

信用卡申請及相關注意事項

■ 申請條件

1. 正卡申請人

- (1) 需年滿 18 歲。
 - (2) 需目前在職且現職工作滿 3 個月以上或現職加前職工作滿 1 年以上者。
 - (3) 年收入條件：固定年收入 30 萬元以上者，可申請白金卡或現金回饋御璽卡；固定年收入 180 萬以上者，可申請優先理財無限卡。
- #### 2. 附卡申請人需為正卡申請人之父母、配偶父母、配偶、年滿 15 歲以上之子女或年滿 18 歲以上之兄弟姊妹。未滿 18 歲或未具有還款能力之學生，僅能申請父母之附卡。
- #### 3. 附卡申請人如未滿 18 歲，須由法定代理人簽名同意。

4. 外國申請人、或本國未成年附卡申請人，須備妥下方所需文件後，親自到分行臨櫃申請。

■ 所需文件：

1. 填寫完整之申請表格

2. 身分證明文件：

- (1) 本國籍人士：正卡及附卡申請人之身分證正反面影本。
- (2) 外籍人士：效期 12 個月以上護照影本與效期 6 個月以上居留證影本(若申請優先理財無限卡，請檢附永久居留證影本)。

3. 收入證明文件：

- (1) 受薪階級：最近年度扣繳憑單或撥薪存摺封面及近三個月明細之內頁影本。
- (2) 企業主或自營商：負責人最近一年所得清單或最近六個月資料之銀行存摺等可證明個人收入之文件。

■ 卡片遺失

1. 持卡人之信用卡如有遺失、被竊、被搶、詐取或其他遭持卡人以外之他人占有之情形(以下簡稱遺失等情形)，應儘速按下述方式處理信用卡掛失停用手續，並繳交渣打信用卡約定條款第八條第三項之掛失手續費：

- 國內：應立即致電銀行辦理電話掛失停用手續，如銀行認為有必要時，將於受理掛失手續日起十日內通知持卡人於三日內向當地警察機關報案或以書面補行通知銀行。
- 國外：應立即致電銀行或致電當地威士卡/萬事達卡/JCB 卡國際組織，待回國後再補填書面聲明。如銀行認為有必要時，將於受理掛失手續日起十日內通知持卡人於三日內向當地警察機關報案或以書面補行通知銀行。

2. 持卡人於辦妥掛失停用手續後，仍應協助銀行進行調查工作。持卡人自辦理掛失停用手續時起被冒用所發生之損失，除有渣打信用卡合約條款第二十條第二項但書所列情形外，由銀行負擔。持卡人自發生信用卡遺失或被竊等情形起至持卡人辦理掛失手續前被冒用所發生之損失，持卡人應自行負擔全部損失(以新台幣參仟元為上限，但如持卡人涉及盜用、冒用或意圖詐欺銀行，或違反誠信原則等情事，不在此限)。

3. 其他詳細內容，請參考渣打信用卡合約條款第二十條。

4. 信用卡正卡掛失並要求停用或要求取消信用卡時，附卡亦應停止使用。

■ 信用卡申請書英文參閱版

■ 24 小時客服電話請撥 02-4058-0088

■ VISA 金融卡相關訊息，請參考渣打 VISA 金融卡頁面或聯絡我們。

■ 信用卡各項費用、循環信用利率及違約金如下表：

項目	費用及利率	收取條件
年費	普卡正卡NT\$1200，附卡免年費；金卡正卡NT\$1,800，附卡免年費；一般白金卡正卡NT\$2,400，附卡免年費；渣打LINE Bank聯名卡NT\$2,400；現金回饋御璽卡正卡NT\$3,600，附卡免年費；渣打昇利卡正卡NT\$5,000，附卡免年費；世界卡正卡NT\$5,000，附卡免年費；優先理財無限卡正卡NT\$10,000，附卡免年費。	普、金卡首年免年費，正卡每年須消費滿NT\$12,000或刷滿12次，即次年免年費。一般白金卡、現金回饋御璽卡，昇利卡首年免年費，正卡人每年須消費滿NT\$24,000或刷滿24次，即次年免年費(僅適用於H信用卡、渣打Combo卡、渣打Rewards分期卡(即原ShoppingCard分期卡)、昇利卡、快樂卡及原新竹商銀發行之卡別，其餘卡別皆不適用)。渣打LINE Bank聯名卡首年免年費，持續使用信用卡電子月結單，即享次年免年費，其他本行所發行之世界卡首年免年費，正卡人每年累積消費達NT\$120,000(含)，即次年免年費。優先理財無限卡首年免年費，正卡人每年須刷卡消費滿NT\$360,000(含)，即享次年免年費；優先理財客戶第二年起的其他年費優惠辦法，敬請洽詢持卡人原專屬的客戶關係經理確認優惠內容。
循環信用 年利率	7.9%~15%	使用循環信用方式繳款者，須繳足最低應繳款。其餘得計入循環信用本金之帳款，

