

Solutions for all your banking needs

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☐ National ID

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D	D	M	M	Y	Y	Y	Y
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[illegible]☐ Female☐ Other☐ Other

1A

[illegible]

Please sign to verify your Mobile number

Mobile operator

☐ Other

H	O	U	S	E		N	O	/	L	A	N	D		N	O		F	L	O	O	R
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☐ Employee's Address

Please note, your cheque book, debit card and credit card will be delivered to the preferred address ticked

1B

☐ Others

NAME _____

D	D	M	M	Y	Y	Y	Y
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D	D

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Address of employer (for salaried employees) / Address of business (for self-employed)

1C

A	C	C	O	U	N	T		N	U	M	B	E	R		
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Bank Name	Original Loan Amount	Monthly loan instalment
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Monthly loan instalment

Solutions

- ☐ Home Solution: Mortgage with Credit Card and Current Account
- ☐ Salary Solution: Personal Loan with Current Account and Credit Card
- ☐ Salary Solution Lite: Personal Loan with Current Account
- ☐ Easy Banking: All in One Account with Credit Card

Current Accounts

- ☐ All In One Account
- ☐ Ordinary Current Account
- ☐ Hifadhi Account

Is this your salary account?

☐ Yes ☐ No

Savings Accounts

- ☐ Safari Savings Account
- ☐ Safari Junior Account

Lending Products

	Regular	Cash Covered	Corporate Guaranteed
Personal Loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Auto Loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mortgage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Gold Credit Card	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Platinum Credit Card	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Overdraft	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Fixed Deposit

☐ Call ☐ Regular ☐ High Yield

Currency Options

- Mortgage ☐ KES ☐ USD
- Personal Loan ☐ KES ☐ USD
- Ordinary Current Account ☐ KES ☐ USD ☐ EUR ☐ GBP ☐ Other _____
- Safari Savings Account ☐ KES ☐ USD ☐ EUR ☐ GBP ☐ Other _____
- Fixed Deposit ☐ KES ☐ USD ☐ EUR ☐ GBP ☐ Other _____

- Please Note: (i) All Current Accounts and Solutions come with Mobile and Online Banking Services.
Please visit our website for terms and conditions on mobile and online banking services.
- (ii) For foreign currency only: Main source of foreign currency _____
- (iii) For Joint Accounts, Joint Applicant to complete section 8 of this form

2A Fixed deposit

Deposit amount

Transfer deposit from account

Tenure of deposit

☐ 1 month ☐ 3 months ☐ 6 months ☐ 1 Year ☐ Other _____

Maturity instructions*

☐ Credit Interest to

A C C O U N T N U M B E R

☐ Credit Principal to

A C C O U N T N U M B E R

Interest payout options**

☐ Monthly ☐ Quarterly ☐ Half yearly ☐ Annually ☐ On maturity

Special instructions

* All Term Deposits will automatically be credited to the above account on maturity unless written instruction is given to us on the contrary.

** Applicable to High Yield Term Deposits only.

2B Unsecured overdraft

Amount required

Salary Account Number*

A C C O U N T N U M B E R

* For a new relationship, the Salary Account Number need not be filled in at this point in time. The overdraft will be linked to the Salary Current Account once it is opened.

2C Personal loan

☐ New loan ☐ Top up ☐ Balance transfer

Loan amount applied

Loan duration (months)

2D Mortgage

<input type="checkbox"/> Purchase	Purchase price	<input type="text" value="KES Million"/>	Deposit paid	<input type="text" value="KES Million"/>	Loan amount	<input type="text" value="KES Million"/>
<input type="checkbox"/> Re-mortgage	Amount outstanding	<input type="text" value="KES Million"/>	Additional amount	<input type="text" value="KES Million"/>	Loan amount	<input type="text" value="KES Million"/>
<input type="checkbox"/> Construction	Construction amount	<input type="text" value="KES Million"/>	Loan amount	<input type="text" value="KES Million"/>		
<input type="checkbox"/> Equity release / Top up	Loan amount	<input type="text" value="KES Million"/>				

☐ **Debt Consolidation**

Loan Tenure Years **Property tenure** ☐ Freehold ☐ Leasehold

Property type ☐ Bungalow ☐ Apartment ☐ Maisonette / Townhouse ☐ Block of apartments

Address of property to be financed (for valuation purposes)

LR number Plot number Name of estate

Town Road

For Joint Mortgage, Joint Applicant to complete section 8 of this form.

