

Trust Link Credit Card and NTUC Link Credit Card – Product Terms

Hello! Glad you're here! These product terms tell you about our cool credit cards – the Trust Link Credit Card and the NTUC Link Credit Card 🤓. Please read them carefully 🤓 as they tell you about using your credit card, your responsibilities and other important information. And don't forget to read the General Terms and Conditions and the Key Facts Sheet as they also apply to your credit card. To learn about the differences between a Trust Link Credit Card and a NTUC Link Credit Card, head over to the Key Fact Sheet.

★ Important points about your credit card ★

- If your outstanding balance is above your credit limit on the statement date, the amount exceeding your credit limit (excluding any interest or fees) will be added to the minimum amount due.
- If we don't receive at least the minimum amount due from you on or before the payment due date, we may charge additional fees (such as the late payment fee) and interest, and we may even prevent you from using your credit card.
- If we don't receive full payment of your outstanding balance (as shown on your statement on or before the payment due date, we may charge you interest daily at the interest rate stated in our Key Facts Sheet, demand immediate payment of your outstanding balance or deduct, debit, withhold or transfer your outstanding balance from any of your other Trust accounts.
- Regarding cash advances, we will start charging interest on the unpaid amount of the cash advance from the date that you receive the cash advance up to the date it is repaid.
- You are liable for all amounts due, even after cancellation of your credit card. If your credit card is cancelled for any reason, you must immediately pay us the full amount you owe us, including the outstanding balance, interest and fees, and the amount of any transaction effected (authorised) but not yet charged to your credit card.
- Please let us know via our Trust App or call us at (+65) 313-87878 (313-TRUST) if you have any difficulty making credit card repayments. We will try to help you.

Applying for and using a credit card 📱 🏠

When you apply for a credit card, you are considered to have requested it. Once we approve your application for a credit card, we'll tell you, and you may use your credit card straight away.

All transactions undertaken as a result of any payment arrangements set up or authorised by you (including automatic payments, direct debits, regular payments and other standing arrangements) will be processed as credit card transactions. If you don't agree to process them as credit card transactions, please don't set up or authorise such payment arrangements. If you have such payment arrangements set up or authorised already, please terminate or modify them directly with the relevant third party. Your use of your credit card will be subject to Visa's legal terms.

Credit limit 📈 📉

We'll ask you what your preferred credit limit is for your credit card or obtain your consent for the credit limit to be granted. We'll confirm your credit limit when your application has been approved.

You may decrease your credit limit by contacting us via the Trust App or calling us at (+65) 313-87878 (313-TRUST).

We may conduct a credit check at any time in accordance with our credit policy to decide whether to decrease your credit limit. As part of this process, we may request further documents or information from you. If we decide to decrease your credit limit, we'll notify you.

If you try to undertake a transaction that'll exceed your credit limit, we may reject the transaction or allow the transaction to be processed in certain situations. Examples of these situations are where the actual transacted amount is higher due to currency rate fluctuations or surcharges by the merchant or where the transaction was within your credit limit at the time of authorisation but exceeds your credit limit by the time it is posted.

When we calculate if you've exceeded your credit limit, we'll consider your total outstanding balance, any transaction that may have been authorised but hasn't been debited yet, whether you have exceeded your regulatory credit limit across Standard Chartered and Trust, and any other matter we think is relevant.

Cash advance 💰 ✅

You may obtain a cash advance by withdrawing cash using your credit card at any Trust ATM or Standard Chartered ATM in Singapore, or Visa-accepted ATMs outside Singapore, or at any point of sale (where available).

You may obtain a cash advance up to the available balance of your cash advance limit. Your cash advance limit will never be more, and may be less than, your credit limit. We may lower your cash advance limit in accordance with our credit policy.

You're telling us to provide you with a cash advance if you use your credit card to transfer money to your other Trust account(s) or any other bank account, pay for any credit card bill or make any payment for a loan owed to us or another bank.

Exclusions from rewards 🙄

The following transactions aren't eligible for any rewards programme or promotion, such as Linkpoints:

- Any cash advance.
- Transactions on your credit card that are subsequently cancelled, voided, refunded or reversed or incurred by you but aren't submitted or posted to your credit card.
- AXS, SAM or ATM transactions made using your credit card.
- Any insurance premiums.
- Any fees (for example annual card fees, service fees, interest, administrative fees, finance fees, and/or late payment fees).
- Amounts which have been rolled over from any preceding month's statement.
- Any top-ups (except Kopitiam top-up cards) or payment of funds to any accounts.
- Any transaction classified under any of the following Merchant Category Codes:
 - Utilities, Rentals and Cleaning Services – 4900, 6513, 7349.
 - Financial Institutions, Securities – Brokers, Quasi Cash, Insurance, Stored Value Card Purchase/Load and Wire Transfer – 4829, 5960, 6010, 6011, 6012, 6051, 6211, 6300, 6540.
 - Gambling – 7995.
 - Educational Institutions – 8211, 8220, 8241, 8244, 8249, 8299.
 - Charitable services, political organisations, religious organisations and government payments – 8398, 8651, 8661, 9211, 9222, 9223, 9311, 9399, 9402, 9405.
- Any other fees or payments as we may decide.

