Standard Chartered
Here for good

Value HomePack

Get started with us and let us prepare for your future

Besides a wide range of innovative home loans at attractive interest rates, the Home Sweet Home Bundle account comes enhanced with a complimentary suite of privileges and services, plus a range of optional features to suit your needs:

Home Sweet Home A

- ☐ Mortgage
- ☐ Insurance
  - ☐ HHP
  - ☐ MRTA
- ☐ Credit Card (s)
- ☐ Optional: Personal Loan

Home Sweet Home B

- ☐ Mortgage
- ☐ Insurance
  - ☐ HHP
  - ☐ MRTA
- ☐ Credit Card (s)
- ☐ Savings Account / Current Account*
- ☐ Optional: Personal Loan

OR

- ☐ Mortgage
- ☐ HHP
- ☐ MRTA
- ☐ Credit Card (s)
- ☐ Savings Account / Current Account*
- ☐ Personal Loan
- ☐ Term Deposit*

For Savings Account / Current Account / Term Deposit, one of our Bank official shall get in touch with you shortly.

1 Please tell us about yourself

(Primary Applicant - Individual / Business Applicant)

Salutation / Title ☐ Mr ☐ Mrs ☐ Ms ☐ Other (please specify)

Full Name

First Middle Last

Father's Name

First Middle Last

Date of Birth / Date of Incorporation (in case of Company/Entity) D D / M M / Y Y Y Y

Are you an existing Standard Chartered Bank customer

☐ **Yes** (Please provide your account/card number)

Existing Account Number

Existing Card Number

☐ **No** (Please complete the fields below)

PAN Number Available

☐ Yes (If yes, please provide): ☐ No (Please attach Form 60/61 separately)

Type of Identity Document (If Pan Card not provided) ☐ Passport ☐ Driving Licence ☐ Other (please specify)

Identity Document Number

Gender ☐ Male ☐ Female **Nationality** ☐ Indian ☐ Other (please specify)

Residence Status ☐ Resident ☐ Non-Resident ☐ Foreign National

Marital Status ☐ Married ☐ Single ☐ Other (please specify)

Number of Dependents

Education Status ☐ Undergraduate ☐ Graduate ☐ Post-Graduate ☐ Diploma ☐ Professional ☐ Other (please specify)

Residential Address

City PIN Code

State Country

Permanent Address (If other than Residential Address)

City PIN Code

State Country

Residence Type

☐ Self owned ☐ Rented ☐ Company Provided ☐ Paying Guest Accomodation ☐ Other (please specify)

Duration at Current Residence Years Months

Name of Employer

Nature of Employment

☐ Pvt Ltd Co ☐ Public Ltd ☐ Government Sector ☐ PSU ☐ Self Employed ☐ Self Employed Professional ☐ MNC

☐ Other (please specify)

Nature of Industry – Classification as follows

☐ Banking / Insurance / Financial Institution / Accountancy ☐ Manufacturing ☐ Electrical / Electronic / Software/ IT ☐ Travel / Transport / Tele communication

☐ Share Broking ☐ BPO / Call center ☐ Customs / Ministries / Taxes / Defence / Bureaus ☐ Traders / Antique Dealers / Consumer goods / Export Import

☐ Petroleum ☐ Education / Hospitals / NGO / Pharma ☐ Police / post ☐ Hotel / Restaurants / Entertainment / Advertising / Real Estate

☐ Others (please specify)

Designation

Annual Income ₹

Total Work Experience Years Months

Office Address

City PIN Code

State Country

Preferred Address for communication

☐ Residential Address ☐ Permanent Address ☐ Office Address ☐ Property Address

Telephone Number (Country code is mandatory)

Home – (Country code / Area Code)

Office – – (Country code / Area Code / Extension)

Mobile – (Country Code)

Email Address (Please provide your primary email address)

"We urge our customers to keep email as a preferred mode of communication."

☐ I authorize receiving Standard Chartered related communication via e-mail.

Whether applicant is a director/ related to director of any bank –

☐ Yes ☐ No

If Yes, then please provide the name of the bank

Would you like Standard Chartered to contact you or send communication material regarding our sales offers to you through telephone, SMS or email

☐ Yes ☐ No

Signature of Applicant _____

2 Which Loan would you like to apply for ; please provide us details relating to the Loan you are applying for

Type of Loan - Home Loans

Product Variant ☐ Home Loan ☐ HomeSaver ☐ Top up ☐ Other (please specify)

Type of Loan - Loan Against Property

Product Variant ☐ Loan Against Property ☐ HomeSaver ☐ Top up ☐ Other (please specify)

Interest Type ☐ Fixed ☐ Variable ☐ Semi-fixed

Repayment Mode **Preferred mode of Repayment (Go Green)** ☐ Electronic Clearance Service ☐ Standing Instructions ☐ Post-dated Cheques

Loan Purpose

☐ New Property ☐ Top up for Renovation ☐ Children's Education ☐ Top up for Additional Construction ☐ Purchase of Equipment & Tools

☐ Marriage in Family ☐ Medical Expenses ☐ Travel / Holiday ☐ Business Purpose ☐ Other (please specify)

Loan Amount ₹ _____ **Tenure of Loan** _____

2A If you are applying for a Home Saver, please complete these additional details

Mode of operation of the account

For individuals ☐ Either or Survivor ☐ Jointly with my co-applicant

For firms ☐ Singly by _____ ☐ Jointly by _____ And _____

For companies ☐ As per Board Resolution

Are you nominating a Power of Attorney to operate your Home Saver Account ?

☐ **Yes** (if Yes, please complete a Power of Attorney form available at any our branches or with our representative) ☐ No

Would you like to avail of the following services for your Home Saver account?