		自各筆帳款入帳日起按循環信用年利率計算循環信用利息。
預借現金 手續費	預借金額 $\times 3.5\% + \text{NT\$}100$ (渣打 LINE Bank 聯名卡則免收加計 NT\$100)	使用信用卡於國內國外辦理預借現金者。
掛失費	金、普卡每卡 NT\$200，無限卡、現金回饋御璽卡及白金卡免收。	持卡人信用卡遺失或被竊並通知銀行辦理掛失手續者。
緊急替代 卡手續費	每卡 NT\$2,000，無限卡、現金回饋御璽卡及白金卡免收。	持卡人信用卡於國外遺失或被竊時，可申請緊急替代卡。
違約金	依逾期未繳清金額計算： NT\$1,000(含)以下，不收取違約金； 逾 NT\$1,000，違約第一、二及三期分別收取 NT\$300, NT\$400, NT\$500，連續收取三期為限。	倘持卡人未於月結單上所列明之當期繳款期限前繳清當期最低付款額或遲誤繳款期限者，除應依信用卡合約第 11 條之約定計付循環信用利息外，並同意每逾一繳款期限，銀行得按月收取逾期費用，並以左列方式計算逾期費用。
卡片毀損 補發費	每卡 NT\$300	持卡人聲明卡片毀損辦理補發時。
調閱簽單 手續費	國內、外每份 NT\$100	持卡人申請調閱簽單時。
補印帳單 手續費	每份 NT\$100	持卡人申請補印二個月以前帳單時。
國外交易 匯率結算 手續費	結匯日按結匯帳款計算信用卡國際組織之手續費(交易金額 $\times 1\%$)及銀行手續費(交易金額之 0.5%)	依信用卡合約摘要第 4 條(c)款約定收取。
清償證明 手續費	NT\$300	持卡人申請清償證明時。
溢付款退 回匯款處 理手續費	NT\$100	持卡人申請退回溢付款時。

謹慎理財 信用至上

一般消費及預借現金循環利率為 7.9%~15%，循環利率之基準日為 2025 年 8 月 2 日，預借現金手續費為預借金額 $\times 3.5\% + \text{NT\$}100$ ，其他費用請上渣打網站查詢。

■ Credit Card Application Requirement

1. Primary Card Applicant

(1) Applicant must be at least 18 years of age.

(2) Applicant must be in service of existing company over 3 month or total in service duration over 1 year including existing and ex-company.

(3) Annual income: over NTD\$300,000 may apply for platinum card or Signature card, over NTD\$1,800,000 may apply for infinite card.

2. Supplementary Card: the applicant must be Primary cardholder's spouse, parents, spouse's parents, children with over 15 years of age or siblings with over 18 years of age.

3. In the case that the applicant of the supplementary card is under 18 years old, application is required to be agreed and signed by legal representative (parents or guardian).

4. Foreign applicants or domestic minor supplementary card applicants must prepare the required documents listed below and apply in person at a branch.

■ Required Document

1. Complete application form with applicant's signature

2. Personal identification

(1) ID documents: 2 sided copy of the applicant's ID card for the Primary and supplementary card.

(2) Foreigners should submit copies of their passport valid over 12 months and Alien Resident Certificate valid over 6 months (if apply for infinite card, please submit copies of Alien Permanent Resident Certificate).

3. Proof of income document:

(1) Salaried class: The Latest annual withholding slip or payroll passbook and its itemized inner pages for the past three months.

(2) Business owner or self-employed dealer: The Latest annual Individual Income statement or latest 6-month-banking statement.

■ Loss of Card

1. You must take following actions to suspend the card immediately once you notice that your credit card is lost, stolen, robbed, taken due to fraud, or taken by the others (except the cardholder, and we would call it "Lost" below). Also, pay for the service fee according to article 8-3 in credit card agreement of SCB.

(1) Domestic : You must call the relevant customer service hotline and notify us to suspend the credit card immediately. Standard Chartered Bank (SCB) would request the cardholder within 10 days after suspend the card to report to local police or report to the bank in written form within 3 days if the bank considers it as a necessary action.

(2) Abroad : Please contact SCB or VISA/ MasterCard/ JCB in local, and hand in the application in written form once you get back to the issuing country of your lost card. Standard Chartered Bank (SCB) would request the cardholder within 10 days after suspend the card to report to the police of the country where you lost your card or report to the bank in written form within 3 days if the bank considers it as a necessary action.

2. The cardholder should help in the investigation even after suspend the card. The cardholder is liable and responsible for the total losses after reporting the loss or theft of card to SCB except the cases stated in article 20-2 in credit card agreement of SCB. SCB will be liable and responsible for the exception mentioned in article 20-2 in credit card agreement of SCB. The cardholder is liable and responsible for the total losses since the loss or theft of card until notifying SCB to suspend the card.(The amount of losses cap at NT3000. However, if the cardholder has acted fraudulently, the cardholder will be responsible for the total losses. Other detailed exceptions are stated in the credit card agreement)

3. Please refer to article 20 in credit card agreement of SCB for further detail.

4. Supplementary cards are requested to end the use once the cardholders notify SCB to suspend or cancel their primary cards.