Your responsibility and liability 🙌👍👌👉

You are responsible and liable for:

- All credit card transactions, including any cash advance (except for disputed transactions, until the dispute is resolved at our discretion).
- Your outstanding balance, including any interest and fees.
- Any transactions where we could have otherwise exercised our chargeback rights (meaning our right to initiate a reversal transaction against the merchant) if you don't notify us of the transactions and provide any further documents or information we require within the time required.

If your credit card is lost or stolen or any security code is disclosed, then you will be responsible for notifying any merchant, establishment, billing organisation or relevant party with whom you have any payment arrangements set up or authorised in connection with your credit card (including automatic payments, direct debits, regular payments and other standing arrangements) and to stop them. If you recover the lost or stolen credit card, you must promptly cut it in half and dispose of it.

You must:

- Not use or try to use your credit card after your account is closed, after we tell you that your credit card has been cancelled, or after we withdraw your use of your credit card.
- Cooperate with us in any investigation or litigation in connection with your credit card.
- Ensure that your credit card isn't defaced, damaged, bent, modified or tampered with.

You're not responsible and liable for:

- Any use of your physical credit card before you activate it.
- Any use of a counterfeit card.
- A fault in a terminal which isn't obvious.

Our liability for these losses shall not exceed the amount and interest you incur when you use your credit card in the circumstances mentioned above.

Minimum amount due 📄💰

You must pay at least the minimum amount due shown in each statement by the payment due date shown on the statement to avoid additional fees (such as the late payment fee) and interest. The Key Facts Sheet tells you how we calculate fees and the interest rate we may charge.

How to pay us 😊👉📱

You may pay all or part of your outstanding balance at any time by transferring money to us by any method available on the Trust App but only in the currency set out in your statement. If you pay part of your outstanding balance, we'll apply your payment in the manner we deem fit. If more than one interest rate applies, we will apply your payment on the amount on which the highest interest rate is payable first.

If we receive any payment in any other currency, we may convert such payment into Singapore dollars at the prevailing exchange rate determined by us at the relevant time. You agree to take full responsibility for any loss arising from the currency conversion.

If you pay us any amount in excess of your outstanding balance, we may:

- Use it to pay off your unbilled transactions.
- Keep it as a credit balance for you, which you can use for future repayments or which we can handle as set out below (see 'Discretion to handle credit balance in your account').
- Transfer it to your other Trust accounts (if you have any), including if you make a request by calling us at (+65) 313-87878 (313-TRUST).

We won't pay you any interest in relation to the excess amount.

To avoid fees and interest, we must receive payment for your outstanding balance (as shown on your statement) on or before the payment due date. Remember that different payment methods' processing times can vary – you should pay your outstanding balance early to avoid incurring fees and interest.

Interest and fees

Details about interest rates and fees, and the calculation methods are in the latest Key Facts Sheet.

The Interest Free Credit Period set out in the Key Facts Sheet won't apply to you if we don't receive the payment of your outstanding balance in full, on or before the payment due date. The Interest Free Credit Period also does not apply to any cash advance. Therefore, please remember to make payment!

You must make an immediate repayment if we ask you to

We may demand immediate repayment of any amount you owe us at any time, regardless of whether the amount is set out in a statement, or due and payable as at the date of our demand. We can also deduct, debit, withhold or transfer any amount you owe us from any of your other Trust accounts.

No deductions

You must ensure that all payments you make are free of any tax or levy, and you must reimburse us for any goods and services tax that we collect on any payment made.

Suspension and cancellation

You can ask us via our in-app chat to suspend your credit card or by using the "lock card" feature on the Trust App. While your card is suspended/locked in this way, you can't use it for physical or electronic transactions. This is a cool feature that'll help you keep your credit card secure while you aren't using it.  We'll still apply any interest or fees due on your card while it is suspended/locked. Suspending or locking your card like this does not cancel your credit card.

We hope you won't decide to do so,  but if you want to cancel your credit card, you must first:

- Repay in full any amount you owe in connection with your credit card, including interest and fees.
- Settle all transactions.
- Have no unresolved disputed transaction.
- Take any other actions that we consider reasonable, including to comply with any law or regulation.

We may publish information about your credit card in a warning bulletin notifying merchants to seize your credit card. We don't need to notify you or give any reason for doing so.

If your credit card is suspended or cancelled, you must cancel any payment arrangements set up or authorised by you on your credit card with the relevant third parties (including automatic payments, direct debits, and other regular payments). We aren't responsible for cancelling or transferring these payment arrangements. We may apply the payment arrangements to your other Trust accounts.

If your credit card is cancelled for any reason, you will need to submit a new application if you want a new credit card.

Discretion to handle credit balance in your account

If there is any credit balance on your credit card account, we may transfer any of the credit balance to any of your other Trust accounts after off-setting any outstanding liabilities in connection with your credit card. We may also pay any of the credit balance to you by any mode we deem fit.

If you pass away, we may pay your credit balance (if any) on your account to your executor(s) or administrator(s). We do not need to inquire about any beneficiary's rights. If we pay any credit balance to your executor(s) or administrator(s) under this clause, this means we'll have cleared the amount due to you and won't be liable for the credit balance.