Phone Banking ☐ Yes ☐ No **Door Step Service** ☐ Yes ☐ No **Online Banking Required** ☐ Yes ☐ No

Debit Card ☐ Yes ☐ No **If yes, please provide the name as you would like to appear on the Debit Card:**

Please consider these valuable services

Online Banking ☐ Yes ☐ No **SMS Alerts** ☐ Yes ☐ No **Electronic Statements** ☐ Yes ☐ No

(If you opt for electronic statement, no physical statement will be sent. However, a physical statement will be provided on request through phone banking)

3 Property Details

Property identified ☐ Yes ☐ No

Full address of the property (Property identified)

City PIN Code

State Country

State of construction ☐ Completed ☐ Under Construction ☐ Age of Property _____

Ownership of Property ☐ Sole ☐ Joint

Security offered ☐ First charge on property ☐ Please specify charge holder name _____

4 Do you have a co-applicant to the loan?

Co-Applicant 1

Are you nominating a General Power of Attorney for the Loan? ☐ Yes ☐ No

Relationship to main applicant

Salutation / Title ☐ Mr ☐ Mrs ☐ Ms ☐ Other (please specify)

Full Name

First Middle Last

Father's Name

First Middle Last

Date of Birth/Date of Incorporation (in case of Company/Entity) D D / M M / Y Y Y Y

Are you an existing Standard Chartered Bank customer

☐ **Yes** (Please provide your account/card number)

Existing Account Number

Existing Card Number

☐ **No** (Please complete the fields below)

PAN Number Available

☐ Yes (If yes, please provide): ☐ No (Please attach Form 60/61 separately)

Type of Identity Document (If PAN Card not provided) ☐ Passport ☐ Driving Licence ☐ Other (please specify)

Identity Document Number

Gender ☐ Male ☐ Female **Nationality** ☐ Indian ☐ Other (please specify)

Residence Status ☐ Resident ☐ Non - Resident ☐ Foreign National

Marital Status ☐ Married ☐ Single ☐ Other (please specify)

Number of Dependents

Education Status ☐ Undergraduate ☐ Graduate ☐ Post-Graduate ☐ Diploma ☐ Professional ☐ Other (please specify)

Residential Address

City PIN Code

State Country

Residence Type

☐ Self owned ☐ Rented ☐ Company Provided ☐ Paying Guest Accomodation ☐ Other (please specify)

Permanent Address (If other than Residential Address)

City PIN Code

State Country

Name of Employer

Nature of Employment

☐ Pvt Ltd Co ☐ Public Ltd ☐ Government Sector ☐ PSU ☐ Self Employed ☐ Self Employed Professional ☐ MNC

☐ Other (please specify)

Nature of Industry – Classification as follows

☐ Banking / Insurance / Financial Institution / Accountancy ☐ Manufacturing ☐ Electrical / Electronic / Software/ IT ☐ Travel / Transport / Tele communication

☐ Share Broking ☐ BPO / Call center ☐ Customs / Ministries / Taxes / Defence / Bureaus ☐ Traders / Antique Dealers / Consumer goods / Export Import

☐ Petroleum ☐ Education / Hospitals / NGO / Pharma ☐ Police / post ☐ Hotel / Restaurants / Entertainment / Advertising / Real Estate

☐ Others (please specify)

Designation

Annual Income ₹ **Other Currency**

Total Work Experience Years Months

Office Address

City PIN Code

State Country

Telephone Number (Country code is mandatory)

Home – –
Country code Area Code

Office – – –
Country code Area Code Extension

Mobile –
Country Code

Email Address (Please provide your primary email address)

"We urge our customers to keep email as a preferred mode of communication."

☐ I authorize receiving Standard Chartered related communication via e-mail.

Whether applicant is a director/ related to director of any bank –

☐ Yes ☐ No

If Yes, then please provide the name of the bank

Would you like Standard Chartered to contact you or send communication material regarding our sales offers to you through telephone, SMS or email

☐ Yes ☐ No

Signature of Co-Applicant 1 _____

Please consider these valuable services

Online Banking ☐ Yes ☐ No **SMS Alerts** ☐ Yes ☐ No **Electronic Statements** ☐ Yes ☐ No

(If you opt for electronic statement, no physical statement will be sent. However, a physical statement will be provided on request through phone banking)

Co-Applicant 2

Are you nominating a General Power of Attorney for the Loan? ☐ Yes ☐ No

Relationship to main applicant

Salutation / Title ☐ Mr ☐ Mrs ☐ Ms ☐ Other (please specify)

Full Name

First Middle Last

Father's Name

First Middle Last

Date of Birth/Date of Incorporation (in case of Company/Entity) D D / M M / Y Y Y Y

Are you an existing Standard Chartered Bank customer

☐ **Yes** (Please provide your account/card number)

Existing Account Number

Existing Card Number

☐ **No** (Please complete the fields below)

PAN Number Available

☐ Yes (If yes, please provide): ☐ No (Please attach Form 60/61 separately)

Type of Identity Document (If PAN Card not provided) ☐ Passport ☐ Driving Licence ☐ Other (please specify)

Identity Document Number

Gender ☐ Male ☐ Female **Nationality** ☐ Indian ☐ Other (please specify)

Residence Status ☐ Resident ☐ Non - Resident ☐ Foreign National

Marital Status ☐ Married ☐ Single ☐ Other (please specify)

Number of Dependents

Education Status ☐ Undergraduate ☐ Graduate ☐ Post-Graduate ☐ Diploma ☐ Professional ☐ Other (please specify)

Residential Address

City PIN Code

State Country

Residence Type

☐ Self owned ☐ Rented ☐ Company Provided ☐ Paying Guest Accomodation ☐ Other (please specify)

Permanent Address (If other than Residential Address)

City PIN Code

State Country

Name of Employer

Nature of Employment

☐ Pvt Ltd Co ☐ Public Ltd ☐ Government Sector ☐ PSU ☐ Self Employed ☐ Self Employed Professional ☐ MNC

☐ Other (please specify)

Nature of Industry – Classification as follows

☐ Banking / Insurance / Financial Institution / Accountancy ☐ Manufacturing ☐ Electrical / Electronic / Software/ IT ☐ Travel / Transport / Tele communication

