



Company's name

Work type: ☐ Salaried/Commission Earned

☐ Self-Employed

Job title

Years in service

	Years	Months
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Are you a sole proprietor, a partner, controlling director or owner (10% Shareholding or more) of a company that has an account with the Bank?

☐ Yes ☐ No

If yes, please provide the name of the company:

Nature/Type of business

☐ MINC ☐ Uniformed group/Govt

☐ Public-listed ☐ Manufacturing

☐ Service ☐ SME ☐ Media/PR

<input type="checkbox"/>	Others
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**Standard Chartered banking services**

## Consolidated Statement

Yes, I would like to combine my Cashmere/Credit Card Instalment Loan and Credit Card statements into one consolidated statement. Please note that we will update your address to the one indicated on this form if it is different from our existing bank records for your other Residential address in Singapore accounts.

## Electronic Banking Services

If you are a new client with us, you will be subscribed to our Electronic Banking Services including but not limited to Online Banking and Statements. You will receive eStatements for all your Standard Chartered current / cheque / savings accounts or credit facilities\*.

☐ If you are currently not on statements and wish to remain unsubscribed\*,

\*Only applicable to existing customers who are currently not on any eStatements with us

Please refer to part C of our Customer Terms for the terms and conditions that apply to our Electronic Banking Services

Credit facilities includes CashOne Personal Loan, credit card, balance transfer and installment loan accounts.

4. By signing or submitting this application, you represent and warrant that all

- [illegible]

Please glue here

Applicant's signature and date

## For Bank use

Promo /Acq code / Sub Chan : ☐ 9479 / PY / PY01 (w/o existing card)

**P8CONE** ☐ 9479 / EL / PY01 (w/ existing card)

Card type : 01001+28007

Staff ID (MSO Code) :

Sourcing ID/Referral ID/Closing ID

	HG	NT	INC	PC	R
M					
MUE					
APPL./DECL.					

## Key Features of CashOne/Credit Card Instalment Loan + Platinum Visa Credit Card (if applicable)

Dear Customer,

Kindly sign and date this document if you have fully understood and agreed to accept the features and related terms and conditions of CashOne/Credit Card Instalment Loan and Platinum Visa Credit Card (if applicable).

