Introduction

Here you can find details of your equivalent Trust products, and any key differences from the products and services you currently hold with Standard Chartered which will be transferring to Trust. Please review the sections relevant to you.

We encourage you to read the full terms and conditions carefully to understand the features of your Trust products and services, as well as your rights and obligations as a Trust customer, and they will also apply to any new Trust products and services you may wish to apply for from the Transfer Date onwards.

Loans

Topic	Standard Chartered CashOne Loan	Trust Instant Loan
Early Repayment Fee	S$150 or 3% of the outstanding principal, whichever is higher. Only full early repayment is allowed.	3% of the outstanding principal and any accrued interest. Only full early repayment is allowed.
Late Payment Fees	S$100 for each loan if minimum payment due is not received by the payment due date.	Max. S$100 for all loans charged to your credit card (in addition to S$100 if you do not make the minimum payment on your credit card).
Default Interest	In addition to the late payment fees and finance charges, default interest of 4% above the loan Effective Interest Rate ("EIR") will be charged if there are two or more instances of late payment of the minimum payment due within six consecutive months.	None!
Minimum Amount Due	100% of monthly instalment amount; or for eligible clients, the greater of S$50 or 1% of the approved monthly principal instalment amount; plus interest, fees, and charges, and any Overlimit or past due amount(s).	3% of the monthly principal instalment amount (plus any due interest, fees and charges, any past due and overlimit amount), which will be charged to your credit card. Please refer to the Key Facts Sheet for credit card for more details on the minimum amount due calculation.
Finance Charges	Calculated on a daily basis at an EIR of 29.9% per annum ("p.a.")	If you are an existing Trust credit card customer, your personalised EIR applies. If you are not an existing Trust credit card customer, the following EIR applies: • Calculated on a daily basis at **27.9% p.a.** from October to December 2026. • With effect from 1 January 2027, this will change to a personalised EIR, calculated on a daily basis ranging from **18.9% to 29.9% p.a.**
T&Cs that will apply	Please see below for links to the Trust T&Cs that will apply from the Transfer Date: Product Terms: https://trustbank.sg/legal/instant-loan-product-terms/ Key Facts Sheet (KFS): https://trustbank.sg/legal/key-facts-sheet-for-instant-loan/	

Credit Card

Topic	Standard Chartered Credit Card	Trust Credit Card
Annual Card Fees	Fees (inclusive of GST) range from S$99.19 to S$196.20.	None!
Cash Advance	All Credit Cards (except Smart Credit Card): Cash Advance fee per transaction is charged at 8% on the Cash Advance, subject to a minimum fee of S$15 Or Smart Credit Card: No Cash Advance fee plus finance charges of 0.082% per day on the amount withdrawn from the date of the transaction until the date of full payment (EIR: 29.9% p.a.).	An 8% fee will be charged on any cash advance amount drawn that is over S$5 in value. Interest will be calculated daily on the amount withdrawn from the posting date of the transaction until the date of full payment. If you are an existing Trust credit card customer, your personalised EIR applies. If you are not an existing Trust credit card customer, the following EIR applies: • Calculated on a daily basis at **27.9% p.a.** from October to December 2026. • With effect from 1 January 2027, this will change to a personalised EIR, calculated on a daily basis ranging from **18.9% to 29.9% p.a.**
Late Payment Fees	A late payment charge of S$100 per card applies if the minimum payment due, as indicated on the statement, is not received by the due date.	If we do not receive the minimum payment by the due date, we will charge the main cardholder a late payment fee of S$100. If the statement includes any loan instalment, there will be an additional late payment charge of S$100. The maximum late payment fees that will be charged is capped at S$200.
Minimum Amount Due	The minimum payment due applicable to all credit card accounts will be: (i) the greater of S$50 or 1% of principal (Including any instalments billed in current month); plus (ii) interest, fees and charges; and (iii) any overlimit amount and past due amount. Outstanding balances that are below S$50 shall be repaid in full.	The minimum payment is based on the amount of statement balance: If your statement balance is less than S$50.00 – you must pay the statement balance. If your statement balance is equal to or more than S$50.00 – you must pay (whichever is higher): (a)S$50.00, or (b)1% of principal amount, plus the applicable minimum amount due for any loan instalments that you have with us*, plus any due interest, fees and charges, plus any past due and overlimit amount.