☐ Share Broking ☐ BPO / Call center ☐ Customs / Ministries / Taxes / Defence / Bureaus ☐ Traders / Antique Dealers / Consumer goods / Export Import

☐ Petroleum ☐ Education / Hospitals / NGO / Pharma ☐ Police / post ☐ Hotel / Restaurants / Entertainment / Advertising / Real Estate

☐ Others (please specify)

Designation

Annual Income ₹ **Other Currency**

Total Work Experience Years Months

Office Address

City PIN Code

State Country

Telephone Number (Country code is mandatory)

Home –
Country code Area Code

Office – –
Country code Area Code Extension

Mobile –
Country Code

Email Address (Please provide your primary email address)

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Whether applicant is a director/ related to director of any bank –

☐ Yes ☐ No

If Yes, then please provide the name of the bank

Would you like Standard Chartered to contact you or send communication material regarding our sales offers to you through telephone, SMS or email

☐ Yes ☐ No

Signature of Co-Applicant 2 _____

Please consider these valuable services

Online Banking ☐ Yes ☐ No **SMS Alerts** ☐ Yes ☐ No **Electronic Statements** ☐ Yes ☐ No

(If you opt for electronic statement, no physical statement will be sent. However, a physical statement will be provided on request through phone banking)

Co-Applicant 3

Are you nominating a General Power of Attorney for the Loan? ☐ Yes ☐ No

Relationship to main applicant

Salutation / Title ☐ Mr ☐ Mrs ☐ Ms ☐ Other (please specify)

Full Name

First Middle Last

Father's Name

First Middle Last

Date of Birth/Date of Incorporation (in case of Company/Entity) D D / M M / Y Y Y Y

Are you an existing Standard Chartered Bank customer

☐ **Yes** (Please provide your account/card number)

Existing Account Number

Existing Card Number

☐ **No** (Please complete the fields below)

PAN Number Available

☐ Yes (If yes, please provide): ☐ No (Please attach Form 60/61 separately)

Type of Identity Document (If PAN Card not provided) ☐ Passport ☐ Driving Licence ☐ Other (please specify)

Identity Document Number

Gender ☐ Male ☐ Female **Nationality** ☐ Indian ☐ Other (please specify)

Residence Status ☐ Resident ☐ Non - Resident ☐ Foreign National

Marital Status ☐ Married ☐ Single ☐ Other (please specify)

Number of Dependents

Education Status ☐ Undergraduate ☐ Graduate ☐ Post-Graduate ☐ Diploma ☐ Professional ☐ Other (please specify)

Residential Address

City PIN Code

State Country

Residence Type

☐ Self owned ☐ Rented ☐ Company Provided ☐ Paying Guest Accomodation ☐ Other (please specify)

Permanent Address (If other than Residential Address)

City PIN Code

State Country

Name of Employer

Nature of Employment

☐ Pvt Ltd Co ☐ Public Ltd ☐ Government Sector ☐ PSU ☐ Self Employed ☐ Self Employed Professional ☐ MNC

☐ Other (please specify)

Nature of Industry – Classification as follows

☐ Banking / Insurance / Financial Institution / Accountancy ☐ Manufacturing ☐ Electrical / Electronic / Software/ IT ☐ Travel / Transport / Tele communication

☐ Share Broking ☐ BPO / Call center ☐ Customs / Ministries / Taxes / Defence / Bureaus ☐ Traders / Antique Dealers / Consumer goods / Export Import

☐ Petroleum ☐ Education / Hospitals / NGO / Pharma ☐ Police / post ☐ Hotel / Restaurants / Entertainment / Advertising / Real Estate

☐ Others (please specify)

Designation

Annual Income ₹ **Other Currency**

Total Work Experience Years Months

Office Address

City PIN Code

State Country

Telephone Number (Country code is mandatory)

Home –
Country code Area Code

Office – –
Country code Area Code Extension

Mobile –
Country Code

Email Address (Please provide your primary email address)

"We urge our customers to keep email as a preferred mode of communication."

☐ I authorize receiving Standard Chartered related communication via e-mail.

Whether applicant is a director/ related to director of any bank –

☐ Yes ☐ No

If Yes, then please provide the name of the bank

Would you like Standard Chartered to contact you or send communication material regarding our sales offers to you through telephone, SMS or email

☐ Yes ☐ No

Signature of Co-Applicant 3_____

Please consider these valuable services

Online Banking ☐ Yes ☐ No **SMS Alerts** ☐ Yes ☐ No **Electronic Statements** ☐ Yes ☐ No

(If you opt for electronic statement, no physical statement will be sent. However, a physical statement will be provided on request through phone banking)

4A Please tell us more about yourself and your occupation

In accordance with requirements prescribed vide circular dated 05-06-2007 & 03-09-2008 issued by the RBI, request you to kindly provide the following information as may be applicable to you: • Not applicable for companies ; • Use additional sheets for more Applicants

Community:	Applicant 1	Applicant 2	Applicant 3
1. Hindu	☐	☐	☐
2. Sikh	☐	☐	☐
3. Muslim	☐	☐	☐
4. Christian	☐	☐	☐

Community:	Applicant 1	Applicant 2	Applicant 3
5. Zoroastrian	☐	☐	☐
6. Buddhist	☐	☐	☐
7. Others _____			

Category	Applicant 1	Applicant 2	Applicant 3
1. SC	☐	☐	☐
2. ST	☐	☐	☐
3. Others _____			

Self Employed

You are	Nature of Business	
☐ Proprietor	☐ Trader	☐ Manufacturer
☐ Partnership	☐ Service	☐ Contractor
☐ Company	☐ Consultancy	☐ Real Estate
☐ HUF	☐ Stock Broker	☐ Transporter
	☐ Other _____	

If you are a Micro, Small or Medium Enterprises

Please tick the relevant box as per investment on

	Mfg. (Less than or equal to)	Service
Micro I	☐ 5 Lakh	☐ 2 Lakh
Micro II	☐ 25 Lakh	☐ 10 Lakh
Small	☐ 5 Crore	☐ 2 Crore
Medium	☐ 10 Crore	☐ 5 Crore