■ [Credit Card Application Form for Reference Only](#)

■ 24 hour customer service hot line , please dial 02-4058-0088

■ For VISA Debit Card, please refer to [SCB VISA Debit Card Page](#) or [Contact Us](#) for more information.

Item	Fees and Rates	Conditions
Annual Fee	Classic card NT\$1,200 for primary card; none for supplementary card. Gold card NT\$1,800 for primary card; none for supplementary card. General platinum card NT\$2,400 for primary card; none for supplementary card. Standard Chartered LINE Bank co-branded card NT\$2,400 ; Simply Cash Card NT\$3,600 for primary card, none for supplementary card. Standard Chartered Business Platinum Card NT\$5,000 for primary card, none for supplementary card. World card NT\$5,000 for primary card, none for supplementary card. Priority Banking Visa Infinite Card NT\$10,000 for primary card, none for supplementary card.	Gold Card: annual fee is waived for the first year, primary card holders will enjoy a waiver in the subsequent year; if a minimum of NT\$12,000 worth of retail spend is made or has been used for retail spend for 12 times or more annually. General Platinum Card, Simply Cash Card, and Business Platinum Card: annual fees are waived for the first year, primary card holders will enjoy a waiver in the subsequent year; if a minimum of NT\$24,000 worth of retail spend is made or has been used for retail spend for 24 times or more annually (only applicable to H credit card, Standard Chartered Combo card, Standard Chartered Rewards installment card (originally, the ShoppingCard installment card), Business Platinum Card, Happy Card and cards issued by Hsin Chu International Bank, and are not applicable to all other cards). The Standard Chartered LINE Bank co-branded card: annual fee is waived for the first year, card holders will enjoy a waiver in the subsequent year if he/she continuously using eStatements of the card. Other world cards issued by the Bank: annual fees are waived for the first year, primary cardholders must spend a cumulative of NT\$120,000 (inclusive) a year for the annual fees to be waived in the subsequent year. Priority Banking Visa Infinite Card: annual fee is waived for the first year, primary cardholders will enjoy a waiver in the subsequent year; if a minimum of NT\$36,000 (inclusive) worth of retail spend is made annually. With respect to other annual fee discounts starting from the second year for priority banking customers, please contact the cardholder's original dedicated customer relationship manager to confirm the details of discounts.
Annual Interest Rate	7.9%~15%	Those who pay by revolving credit must pay the minimum due amount. For the remaining amounts that can be included in the revolving

for Revolving Credit		credit principal, the revolving credit interest will be calculated based on the revolving credit annual interest rate from the date of entry of each amount.
Cash Advance Handling Fee	Cash advance amount $\times 3.5\%$ + NT\$100 (Standard Chartered LINE Bank co-branded card is exempt from the additional NT\$100)	Those who use credit cards to apply for cash advance domestically or overseas.
Fee for Lost or Stolen Cards	NT\$200 per card for gold and Classic cards; Visa Infinite Card, cash back Simply Cash Card, and Platinum Card are exempt.	The cardholder's credit card is lost or stolen, and the Bank is notified of the loss.
Emergency replacement Card Fee	NT\$2,000 per card; Visa Infinite Card, cash back Simply Cash Card, and Platinum Card are exempt.	When the cardholder's credit card is lost or stolen abroad, the cardholder can apply for an emergency replacement card.
Penalties	Calculated based on the outstanding overdue amount: For NT\$1,000 (inclusive) or less, no penalties will be charged; if it exceeds NT\$1,000, NT\$300, NT\$400, and NT\$500 will be charged for the first, second, and third installments of the violation, respectively, for up to three consecutive installments.	If the cardholder fails to pay the current minimum payment amount or delays the payment deadline specified on the monthly statement, in addition to the payment of revolving credit interest in accordance with Article 11 of the Credit Card Agreement, it agrees that every time a payment deadline is exceeded, the Bank may charge overdue fees monthly, and the overdue fees shall be calculated in the following manner.
Replacement Fee for Damaged Card	NT\$300 per card.	When the cardholder declares that the card is damaged and applies for reissuance.
Handling Fee for Retrieving Sales Draft Copies	NT\$300 for each (domestic and overseas).	When the cardholder applies for retrieving sales draft copies.
Handling Fee for Resending Statement	NT\$100 for each.	When the cardholder applies for resending statements of more than 2 months ago.
Exchange Rate Settlement Fee for Foreign Transactions	On the exchange settlement date, the handling fee of the international credit card organization (transaction amount $\times 1\%$) and bank handling fee (0.5% of the transaction amount) will be calculated based on the settlement amount	According to Article 4 (c) of the Credit Card Agreement summary
Handling Fee for Certificate of Debt clearance	NT\$300	When the cardholder applies for a certificate of debt clearance.

Remittance Processing Fee for Overpayment Refund	NT\$100	When the cardholder applies for refund of excess payment.
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Cautious Financial

Planning Credit First

General purchases and cash advance revolving interest rate is 7.9%~15%

The base date of the revolving interest rate is August 2, 2025

The cash advance fee is the advance amount X3.5% + NT\$100

For other fees, see the Standard Chartered website