		*Please refer to the Key Facts Sheet of your credit card for more details on the minimum amount due calculation.
Finance Charges	EIR: 27.9% p.a. (minimum). If payment is not made in full by the due date, finance charges will be billed on the next statement. Finance charges are calculated daily at 0.076% on the outstanding balance (including purchase transaction(s) and finance charges resulting from such transaction(s)), from the date of the transaction(s) which are unpaid until the date full payment is received, and on all new transactions from the respective transaction dates.	If you have not made the full payment by the payment due date, you will be charged interest on your next credit card statement. If you are an existing Trust credit card customer, your personalised EIR applies. If you are not an existing Trust credit card customer, the following EIR applies: • Calculated on a daily basis at **27.9% p.a.** from October to December 2026. • With effect from 1 January 2027, this will change to a personalised EIR, calculated on a daily basis ranging from **18.9% to 29.9% p.a.**
Repayment Period	22 days from statement date	15 days from statement date
Payment Due Date	Multiple payment due date based on statement date	Singular payment due date set out in credit card statement. If you are an existing Trust credit card customer, there will be no change to your payment due date. If you are not an existing Trust credit card customer: • We will align your payment due date with the payment due date set out in your last SC statement. • If your payment due date falls on 28th, 29th, 30th, 31st, 1st of the month, by default it will be adjusted to the 2nd of the following month.
Temporary Credit Limit Increase	A temporary increase of credit limit on your credit card account(s) which can be used for the following purposes: • Overseas travel expenses • Wedding banquet expenses • Medical / Hospitalization expenses • Funeral expenses Option to increase temporary credit limit for a validity period of 16 to 60 days.	Trust does not currently offer this feature.

Supplementary Card	Up to 4 supplementary cards per principal cardholder	1 supplementary card. Trust will allow up to 5 supplementary cards per main cardholder at a later date, which will be communicated to you.
T&Cs that will apply	Please see below for links to the Trust T&Cs that will apply from the Transfer Date: Product Terms: https://trustbank.sg/legal/trust-link-credit-card-and-ntuc-link-credit-card-product-terms/ KFS: https://trustbank.sg/legal/key-facts-sheet-credit-card/	

Other Lending Products

Topic	Standard Chartered EasyPay on Transaction	Standard Chartered Instalment Payment Plan ("IPP") (Only for migrated IPPs)	Trust Split Purchase
Early Repayment Fee	None. Only full early repayment is allowed.	None. Only full early repayment is allowed.	None. Only full early repayment is allowed.
Late Payment Fees	Monthly payments are charged to the credit card. Credit card late payment charges apply.	Monthly payments are charged to the credit card. Credit card late payment charges apply.	Max. S$100 for loan(s) charged to your credit card, in addition to S$100 if you do not make the minimum payment on your credit card.
Finance Charges	Credit card finance charges apply.	Credit card finance charges apply.	If you are an existing Trust credit card customer, your personalised EIR applies. If you are not an existing Trust credit card customer, the following EIR applies: • Calculated on a daily basis at **27.9% p.a.** from October to December 2026. • With effect from 1 January 2027, this will change to a personalised EIR, calculated on a daily basis ranging from **18.9% to 29.9% p.a.**
T&Cs that will apply	Please see below for links to the Trust T&Cs that will apply from the Transfer Date: Product Terms and KFS: https://trustbank.sg/legal/split-purchase-product-terms-and-key-facts/		