Basis of Identification

CA Certificate ☐ MSME/SSI Certificate ☐

Mfg. Enterprise - Investments in Plant & Machinery ; Service Enterprise - Investments in Equipment

5 Financial Details

Credit Facilities*

Under Credit facilities table customer should provide for Name & add of the bank, Type of facility, Loan/ credit limit, Outstanding amount, outstanding tenure, EMI amount, security provided (if any) and terms & condition

If yes, please provide the following details (all figures in thousands)

☐ Yes ☐ No

Name of the Bank & Address	Type of Facility	Loan/Credit Limit	Outstanding	Remaining Tenure	EMI Amount	Security Provided	Terms/Purpose
1.		₹					
2.		₹					
3.		₹					

Bank Details (Primary Applicant)

Bank Name _____

Bank Account Number ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Branch Name _____

City _____

Bank Details (Co-Applicant/General Power of Attorney)

Bank Name _____

Bank Account Number ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Branch Name _____

City _____

Whether applicant is a director/ related to director of any bank – ☐ Yes ☐ No If yes – Name of the bank _____

6 Bancassurance

Choice of Product

☐ **Single Premium Group Loan Protector Scheme (MRTA)** ☐ **Home Protector Scheme**

Thank you for choosing to purchase an Insurance Product. Please complete the separate form as provided by the Insurance Company; the form is available with our representative

7 Credit Card

Would you like to apply for a Credit Card ☐ **Yes** ☐ **No**

Name to be Embossed on card

Would you like us to debit your Current/Savings Account with us for payment of you Credit Card dues ☐ **Yes** ☐ **No**

If Yes, please provide your account number

If Yes, please indicate ☐ Minimum Balance ☐ Full Balance

Online Banking Required ☐ Yes ☐ No

Statement Type ☐ Physical Statement ☐ Electronic Statement[1]

[1]If only electronic statement is selected, no physical statement will be sent; however the same will be provided on request through Phone Banking.

Contact details of a friend or relative not living with you

Name

First Middle Last

Would you like a Supplementary Credit Card?

☐ Yes ☐ No

(If yes please fill the supplementary card section at the end of the form)

8 Personal Loan

Amount Applied for

Purpose of Loan

☐ Children's Education ☐ Consumer Durable ☐ Travel/Holiday ☐ Vehicle ☐ Marriage in Family ☐ Medical Expenses

☐ Purchase of Equipment and Tools ☐ Payment Towards Health Insurance Cover ☐ Other (please specify)

Repayment Tenure (months) ☐ 12 ☐ 24 ☐ 36 ☐ 48 ☐ 60

Mode of Disbursement

☐ **Direct Credit to Standard Chartered Bank Account Number**

Account Number

☐ **Pay Order**

Favor of

Payable at

☐ **RTGS***

Name

First Middle Last

Account Number

Bank Name _____ **Branch** _____

Repayment Details

Mode of Payment ☐ PDC ☐ ECS ☐ SI

Date of First Installment D D / M M / Y Y Y Y

Source of Loan Repayment

☐ Salary Income ☐ Professional Receipts ☐ Business Income ☐ Other (please specify)

*Please provide a separate RTGS Form

9 References

Please mention name and address of two references (other than family)

Reference 1

Name

First Middle Last

Address

City PIN Code

State Country

Telephone Number (Country code is mandatory)

Home –
Country code Area Code

Reference 2

Name

First Middle Last

Address

City PIN Code

State Country

Telephone Number (Country code is mandatory)

Home –
Country code Area Code

10 Declaration

By signing this application, you

- represent and warrant that all information (including any documents) you have given to us in connection with the application is correct, complete and not misleading. (If this is not the case you may be personally liable.);
- authorize us to verify any of the information you have given to us or your credit standing from anyone we may consider appropriate (such as an authority or credit **information company**)
- authorize us to authenticate any Credit Card or loan details that you may have given us as part of the account opening form, including conducting test authorizations with the issuer of that Credit Card;
- hereby authorize us to inform the details of your transactions including the default of payment that may occur to any card issuers in India, Reserve Bank Of India or to any authorized dealer of Foreign Exchange or Merchant as we deem fit and proper without obtaining any further oral or written consent from you
- authorize us to provide monthly details of credit facilities we have given to you to credit information companies (CIC). Such details include the amount of monies you owe us (even if you dispute the amount owed or have entered into agreement with us to settle the amount owed) and your repayment history. We will also get details of credit facilities given to you by other financial institutions from the CIC. We will use such information to determine whether we will give you additional credit facility. If you have regularized an account with us, we will update the CIC. If you apply for a credit facility from us we will guide you to get a copy of your credit information report from the CIC and such report will only show your credit position as provided by the CIC.
- acknowledge that we may decline your application. If this happens, no contractual relationship will arise between us, and we reserve the right to retain the documents you submitted to us with your application;
- confirm and agree that we may give any information in connection with this application (including your personal information) to any service provider (whether located in or outside of India) for the purposes of providing any service to you in connection with this application (including data processing);
- agree that you will inform us when there is any change in your occupation, employer or the status of your residency in India. If we ask, you will also give us the documents to prove such a change;
- declare that you will use the loan as described in the loan agreement you have applied for ("Loan") strictly for the purpose stated in this application form and not for any speculative or antisocial purpose;
- consent to each of Standard Chartered Group and its subsidiaries and affiliates (including each branch or representative office) its officers, employees, agents and advisers disclosing information relating to you (including details of the accounts, products or any security interest) to:
  - our head office and any other member of the Standard Chartered Group in any jurisdiction ("permitted parties");
  - professional advisers, service providers or independent contractors to, or agents of, the permitted parties, such as debt collection agencies, data processing firms and correspondents who are under a duty of confidentiality to the permitted parties;