2E Auto loans

Purchase price	<input type="text"/>	Deposit paid	<input type="text"/>	Loan amount	<input type="text"/>	Loan tenor (months)	<input type="text"/>	<input type="text"/>
Type of car	<input type="checkbox"/> New Car <input type="checkbox"/> Used Car	Car make	<input type="text"/>	Car model	<input type="text"/>	Year of manufacture	<input type="text"/>	

2F Cards (Credit and / or Debit Cards as applicable)

Name as it should appear on your Debit and / or Credit Card

		M	A	X			1	9			C	H	A	R	A	C	T	E	R	S		
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Mother's maiden name (Security feature for your protection)

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Credit Card repayment ☐ Cash / cheque ☐ Debit my account every month on the payment due date

Repayment amount ☐ Minimum amount due ☐ Total amount due

Default Daily Cash Withdrawal Limit on your debit card is Gold KES 40,000, Platinum KES 50,000, Infinite KES 60,000.

For Supplementary Credit Card and Debit Card, Joint Applicant to complete section 8 of this form.

3 Account operating mandates for Current, Savings and Term Deposit Accounts

	Mode of Operation		Signatory for Joint Account		
Current Account	<input type="checkbox"/> Individual	<input type="checkbox"/> Joint	<input type="checkbox"/> Any one of us	<input type="checkbox"/> All of us	<input type="checkbox"/> Other <input type="text"/>
Savings Account	<input type="checkbox"/> Individual	<input type="checkbox"/> Joint	<input type="checkbox"/> Any one of us	<input type="checkbox"/> All of us	<input type="checkbox"/> Other <input type="text"/>
Fixed Deposit	<input type="checkbox"/> Individual	<input type="checkbox"/> Joint	<input type="checkbox"/> Any one of us	<input type="checkbox"/> All of us	<input type="checkbox"/> Other <input type="text"/>

3A Mandate for cash covered lending products

Cash covered product applied for ☐ Personal loan ☐ Credit Card ☐ Overdraft

Amount applied for

Cash cover linked to Fixed Deposit Account

Amount held under lien

4 Please consider these valuable services

e-Statements for any of our products will be sent to your preferred email address as indicated in Section 1A of the form. We will not send physical statements unless requested below. The default frequency for sending out the e-Statements on Current Accounts, Savings Accounts and Credit Cards will be monthly unless otherwise stated below.

For physical paper statements please select below*.

☐ I would not like to be informed about promotions, products and services that Standard Chartered Bank, or its strategic partners, may offer through email and any other form the bank wishes to use.

Bill Payment (Applicable for Mobile Banking and Online Banking)

Kenya Power ☐ Multichoice (DSTV) ☐

* Please refer to our tariff guide for charges on physical paper statements.

5 Interest rate and fees

Product	Base / LIBOR* Rate [A]	Margin [B]	Total Interest Rate [A+ B]
Personal Loans			
Auto Loans			
Mortgage			
Overdraft			
Gold Credit Card			
Platinum Credit Card			
Fixed Deposit			

- (i) KES facilities are priced off the Base Rate published by the Central Bank of Kenya from time to time plus a margin.
(ii) Your USD loan may be priced off LIBOR or the Base Rate published by the Central Bank of Kenya from time to time.
(iii) The margin on the USD facilities may be varied by law or by the Bank from time to time. Where varied by the bank, the margin comprises of (i) Administrative overheads (ii) Financial tax [Cash reserve ratio, Deposit insurance premium] (iii) Credit risk premium (iv) Profit margin (v) Cost of funds in excess of the Base Rate published by the Central Bank of Kenya.
(iv) The interest rate offered on your savings account will vary from time to time subject to the applicable law. Please contact us for the latest rate.

For more details, please refer to our tariff guide, available on our website www.sc.com/ke or visit any of our branches.