Topic	Standard Chartered EasyPay on Retail Balances	Trust Split Statement
Early Repayment Fee	3% of the outstanding principal. Only full early repayment is allowed.	3% of the outstanding principal and any accrued interest. Only full early repayment allowed.
Late Payment Fees	Monthly payments are charged to the credit card. Credit card late payment charges apply.	Max. S$100 for loan(s) charged to your credit card, in addition to S$100 if you do not make the minimum payment on your credit card.
Finance Charges	Credit card finance charges apply.	If you are an existing Trust credit card customer, your personalised EIR applies. If you are not an existing Trust credit card customer, the following EIR applies: • Calculated on a daily basis at **27.9% p.a.** from October to December 2026. • With effect from 1 January 2027, this will change to a personalised EIR, calculated on a daily basis ranging from **18.9% to 29.9% p.a.**
T&Cs that will apply	Please see below for links to the Trust T&Cs that will apply from the Transfer Date: Product Terms and KFS: https://trustbank.sg/legal/split-statement-product-terms-and-key-facts/	

Balance Transfer

Topic	Standard Chartered Credit Card Funds Transfer (Balance Transfer)	Trust Balance Transfer
Early Repayment Fee	None. Full and partial early repayment allowed.	None. Full and partial early repayment allowed.
Late Payment Fees	Credit card late payment charges apply.	Max. S$100 for loan(s) charged to your credit card, in addition to S$100 if you do not make the minimum payment on your credit card.
Finance Charges	Calculated on a daily basis at the EIR of 29.9% per annum	If you are an existing Trust credit card customer, your personalised EIR applies. If you are not an existing Trust credit card customer, the following EIR applies: • Calculated on a daily basis at **27.9% p.a.** from October to December 2026. • With effect from 1 January 2027, this will change to a personalised EIR, calculated on a daily basis ranging from **18.9% to 29.9% p.a.**
T&Cs that will apply	Please see below for links to the Trust T&Cs that will apply from the Transfer Date: Product Terms and KFS: https://trustbank.sg/legal/balance-transfer-product-terms-and-key-facts-sheet/	

Instalment Plan

Topic	Standard Chartered IPP	Trust Visa Instalment Plan
Early Repayment Fee	None. Only full early repayment is allowed.	None. Only full early repayment is allowed.
Late Payment Fees	Monthly payments are charged to the credit card. Credit card late payment charges apply.	Max. S$100 for loan(s) charged to your credit card, in addition to S$100 if you do not make the minimum payment on your credit card.
Finance Charges	Credit card finance charges apply.	If you are an existing Trust credit card customer, your personalised EIR applies. If you are not an existing Trust credit card customer, the following EIR applies: • Calculated on a daily basis at **27.9% p.a.** from October to December 2026. • With effect from 1 January 2027, this will change to a personalised EIR, calculated on a daily basis ranging from **18.9% to 29.9% p.a.**
T&Cs that will apply	Please see below for links to the Trust T&Cs that will apply from the Transfer Date: Product Terms and KFS: https://trustbank.sg/legal/trust-visa-instalments-product-terms-and-key-facts-sheet-v2/	

Debt Consolidation Plan ("DCP")

Topic	Standard Chartered DCP	Trust DCP
Early Repayment Fee	S$250 or 5% of the outstanding principal, whichever is higher	5% of the outstanding principal
Late Payment Fee	S$100 for each loan and card if the minimum payment due is not received by the payment due date.	Max. S$100 if you do not make the minimum payment on your credit card.
Finance Charges	For Standard Chartered Debt Consolidation Plan: calculated on a daily basis at an EIR of 26.9% p.a. For Platinum Mastercard® Credit Card: calculated on a daily basis at an EIR of 27.9% p.a.	If you are an existing Trust credit card customer, your personalised EIR applies. If you are not an existing Trust credit card customer, the following EIR applies: • Calculated on a daily basis at **26.9% p.a.** from October to December 2026. • With effect from 1 January 2027, this will change to a personalised EIR, calculated on a daily basis ranging from **18.9% to 29.9% p.a.**
T&Cs that will apply	Please see below for links to the Trust T&Cs that will apply from the Transfer Date: Product Terms and KFS: https://trustbank.sg/legal/debt-consolidation-plan-product-terms-and-key-facts-sheet/	