- any actual or potential participant or sub-participant in relation to any of our obligations under our banking agreement between us, or assignee, novatee or transferee (or any officer, employee, agent or adviser of any of them);
- any credit information company, rating agency, business alliance partner, insurer or insurance broker of, or direct or indirect provider of credit protection to, or any permitted parties;
- any court, tribunal or authority (including an authority investigating an offence) with jurisdiction over the permitted parties;
- a merchant or a member of a card association (for instance, Visa or MasterCard) where the disclosure is in connection with use of a card;
- any authorized person or any security provider;
- anyone we consider necessary in order to provide you with services in connection with an account

- declare that the loan shall not be utilized for prohibited activities such as stock market transactions, gambling, chit fund, nidhi Company, real estate, plantation, agricultural, trading in TDR or any other activity specified under any law or by the Bank as a restricted activity. You also agree that the loan amount shall not be remitted outside India & repayment of loan shall be made from out of remittances from outside India through normal banking channels or by debit to the Non-resident Ordinary (NRO) / Non-resident Special Rupee (NRSR) / Non-resident Non-repatriable (NRNR) / Non-resident External (NRE) / Foreign Currency Non-resident (FCNR) account of the borrower, if you are NRI / PIO. As NRI / PIO you also undertake to adhere to all the requirements of Foreign Exchange Management Act 1999
- confirm that no insolvency/bankruptcy proceedings have been initiated against you nor have you ever been adjudicated insolvent;
- confirm that you have received, read and understood our Customer Terms and the applicable documents referred to in Part A of our Customer Terms forming our banking agreement which are available at any of our branches or on our website at www.standardchartered.co.in and you agree to be bound by them. You acknowledge that you are bound by any variation we make to these documents, in accordance with our banking agreement. In particular, you understand that by entering into our banking agreement you give indemnities, authorizations, consents and waivers and agree to limitations on our liability;
- confirm that you have received, read and understood our loan agreement governing your Loan;
- will be bound by the said "Preferred Line of Credit" Rules and Regulations as may be in force time to time, if this application is accepted;
- hereby consent, agree and authorize us to disclose information and data relating to you, information of the credit facilities availed by you and/or any information relating to default if any committed by you in discharge of your obligations;
- understand that we reserve the right to recall the facility, enforce security and guarantees, if any, and appropriate proceeds thereof towards the outstanding and recover the balance from you, if any, or close the account in case required documents are not provided by you;
- confirm that the contact preference as chosen by you in the form will be effective 60 days from the date of account opening / change request and will supersede any contact preference already registered with us for any product; and
- if you are applying for any Insurance Product, you agree to be bound by the terms and conditions applicable to that product which are made available to you separately

Main Applicant

Please paste passport-sized photograph with your signature across

Name Of Applicant

Main Applicant (Signature)

Date (DD/MM/YYYY)

Co-Applicant 1

Please paste passport-sized photograph with your signature across

Name Of Co-Applicant 1

Co-Applicant 1 (Signature)

Date (DD/MM/YYYY)

Co-Applicant 2

Please paste passport-sized photograph with your signature across

Name Of Co-Applicant 2

Co-Applicant 2 (Signature)

Date (DD/MM/YYYY)

Co-Applicant 3

Please paste passport-sized photograph with your signature across

Name Of Co-Applicant 3

Co-Applicant 3 (Signature)

Date (DD/MM/YYYY)

Phone Banking Numbers

• Allahabad, Amritsar, Bhopal, Bhubaneshwar, Chandigarh, Cochin/ Ernakulam, Coimbatore, Indore, Jaipur, Jalandhar, Kanpur, Lucknow, Ludhiana, Nagpur, Patna, Rajkot, Surat, Vadodara	3940 444 / 6601 444
• Ahmedabad, Bangalore, Chennai, Delhi, Hyderabad, Kolkata, Mumbai, Pune	3940 4444 / 6601 4444
• Gurgaon, Noida	011-3940 4444 / 011-6601 4444
• Jalgaon, Guwahati, Cuttack, Mysore, Thiruvananthpuram, Vishakhapatnam, Proddatur, Dehradun, Mathura, Saharanpur	1800-345-1000
• Siliguri	1800-345-5000

Supplementary Credit Card application form

Yes I would like a Supplementary card for my (please tick)

☐ Spouse ☐ Father ☐ Mother ☐ Son ☐ Daughter ☐ Brother ☐ Sister

Please affix photo here

Primary CardMember's Name

First Name | Middle Name

Last Name

Existing Card No.

Please attach PAN Card copy of Primary Cardholder

PAN No.

(for primary cardholder)

Supplementary card applicant's name

First Name | Middle Name | Last Name

I would like to opt for Supplementary credit card

☐ VISA Infinite ☐ Preferred orld ☐ Emirates Platinum ☐ Platinum Elite

☐ Manhattan Platinum ☐ Platinum Rewards ☐ Super Value Titanium ☐ Gold Rewards

Supplementary card applicant's date of birth

D D / M M / Y Y Y Y

Nationality

Enter Supplementary card applicant's name as you would like to have embossed on the Card

Residential Address

Telephone Number

Country Code | Area Code

Mobile Number

Country Code

Email address

Note:

- The total cashback shall be limited to ₹ 500 per month for all card(s) owned by the customer inclusive of any supplementary card(s) under the Super Value Titanium Card, Manhattan Platinum Card or Business Card programs.
- Supplementary cardholder(s) will not be eligible for the insurance cover available to Platinum Elite and Emirates Platinum primary cardholder.
- Supplementary cardholder(s) will not be eligible for the Priority Pass program under the Emirates Platinum Card program.
- The supplementary card issued will be of the same or lower variant than the primary card. The product hierarchy is Platinum, Titanium and Gold with Platinum being the highest variant offered.