6 Referee details

	Referee 1 (Must be a relative)	Referee 2
Full Name		
Telephone (Office)		
Telephone (Mobile)		
Email address		
Referee's employer		

By signing these General Terms and Conditions:

1. You agree that we will send all correspondence in electronic form using email or any other electronic media. However, we reserve the right to send paper correspondence at your last known address as per our records.
2. You are the ultimate beneficial owner of the account opened in relation to the minor; you do not hold the accounts or any funds in the account as a trustee, nominee, agent or other capacity. The minor has no right or interest in any funds in the account.
3. You represent and warrant that all information (including any documents) you have given us in connection with this application including minor accounts, if applicable, is correct, complete and not misleading. If this is not the case, you may be personally liable. You must notify us if you become aware that any information you have given changes, is incorrect or misleading.
4. You represent and warrant that you have power and all necessary authorisations to own your assets and carry on any business you conduct, to enter into each of our banking agreements and any other arrangement with us and to comply with your obligations and exercise your rights under them.
5. You authorise us to disclose to, and 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 reference agency).
6. You confirm that your personal information provided in this application form and that of your joint account holder (if any) or authorised person (if any) will apply to the account(s) you hold with us unless you expressly tell us otherwise.
7. You consent to each of Standard Chartered Bank PLC and its subsidiaries and affiliates (including each branch or representative office) ("Standard Chartered Group"), its officers, employees, agents and advisers disclosing information relating to you (including details of our banking agreement, the accounts, the products or any arrangement with us) to our head office and any other member of the Standard Chartered Group in any jurisdiction ("permitted parties"); professional advisers, service providers (whether located in Kenya or outside Kenya) for the purposes of providing any service to you in connection with this application (including data processing), 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 reference agency, 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 member of VISA International or MasterCard International or China Union Pay where the disclosure is in connection with the use of a card; any authorised person or any security provider; anyone we consider necessary in order to provide you with the services in connection with an account.
8. You have read and understood or have been explained to (in the language you understand) our Client Terms and the applicable documents referred to in Part A of our Client Terms forming our banking agreement which are also available at any of our branches or on our website at www.sc.com/ke 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.
9. If you are applying for a bundled product, you agree and acknowledge that we may vary or terminate the package offers or change the terms of the package by giving you notice.
10. You acknowledge that you have the right to exit any of the individual constituent products in the Product Bundle. If you chose to do so, we may at our discretion revoke the preferential pricing offered to you on the Product Bundle. In this scenario, the pricing/ fees on the remaining product(s) will revert to the prevailing market rate on the individual product(s). For Loan products, we may chose to change the monthly repayment or loan tenor should the rate on your facility change.
11. If you are applying for a product which comprises of insurance plans, you understand that you have an option of using an Insurance Provider of your own choice or choosing one from our panel of Insurance Providers.
 - a) Should you opt to take an Insurance Provider from our panel, you agree that the insurance is underwritten by our Insurance Service Provider. Our Insurance Service Provider is not our associate or subsidiary or related corporation. Our Insurance Service Provider is solely responsible for all coverage and compensation thereunder. We collect your information and send it to our Insurance Service Provider for processing and review. Collection of information does not necessarily mean that your insurance application will be approved.
 - b) Should you opt to take a provider of your choice the same shall be subject to our consent which shall not be unreasonably withheld. You also understand that if you opt for your own choice of insurance provider, you are required to arrange with the said company to assign the cover to Standard Chartered Bank Kenya Limited to the extent of the loan amount and total tenor applied for. We reserve the right to verify the details of the assigned policy. You also understand that you must present such cover to us prior to your loan being disbursed.
12. You agree that we have the right to set off the amount held in lien against which a cash secured facility(ies) has been granted to you by us, in the event of default. You authorise us to purchase such foreign currency with the monies standing to the credit of your account(s) as may be necessary, to effect the set off and settle any outstanding amount on the loan facility, where necessary to facilitate the offsetting of the facility in default. You agree that the lien will only be lifted upon full repayment of the facility(ies). You agree that you shall lay no claim whatsoever to the funds under lien until such time the facility is repaid in full.

Signed:

Primary Applicant

Date

Signed:

Secondary Applicant

Date

Photographs**Specimen signatures (for Current, Savings Accounts and Fixed Deposits)**

Primary Applicant

8

☐ Supplementary Credit Card☐ Other☐ National ID☐ Other

9

10

Sales person's name _____

Sourcing ID _____

Referral person's name _____

Sales/branch manager's name _____

ARM Code _____

Closing ID _____

Signature _____

Referral ID _____

Sales / branch manager's signature _____

[illegible]

Branch code _____

Country of residence _____

Segment code _____

Relationship Number

[illegible][illegible]

Master Number

[illegible]

GL department ID _____

ISIC Code _____

Employer code _____
(for salaried customers only)

Approval conditions

Credit underwriter's name _____

Signature & date _____

Credit approver's name _____

Signature & date _____

Officer's name _____

Manager's name _____

Signature & date _____

Signature & date