Items	Details																		
CashOne/Credit Card Instalment Loan	If you are an Existing Standard Chartered Principal Cardholder, you are applying for a Credit Card Instalment Loan. If you do not have an existing Standard Chartered Principal Credit Card and your annual income is from S\$20,000 to below S\$30,000, you are applying for a CashOne loan. If you do not have an existing Standard Chartered Principal Credit Card and your annual income is S\$30,000 and above, you are applying for a CashOne loan and a Platinum Visa credit card. The annual fee for the credit card is waived for 5 years.																		
Loan Amount	Your approved loan amount will be the lowest of: (a) the specific preferred loan amount that you indicated in the CashOne/Credit Card Instalment Loan application form; (b) the maximum credit limit allowable under prevailing regulations; and (c) such other credit limit as determined by the Bank.																		
Interest Rate	Depending on your loan amount and tenure, the applicable interest rate for CashOne/Credit Card Instalment Loan is as follows: <table><tr><th>Loan Tenure</th><th>AR (% p.a.)</th><th>EIR<sup>1</sup> (% p.a.)</th></tr><tr><td>1-year</td><td>3.88%</td><td>8.97%</td></tr><tr><td>2-year</td><td>3.88%</td><td>8.27%</td></tr><tr><td>3-year</td><td>3.88%</td><td>7.97%</td></tr><tr><td>4-year</td><td>3.88%</td><td>7.78%</td></tr><tr><td>5-year</td><td>3.88%</td><td>7.63%</td></tr></table> <p>AR: Applied Flat Interest Rate    EIR: Effective Interest Rate <sup>1</sup>For illustration, EIR is calculated taking into consideration the first year annual fee of S\$199 and is based on an average loan amount of S\$20,000.</p>	Loan Tenure	AR (% p.a.)	EIR <sup>1</sup> (% p.a.)	1-year	3.88%	8.97%	2-year	3.88%	8.27%	3-year	3.88%	7.97%	4-year	3.88%	7.78%	5-year	3.88%	7.63%
Loan Tenure	AR (% p.a.)	EIR <sup>1</sup> (% p.a.)																	
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3-year	3.88%	7.97%																	
4-year	3.88%	7.78%																	
5-year	3.88%	7.63%																	
Default Interest	4% p.a. will be added to the original EIR on your entire outstanding balance. The loan tenure will be extended so that your monthly instalment stays the same. This revised EIR will be reinstated to the original EIR when full payment is made by payment due date for six consecutive months.																		
Late payment	If we do not receive the minimum payment for your CashOne/Credit Card Instalment Loan as indicated on your statement by the due date, a late payment charge of S\$80 will be charged to your Credit Card Instalment Loan account if minimum payment is not received by the due date. If we do not receive the instalment amount payment for your CashOne/Credit Card Instalment Loan in full on or before the due date and a balance is carried forward from the relevant statement, finance charges will be calculated on a daily basis at the minimum Effective Interest Rate ("EIR") of 26.9% per annum (0.074% per day).																		
Annual fee (for CashOne)/Annual loan maintenance fee (for Credit Card Instalment Loan)	<b>First year:</b> S\$199* (deducted from the loan amount approved) <b>Second year till expiry of instalment tenure:</b> S\$50* annual fee/annual loan maintenance fee waived if all payment is received by payment due date for the past 12 months *Unless otherwise stated, a one-time CashBack of S\$199 will be credited to the loan repayment account, of an eligible customer acquired through Standard Chartered Employee Banking Programme. *Waived for eligible customers acquired through Standard Chartered Employee Banking Programme.																		
Early Redemption Fee	S\$150 or 3% of the outstanding principal, whichever is higher. Please note that failure to submit account closure form to effect early redemption of account will result in monthly interest continue to be charged even if payment has been made to CashOne account.																		
Conversion Fee	S\$50 per change for any changes in instalment tenure or repayment aspect of CashOne/Credit Card Instalment Loan.																		
Existing Standard Chartered Customer	Your existing credit facility with Standard Chartered Bank (Singapore) Limited may be affected • Credit Cardholder – your available credit card limit may be used for CashOne/Credit Card Instalment Loan. • Personal Credit customer – your line of credit may be converted to CashOne/Credit Card Instalment Loan. • Credit Cardholder with S\$500 credit limit – if your annual income ranges from S\$20,000 to S\$29,999, your account will be closed upon approval of CashOne. The Bank has the right to vary your existing credit facility(s) credit limit(s) in the Bank in its sole and absolute discretion without notice and without giving any reason whatsoever.																		
Annual fee for Platinum Visa Credit Card	Not applicable for the first five years. S\$192.60 (including GST) per annum for subsequent years For more information on the Platinum Visa Credit Card, including the applicable fees and charges (such as the finance charges and late payment fee), please refer to the application form or <a href="http://www.sc.com/sg/credit-cards/platinum-visa-mastercard-card/">www.sc.com/sg/credit-cards/platinum-visa-mastercard-card/</a>																		

Please note that:

- CashOne is governed by our Customer Terms, Credit Card Terms, CashOne Product Terms, Personal Loan/ Personal Line of Credit/Overdraft Terms, Current/Cheque/ Savings Account and Time Deposit Terms.
- Credit Card Instalment Loan is governed by our Customer Terms, Credit Card Terms, Credit Card Instalment Loan Product Terms.
- The Standard Chartered Platinum Card is governed by our Customer Terms, Credit Card Terms.

Please sign and date this document only if you have fully understood and agree to make the declaration below.