By signing this application you:

- confirm that the person for whom you have applied for membership of the Standard Chartered Bank Supplementary card is atleast 18 years of age, and is related to you as indicated above.
- confirm that all dues in respect of the Standard Chartered Credit Card utlilised for services availed of and goods purchased from eligible Service Establishments by the supplementary card holder will be payable by you and you guarantee the payments towards the same in your capacity as the principal cardholder.
- agree to be jointly and severally bound by the Customer Terms and Credit Card Terms, copy of which you have received and understood, along with the supplementary cardmember.
- declare that all foreign exchange transactions entrusted to us from time to time do not involve and are not designed for the purpose of any contravention or evasion of the provisions of the Foreign Exchange Management Act, 1999 or any rule, regulation, notification, direction or order made under that Act. You also agree to give us any information or document as will satisfy us about the purpose of a transaction. You also understand that if you do not fully comply with any requirement, we can refuse to undertake a transaction and may report the matter to RBI. Relying upon this declaration, we may not insist on your giving specific further declarations for future foreign exchange transactions.
- undertake to advise Standard Chartered Bank immediately in the event the supplementary cardholder ceases to qualify under the terms for holding a supplementary card.
- confirm that the information contained in this application form is valid and correct to the best of my knowledge.
- authorize the bank to verify information contained in this application form from any third party as per the bank's requirement.
- confirm that you have received, read and understood our Customer Terms and the applicable documents referred to in Part A of our Customer Terms forming our banking agreement which are available at any of our branches or on our website at www.standardchartered.co.in and you agree to be bound by them. You acknowledge that you are bound by any variation we make to these documents, in accordance with our banking agreement. In particular, you understand that by entering into our banking agreement you give indemnities, authorisations, consents and waivers and agree to limitations on our liability.

Signature of the primary cardholder

Date

D D / M M / Y Y Y Y

For bank use only

Common

Acquisition Code	Source/ Channel Code
DSA Code	DSA ID
Sourcing ID	Referring ID
Closing ID	Promotion Code
ARM Code	Reference Channel
Occupational Code	Product Code

Unique to Credit Cards

Product Code	Company Code
MID ID	LEZ Code
Corporate ID	

Unique to Personal Loans

Occupational Code	Recommended by
Approved By	

Recommended by	Approved By

Signature of Sourcing Staff	Signature of Credit Officer	Signatue of Reviewing Officer
PSID of Sourcing Staff	PSID of Credit Officer	PSID of Reviewing Officer
Name of Sourcing Staff	Name of Credit Officer	Name of Reviewing Officer
Date	Date	Date

IMPORTANT INFORMATION DOCUMENT - BANK COPY
Your Loan with Standard Chartered Bank, India

Dear Customer,

Thank you for your application for a Standard Chartered loan as described in the loan agreement you have applied for ("Loan"). The indicative terms applicable to the Loan that you have applied for are summarized in the table below:

Loan Amount applied for	Indicative Terms (subject to contract, final terms will be communicated in the Sanction Letter)
Loan Amount applied for	INR
Indicative Interest Rate	
Indicative Loan Tenor or Term	…….months
Processing Fee required to be paid upfront along with the application	Total Amount : INR In the event your Loan Application is declined, an amount of INR 2000 (or the actual fee paid by you, whichever is lower) would be deducted and the balance amount refunded
Processing Fee required to be paid later after the application processing is complete	INR
Estimated monthly installment amount (based on full loan drawdown and current interest rate	INR
Partial Pre-payment Fee	**Home Loan / HomeSaver** **-Variable rate linked loans** - NIL **Top-ups / Other Home loan / HomeSaver and Loan Against Property / Loan Against Property - HomeSaver** NIL for part pre-payments less than 25% of the principal outstanding in a calendar year For part pre-payments greater than 25% of the principal outstanding in a calendar year, the charges will be as below: **Top-ups / Other Home Loans / HomeSaver** (other than variable linked Home loans / HomeSaver) 2.5% of the entire amount being paid. **Loan Against Property / Loan Against Property - HomeSaver** 4% of the entire amount being paid.
Pre-Closure Fee	**Home Loan / HomeSaver** **-Variable rate linked loans** - NIL **Top-ups / Other Home Loans / HomeSaver** (other than variable linked home loans / HomeSaver) 2.5% of the principal outstanding* **Loan Against Property / Loan Against Property - HomeSaver** 4% of the principal outstanding* on full pre-payment. *Here Principal outstanding refers to the principal outstanding at the time of closure as well as the amount part pre-paid in the same calendar year which has not been charged
Default Rate i.e. increase in interest rate applicable in case of default	27% per annum
Late Payment Fee	INR 495 per instance
Annual fees	**Home Saver - NIL** Loan Against Property - **HomeSaver** Annual fee of 1% of the loan outstanding (Loan account Closing balance as per Home Saver Statement) to be charged every year in the month in which the loan was disbursed*. The charge will be annual in nature and will be charged for the next 12 months.

Please take note of the following:

1. Applicable Service Tax will be charged in addition to the above fees
2. Your application may take a minimum of 2 working days to process once you have completed all requirements as required by us
3. The applicable interest rate, loan amount, EMI & tenor on your loan will be stated in the Loan Agreement and your Loan will be governed as per terms & conditions therein. If we change the rate of interest during the tenore of the Loan (only if your Loan is a Variable Rate Loan) we will inform you of the new intere
4. The interest will be calculated on a Daily Reducing Balance and is charged with monthly rests
5. Your first installment will be due within 30 days from the date of loan disbursement. Further installments will be due on the same day of each month. On the installment due date, we will automatically debit your designated Current/Savings Account for the Installment Amount, or we will present your Post Dated Cheque
6. If you opt for early settlement of the loan amount (before expiry of the loan term), you will be liable to pay charges as levied by us. Please refer to detailed terms in the Sanction Letter
7. If you default on your Loan, we will take appropriate action including, where necessary, the repossession and sale of the property
8. We will share your credit data with credit bureau or other regulators as may be required by law
9. You understand that tax benefits under Section 24 (b) and Section 80 (c) of the Indian Income Tax Act, 1961 are not available for loans taken against property
10. In the event you have applied for an Insurance Product along with your Loan Application, please do note the key terms relating to the Insurance Product that are attached herewith as Annexure I
11. In the event you have applied for a Credit Card product along with your Loan Application, please do note the key terms relating to the Credit Card product will be provided separately

Further, we acknowledge receipt of: (tick either one or both and enter details)

☐ INR …… representing Processing Fees payable by you on the Loan Application

The amount has been received by us through: (Select from below and enter details)

☐ Cheque(s) (Number(s)…… dated ……drawn on……..)

