

GET THE ICAN – STANBIC IBTC GOLD CREDIT CARD TODAY

The ICAN-Stanbic IBTC Credit Card is an internationally accepted card with a revolving credit limit. This means you can use your card and repay just 10% before the 25th of the next month to continue spending.

This is a convenient means of paying for goods and services and accessing credit. It is accepted at ATM, POS, and web merchant points worldwide.

Enjoy up to 55 days of interest free purchases.

And what is more is that you have access to over 900,000 ATMs and 20 million merchant locations worldwide. Other features of the card include:

- The card is denominated in NGN and linked to a Naira account
- All your repayments are made in Naira on both your local and international transactions
- You can make your repayments via internet banking transfers, cash or cheque payments at any Stanbic IBTC Bank branches

Why should you take up the ICAN-Stanbic IBTC Gold Credit card?

As an ICAN member you have access to up to **55 days interest free credit**. Market rate is 45 days. The following limits apply to you;

- N200,000 if you are an associate
- N500,000 if you are a fellow

You are eligible to own or acquire the card if your membership fees are up to date. Just visit any Stanbic IBTC branch and apply today

The main benefits you enjoy include:

- Up to **55 days** interest with **zero interest** on POS and web transactions
- Flexible repayment options
- Accepted worldwide – just look for the Visa logo anywhere in the world
- Free SMS alerts
- Free monthly statement and statement on request
- 24 hour support from our Contact center – 01 422 2222 and cardqueriesWA@stanbicibt.com
- Online protection for your transactions with Verified by Visa.

What are the requirements?

Here are the items you need to provide to acquire a Stanbic IBTC Credit card:

1. Stanbic IBTC Bank current account opening form and proceed to open an account (this is applicable if applicant does not already have a current account with Stanbic IBTC).
2. ICAN - Stanbic IBTC Credit Card application form

3. Means of identification to accompany the account opening form (National ID card, Driver License or international passport).
4. Last 3 months pay-slips from employer
5. Set a standing order for **monthly** transfer from salary account in your bank to the Stanbic IBTC current account. Amount will be N20,000 for associates and N50,000 for fellows (in line with 10% of the limit). Order should be dated on or before the 25th of every month.
6. An initial deposit into new current account of N3,500. This can be submitted as a cheque or paid in cash.
7. Filled authorization form to debit account for credit check.
8. Pre-executed offer letter – This will be prepared for you at our your branch.
9. Letter from ICAN confirming the membership status and financial membership status of the member. Letter for this purpose can be signed by either of the captured signatories
10. Letter or proof of current employment – this will include details of practice and practicing license for practicing accountants

What to do when you get your credit card?

- Call our Customer Contact Centre on 01 422 2222 and ask to activate your card.
- You will be asked some questions about your account information to verify your identity.
- You will be asked for the last 4 digits of your card number.
- Upon verification; your card will be activated
- Visit the nearest Stanbic IBTC ATM to generate your 4 digit PIN
- **Start spending.** Pay at petrol stations, supermarkets, restaurants, cinemas...anywhere there is a POS. Withdraw cash and pay your bills on the ATM or online.
- Ensure your Stanbic account is funded and your minimum payment will be made for you on the due date OR make your payment directly into your credit card account whenever you wish.
- Receive your free monthly statement in your email at the end of every month or request for it at any time from our contact centre.

What are the fees?

Card issuance fee	N1,000
Card replacement fee	N1,000
Management fee (spread over 12 months)	1% of limit
Commitment fee (spread over 12 months)	1% of limit
Local ATM withdrawal (Stanbic ATM)	No charge

Local ATM withdrawal (at non-Stanbic ATM)	N65 (from the 4th of such withdrawal every month)
International ATM withdrawal	N240
Default fees	N2,000
Interest rate per month	2.5% on the outstanding balance
Insurance (monthly premium)	0.09% on credit limit (subject to change)

Our 24 hour Card Support center is available to answer your complaints and queries, or just to explain the modalities of the credit card. Contact us at 01 422 2222 and cardqueriesWA@stanbicibtc.com.



Exclusivity Redefined

Dear ICAN member,

Why wait when you can have it now? With our ICAN Credit Card, you no longer have to wait to meet your needs.

Features:

- Interest free credit payable in 55 days
- No interest or collateral needed
- Lots of discounts and exclusive offers

Visit the nearest ICAN office to register.

Call Now: 01 422 2222, 01 270 9676, 0700 CALL STANBIC (0700 2255 7826242)

Thank you for choosing Stanbic IBTC Bank