### Customer's Declaration

I confirm that:

- I have read, understand and agree to accept (1) the terms and conditions and (2) features and details of CashOne/Credit Card Instalment Loan and Standard Chartered Credit Card (if applicable) that I am applying for in this application, including the key features of the relevant products listed out above.
- I understand that the information above covers only selected key features of CashOne/Credit Card Instalment Loan and Standard Chartered Credit Card (if applicable) that I am applying for in this application.
- I have read, understand and agree to accept the terms and conditions contained in the CashOne/Credit Card Instalment Loan application form, CashOne Product Terms, Credit Card Instalment Loan Product Terms, Customer Terms, Credit Card Terms, Personal Loan/Personal Line of Credit/Overdraft Terms, Current/Cheque/Savings Account and Time Deposit Terms for the complete features of CashOne/Credit Card Instalment Loan (collectively, the "Product and Customer Terms") that I am applying for in this application.
- I understand that by participating in the Personal Loan Member-Get-Member Promotion, the application status of my CashOne/Credit Card Instalment Loan with the Bank would be disclosed to the referrer by virtue of whether him/her receives cashback under this Promotion. This is subject to the Personal Loan Member-Get-Member Promotion terms and conditions. Refer to <https://av.sc.com/sg/content/docs/sg-plmgm-promotion-tnc.pdf> for terms and conditions.

I understand and agree that where there is any inconsistency and discrepancy between this Key Features of CashOne/Credit Card Instalment Loan + Platinum Visa Credit Card (if applicable) document and the Product and Customer Terms, the terms and conditions as set out in the Product and Customer Terms shall prevail.

Applicant's Signature & Date

Name: \_\_\_\_\_

NRIC/Passport No: \_\_\_\_\_

Bank's copy

Sales Staff's Signature & Date

Name: \_\_\_\_\_

Peoplewise ID: \_\_\_\_\_

8340-110119

(combined application form)

## Key Features of CashOne/Credit Card Instalment Loan + Platinum Visa Credit Card (if applicable)

Dear Customer,

Kindly sign and date this document if you have fully understood and agreed to accept the features and related terms and conditions of CashOne/Credit Card Instalment Loan and Platinum Visa Credit Card (if applicable).