☐ Direct Debit (Account Number ……; Name of Bank : ……..)

☐ Pay Order(s) (Number(s) ……..……dated …… drawn on……..)

Please sign and return a copy of this letter as acknowledgement that you have read or been briefed about the above.

Thank you, once again, for choosing Standard Chartered Bank's Loan.

Yours sincerely,

Primary Borrower Signature	**Co-Borrower Signature**
Name :	Name:
Date :	Date :

Phone Banking Numbers

Allahabad, Amritsar, Bhopal, Bhubaneshwar, Chandigarh, Cochin / Ernakulam, Coimbatore, Indore, Jaipur, Jalandhar, Kanpur, Lucknow, Ludhiana, Nagpur, Patna , Rajkot, Surat, Vadodara	3940444 / 6601444
Ahmedabad, Bangalore, Chennai, Delhi, Hyderabad, Kolkata, Mumbai, Pune	39404444 / 66014444
Gurgaon, Noida	011 - 39404444 / 66014444
Jalgaon, Guwahati, Cuttack, Mysore, Thiruvananthpuram, Vishakhapatnam, Proddatur, Dehradun, Mathura	1800 345 1000
Siliguri	1800 345 5000

Grievance Escalation If you are not satisfied with the response that you have received, you can write in to Surajit Laha, Head Customer Care, Standard Chartered Bank, Customer Care Unit, Post Box 8888, Chennai 600 001. Ph: +91 9789027890 (8AM to 8PM), 7 days a week, Email address: head.service@sc.com

ANNEXURE I : KEY TERMS APPLICABLE TO THE INSURANCE PRODUCT

1. Insurance is a subject matter of solicitation and your participation is purely on a voluntary basis. If you have applied for Insurance, please be aware of the details thereof as provided in this Annexure.
2. Please complete the table below that indicates key aspects of the Insurance product you have applied for :

Sr. No.	Particulars	Option (Tick the relevant box)	Details, where applicable
1	Single Premium Group Loan Protector (MRTA)	☐ Yes	Product provided by Bajaj Allianz Insurance Company
2	Home Protector Scheme	☐ Yes	Product provided by Royal Sundaram Alliance Insurance Company Limited
3	For Single Premium Group Loan Protector (MRTA)	Mode of Payment of Premium : ☐ Self Funded ☐ SCB Funded	SCB Funded:The Premium Amount will be adjusted against the Outstanding Principal on your loan and the Insurance Coverage wil start on the date of issuance of the policy subject to successful clearing of medical tests if applicable. Self Funded : The Insurance Coverage will start on the date of issuance of the policy subject to successful clearing of medical tests if applicable.
4	For Home Protector Scheme	Mode of Payment of Premium : ☐ Self Funded ☐ SCB Funded	SCB Funded: The Premium Amount will be adjusted against the Outstanding Principal on your loan and the Insurance Coverage would start on the date of issuance of the policy subject to acceptance of the proposal by Royal Sundaram Alliance Insurance Company Limited. Self Funded: The Insurance Coverage will start on the date of issuance of the policy subject to acceptance of the proposal by Royal Sundaram Alliance Insurance Company Limited.

3. Other points that are important to the insurance applied for:

a) Single Premium Group Loan Protector Scheme (MRTA) :

- You understand that MRTA is a standalone policy and continues even if the loan is foreclosed or transferred and you can avail benefits of Sum Assured till the end of policy term
- Non Medical Limit (NML) is a limit up to which the customer is not required to undergo any medical tests
- Please note that the final Premium Amount may differ as depending on the medical underwriting done by Bajaj Allianz Life Insurance Company
- If you wish to know the status of the issuance of your Certificate of Insurance, please call Bajaj Allianz Life Insurance Company Pune at 020 66026777 or email them at life@bajajallianz.co.in. You could alternatively call up Standard Chartered Bank at our Phone Banking Numbers listed earlier.
- In the event you want to cancel the policy :
  - SCB Funded: In case of an entitled cancellation (premium refund ratios in case of policy cancellations before or after the free look in period), the premium amount will be adjusted against the outstanding principal on your loan
  - Self Funding: In case of an entitled cancellation, a pay order will be issued to you as a refund for the premium amount. In both the above cases, for processing the refund, it would take 10 days from the date the written request is submitted
  - The free look in period for MRTA is 15 days from the receipt of the policy by the customer

Home Protector Plan (E071)

1. For any queries on your policy please get in touch with Royal Sundaram Alliance Insurance; Contact points are as under:
   a. Customer Service Helpdesk number : 18604250000
   b. Email id: customer.services@royalsundaram.in.
   c. Website: http://www.royalsundaram.in/
2. Cancellation terms
   a. Midterm cancellation is permitted for Home Building Cover.
   b. The premium for the lapsed period, including the full premium for the year in which the customer cancels, will be retained & the balance will be refunded on a pro -rata basis. The balance refunded would be adjusted towards the outstanding principal on your loan.
   c. If there has been a claim during the tenure of the policy, then cancellation is not permitted.
3. If you sell your property during the tenure of the policy, you can exercise the following 2 options.
   a. Cancel the insurance & get refund for the balance period.
   b. Sell the property with the insurance cover. The new owner can approach Royal Sundaram Alliance Insurance, fill a new form, submit a copy of the sale deed & have the name transfer done on his policy.
4. Demolition, construction, structural alterations or repair of any property is not permitted under the terms & conditions of this policy. You will have to cancel the policy, if you are planning for demolition. Royal Sundaram Alliance Insurance will refund the premium for the balance years, for the existing structure. You can take a new policy for the new structure, once the same is built.
5. There is no facility to transfer the insurance from one structure to another.

