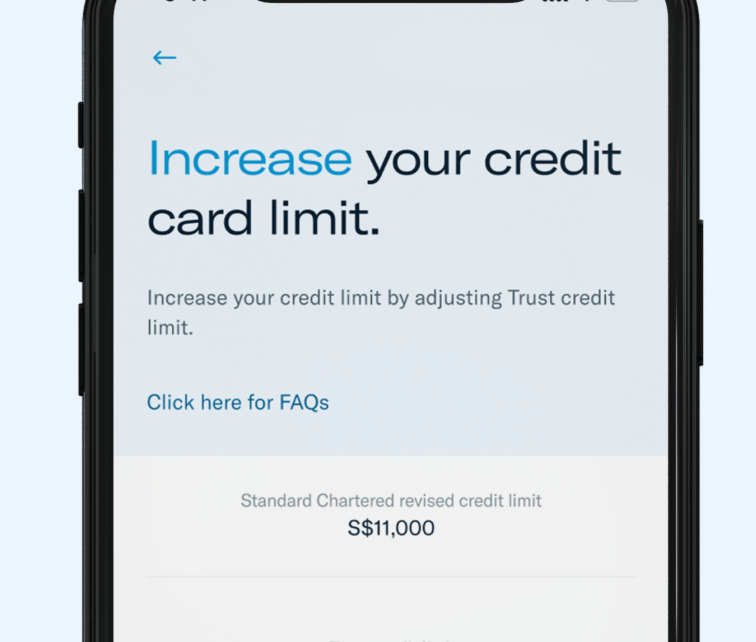
[Find out more](#)

Assigned credit limit

S\$8,000.00

[Request for a higher credit limit](#)

Continue



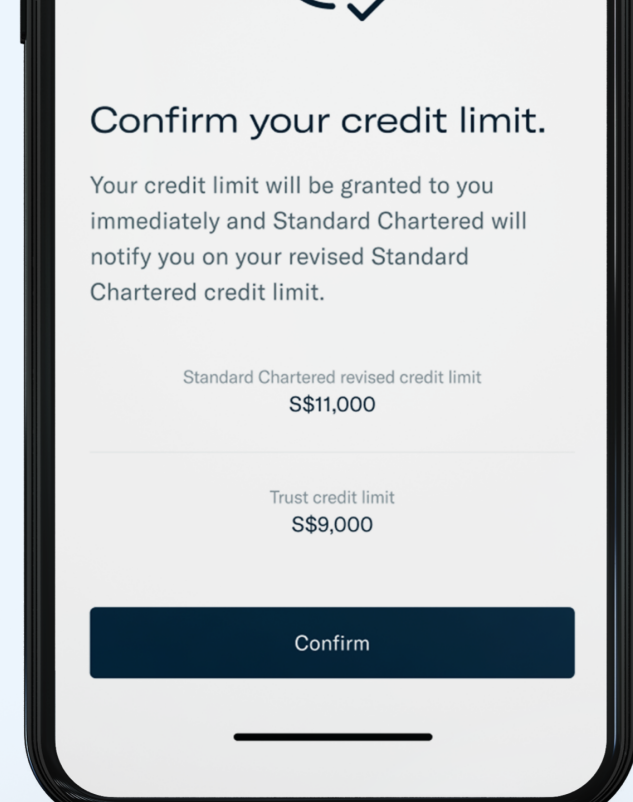
What if I want more credit limit?

Click "Request..." to proceed.

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.



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

