



Standard Bank

Get to Know Your **Credit Card**



Table of Contents

| | |
|----------------------------|-----------|
| Credit Cards | 4 |
| Travel Insurance | 6 |
| MasterCard Protection Plan | 8 |
| Funeral Cover | 8 |
| Lounge access | 10 |

Credit Cards



Credit Cards

Travel Insurance

MasterCard Protection Plan

Funeral Cover

Lounge access

Credit Cards

A Standard Bank credit card gives you access to safe, secure spending — both locally and internationally. Buy what you need now and pay later, in flexible monthly instalments that suit your lifestyle.

Card options

Choose a card that matches your lifestyle:

- **Silver Credit Card** – For Achiever clients
- **Gold Credit Card** – For Prestige clients
- **Private Banking Credit Card** – For Private Banking clients
- **Corporate Credit Card** – For business clients

Credit limits

Your credit limit is the total amount available to spend. As you repay what you've used, the funds become available again, up to your limit.

Limits range from N\$2,000 up to:

- **Silver** – N\$200,000
- **Gold** – N\$250,000
- **Private Banking** – N\$500,000
- **Corporate** – N\$3.5 million

Repayment options

You must pay via debit order. Choose how much you repay each month:

- **Minimum:** 5% of what you owe, plus fees
- **Fixed amount or percentage:** more than the minimum
- **Full settlement:** everything you owe, including fees

Who qualifies

To qualify, you must:

- Meet our unsecured lending criteria
- Have a Standard Bank transactional account for debit orders
- Be at least 18 and not older than 75
- Be permanently employed or under contract (foreign nationals must settle balances before contract end)
- Have a minimum credit limit of N\$2,000

All new applications require credit life cover via MCPP. You may cede another policy if you prefer.

Built-in benefits

Every credit card includes:

- No POS (Point-of-Sale) transaction fees
- Safe chip-and-PIN payments
- Lost Card Protection (PIN transactions excluded)
- Access to Mastercard benefits
- Travel Insurance for international trips (up to 90 days)
- Credit Protection Plan
- **Funeral Cover:**
 - **Silver:** N\$2,700
 - **Gold:** N\$3,000
 - **Private Banking:** N\$4,000

Claiming funeral cover

To claim:

- Send certified copies of the death certificate and ID
- Complete and submit a claim form
- Email or deliver all documents to Standard Bank Insurance Brokers

Travel Insurance



Credit Cards

Travel
Insurance

MasterCard
Protection
Plan

Funeral Cover

Lounge
access

Travel Insurance

You qualify for free travel insurance when you use your card to buy an international flight ticket.

Cover includes:

- Emergency medical expenses (up to age 71)
- Cover for pre-existing conditions (first 48 hours)
- Personal accident (up to age 65)
- Hijack: N\$750 per day
- Cover up to 90 days

To request a travel certificate, email **Stephani.Junius@standardbank.com.na** with proof of payment and your passport details.



Did you know?

You qualify for FREE travel insurance when you purchase your airline ticket using your Standard Bank Credit Card.

MasterCard **Protection Plan** and Funeral **Cover**



Credit Cards

Travel
Insurance

MasterCard
Protection
Plan

Funeral Cover

Lounge
access

MasterCard Protection Plan

The Mastercard Credit Protection Plan (MCP) covers.

- Death
- Permanent disability
- Temporary disability
- Retrenchment

Age: 18 to 75

Max cover: N\$300,000

Premium: 0.30% of your monthly balance

Waiting period: 6 months for new cover and top-ups over 10%

Funeral Cover

The Mastercard Credit Protection Plan (MCP) covers.

- Death
- Permanent disability
- Temporary disability
- Retrenchment

Age: 18 to 75

Max cover: N\$300,000

Premium: 0.30% of your monthly balance

Waiting period: 6 months for new cover and top-ups over 10%



Did you know?

You receive FREE funeral cover valued at N\$2,700 on a Silver Account, N\$3,000 on a Gold Account, and N\$4,000 on a Private Banking Account.

Lounge
access



Credit Cards

Travel
Insurance

MasterCard
Protection
Plan

Funeral Cover

Lounge
access

Lounge access

Prestige and Private Credit Card holders get 2 free airport lounge visits per year, with access to more than 1,300 lounges worldwide.

Need help?

- You can get statements less than a year old at any branch
- For queries, contact the Credit Card Operations team



Did you know?

Access to over 1300 Airport Lounges for Prestige and Private Credit Card Holders. Clients qualify for 2 FREE visits per year.

THANK
YOU