IMPORTANT INFORMATION DOCUMENT - CUSTOMER COPY
Your Loan with Standard Chartered Bank, India

Dear Customer,

Thank you for your application for a Standard Chartered loan as described in the loan agreement you have applied for ("Loan"). The indicative terms applicable to the Loan that you have applied for are summarized in the table below:

Loan Amount applied for	Indicative Terms (subject to contract, final terms will be communicated in the Sanction Letter)
Loan Amount applied for	INR
Indicative Interest Rate	
Indicative Loan Tenor or Term	…….months
Processing Fee required to be paid upfront along with the application	Total Amount : INR In the event your Loan Application is declined, an amount of INR 2000 (or the actual fee paid by you, whichever is lower) would be deducted and the balance amount refunded
Processing Fee required to be paid later after the application processing is complete	INR
Estimated monthly installment amount (based on full loan drawdown and current interest rate	INR
Partial Pre-payment Fee	**Home Loan / HomeSaver** **-Variable rate linked loans** - NIL **Top-ups / Other Home loan / HomeSaver and Loan Against Property / Loan Against Property - HomeSaver** NIL for part pre-payments less than 25% of the principal outstanding in a calendar year For part pre-payments greater than 25% of the principal outstanding in a calendar year, the charges will be as below: **Top-ups / Other Home Loans / HomeSaver** (other than variable linked Home loans / HomeSaver) 2.5% of the entire amount being paid. **Loan Against Property / Loan Against Property - HomeSaver** 4% of the entire amount being paid.
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Default Rate i.e. increase in interest rate applicable in case of default	27% per annum
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Annual fees	**Home Saver - NIL** Loan Against Property - **HomeSaver** Annual fee of 1% of the loan outstanding (Loan account Closing balance as per Home Saver Statement) to be charged every year in the month in which the loan was disbursed*. The charge will be annual in nature and will be charged for the next 12 months.

Please take note of the following:

1. Applicable Service Tax will be charged in addition to the above fees
2. Your application may take a minimum of 2 working days to process once you have completed all requirements as required by us
3. The applicable interest rate, loan amount, EMI & tenor on your loan will be stated in the Loan Agreement and your Loan will be governed as per terms & conditions therein. If we change the rate of interest during the tenore of the Loan (only if your Loan is a Variable Rate Loan) we will inform you of the new intere
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7. If you default on your Loan, we will take appropriate action including, where necessary, the repossession and sale of the property
8. We will share your credit data with credit bureau or other regulators as may be required by law
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10. In the event you have applied for an Insurance Product along with your Loan Application, please do note the key terms relating to the Insurance Product that are attached herewith as Annexure I
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Further, we acknowledge receipt of: (tick either one or both and enter details)

☐ INR …… representing Processing Fees payable by you on the Loan Application

The amount has been received by us through: (Select from below and enter details)

☐ Cheque(s) (Number(s)…… dated ……drawn on……..)

☐ Direct Debit (Account Number ……; Name of Bank : ……..)

☐ Pay Order(s) (Number(s) ……..……dated …… drawn on……..)

Please sign and return a copy of this letter as acknowledgement that you have read or been briefed about the above.

Thank you, once again, for choosing Standard Chartered Bank's Loan.

Yours sincerely,

Primary Borrower Signature	**Co-Borrower Signature**
Name :	Name:
Date :	Date :

Phone Banking Numbers

Allahabad, Amritsar, Bhopal, Bhubaneshwar, Chandigarh, Cochin / Ernakulam, Coimbatore, Indore, Jaipur, Jalandhar, Kanpur, Lucknow, Ludhiana, Nagpur, Patna , Rajkot, Surat, Vadodara	3940444 / 6601444
Ahmedabad, Bangalore, Chennai, Delhi, Hyderabad, Kolkata, Mumbai, Pune	39404444 / 66014444
Gurgaon, Noida	011 - 39404444 / 66014444
Jalgaon, Guwahati, Cuttack, Mysore, Thiruvananthpuram, Vishakhapatnam, Proddatur, Dehradun, Mathura	1800 345 1000
Siliguri	1800 345 5000

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- Non Medical Limit (NML) is a limit up to which the customer is not required to undergo any medical tests
- Please note that the final Premium Amount may differ as depending on the medical underwriting done by Bajaj Allianz Life Insurance Company
- If you wish to know the status of the issuance of your Certificate of Insurance, please call Bajaj Allianz Life Insurance Company Pune at 020 66026777 or email them at life@bajajallianz.co.in. You could alternatively call up Standard Chartered Bank at our Phone Banking Numbers listed earlier.
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  - SCB Funded: In case of an entitled cancellation (premium refund ratios in case of policy cancellations before or after the free look in period), the premium amount will be adjusted against the outstanding principal on your loan
  - Self Funding: In case of an entitled cancellation, a pay order will be issued to you as a refund for the premium amount. In both the above cases, for processing the refund, it would take 10 days from the date the written request is submitted
  - The free look in period for MRTA is 15 days from the receipt of the policy by the customer

Home Protector Plan (E071)

1. For any queries on your policy please get in touch with Royal Sundaram Alliance Insurance; Contact points are as under:
   a. Customer Service Helpdesk number : 18604250000
   b. Email id: customer.services@royalsundaram.in.
   c. Website: http://www.royalsundaram.in/
2. Cancellation terms
   a. Midterm cancellation is permitted for Home Building Cover.
   b. The premium for the lapsed period, including the full premium for the year in which the customer cancels, will be retained & the balance will be refunded on a pro -rata basis. The balance refunded would be adjusted towards the outstanding principal on your loan.
   c. If there has been a claim during the tenure of the policy, then cancellation is not permitted.
3. If you sell your property during the tenure of the policy, you can exercise the following 2 options.
   a. Cancel the insurance & get refund for the balance period.
   b. Sell the property with the insurance cover. The new owner can approach Royal Sundaram Alliance Insurance, fill a new form, submit a copy of the sale deed & have the name transfer done on his policy.
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5. There is no facility to transfer the insurance from one structure to another.