Items	Details																		
CashOne/Credit Card Instalment Loan	If you are an Existing Standard Chartered Principal Cardholder, you are applying for a Credit Card Instalment Loan. If you do not have an existing Standard Chartered Principal Credit Card and your annual income is from S\$20,000 to below S\$30,000, you are applying for a CashOne loan. If you do not have an existing Standard Chartered Principal Credit Card and your annual income is S\$30,000 and above, you are applying for a CashOne loan and a Platinum Visa credit card. The annual fee for the credit card is waived for 5 years.																		
Loan Amount	Your approved loan amount will be the lowest of: (a) the specific preferred loan amount that you indicated in the CashOne/Credit Card Instalment Loan application form; (b) the maximum credit limit allowable under prevailing regulations; and (c) such other credit limit as determined by the Bank.																		
Interest Rate	Depending on your loan amount and tenure, the applicable interest rate for CashOne/Credit Card Instalment Loan is as follows: <table><tr><th>Loan Tenure</th><th>AR (% p.a.)</th><th>EIR<sup>1</sup> (% p.a.)</th></tr><tr><td>1-year</td><td>3.88%</td><td>8.97%</td></tr><tr><td>2-year</td><td>3.88%</td><td>8.27%</td></tr><tr><td>3-year</td><td>3.88%</td><td>7.97%</td></tr><tr><td>4-year</td><td>3.88%</td><td>7.78%</td></tr><tr><td>5-year</td><td>3.88%</td><td>7.63%</td></tr></table> <p>AR: Applied Flat Interest Rate    EIR: Effective Interest Rate <sup>1</sup>For illustration, EIR is calculated taking into consideration the first year annual fee of S\$199 and is based on an average loan amount of S\$20,000.</p>	Loan Tenure	AR (% p.a.)	EIR <sup>1</sup> (% p.a.)	1-year	3.88%	8.97%	2-year	3.88%	8.27%	3-year	3.88%	7.97%	4-year	3.88%	7.78%	5-year	3.88%	7.63%
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5-year	3.88%	7.63%																	
Default Interest	4% p.a. will be added to the original EIR on your entire outstanding balance. The loan tenure will be extended so that your monthly instalment stays the same. This revised EIR will be reinstated to the original EIR when full payment is made by payment due date for six consecutive months.																		
Late payment	If we do not receive the minimum payment for your CashOne/Credit Card Instalment Loan as indicated on your statement by the due date, a late payment charge of S\$80 will be charged to your Credit Card Instalment Loan account if minimum payment is not received by the due date. If we do not receive the instalment amount payment for your CashOne/Credit Card Instalment Loan in full on or before the due date and a balance is carried forward from the relevant statement, finance charges will be calculated on a daily basis at the minimum Effective Interest Rate ("EIR") of 26.9% per annum (0.074% per day).																		
Annual fee (for CashOne)/Annual loan maintenance fee (for Credit Card Instalment Loan)	<b>First year:</b> S\$199* (deducted from the loan amount approved) <b>Second year till expiry of instalment tenure:</b> S\$50* annual fee/annual loan maintenance fee waived if all payment is received by payment due date for the past 12 months *Unless otherwise stated, a one-time CashBack of S\$199 will be credited to the loan repayment account, of an eligible customer acquired through Standard Chartered Employee Banking Programme. *Waived for eligible customers acquired through Standard Chartered Employee Banking Programme.																		
Early Redemption Fee	S\$150 or 3% of the outstanding principal, whichever is higher. Please note that failure to submit account closure form to effect early redemption of account will result in monthly interest continue to be charged even if payment has been made to CashOne account.																		
Conversion Fee	S\$50 per change for any changes in instalment tenure or repayment aspect of CashOne/Credit Card Instalment Loan.																		
Existing Standard Chartered Customer	Your existing credit facility with Standard Chartered Bank (Singapore) Limited may be affected <ul style="list-style-type: none"><li>• Credit Cardholder – your available credit card limit may be used for CashOne/Credit Card Instalment Loan.</li><li>• Personal Credit customer – your line of credit may be converted to CashOne/Credit Card Instalment Loan.</li><li>• Credit Cardholder with S\$500 credit limit – if your annual income ranges from S\$20,000 to S\$29,999, your account will be closed upon approval of CashOne.</li></ul> The Bank has the right to vary your existing credit facility(s) credit limit(s) in the Bank in its sole and absolute discretion without notice and without giving any reason whatsoever.																		
Annual fee for Platinum Visa Credit Card	Not applicable for the first five years. S\$192.60 (including GST) per annum for subsequent years For more information on the Platinum Visa Credit Card, including the applicable fees and charges (such as the finance charges and late payment fee), please refer to the application form or <a href="http://www.sc.com/sg/credit-cards/platinum-visa-mastercard-card/">www.sc.com/sg/credit-cards/platinum-visa-mastercard-card/</a>																		

Please note that:

i) CashOne is governed by our Customer Terms, Credit Card Terms, CashOne Product Terms, Personal Loan/ Personal Line of Credit/Overdraft Terms, Current/Cheque/ Savings Account and Time Deposit Terms.

ii) Credit Card Instalment Loan is governed by our Customer Terms, Credit Card Terms, Credit Card Instalment Loan Product Terms.

iii) The Standard Chartered Platinum Card is governed by our Customer Terms, Credit Card Terms.

Please sign and date this document only if you have fully understood and agree to make the declaration below.

### Customer's Declaration

I confirm that:

- I have read, understand and agree to accept (1) the terms and conditions and (2) features and details of CashOne/Credit Card Instalment Loan and Standard Chartered Credit Card (if applicable) that I am applying for in this application, including the key features of the relevant products listed out above.
- I understand that the information above covers only selected key features of CashOne/Credit Card Instalment Loan and Standard Chartered Credit Card (if applicable) that I am applying for in this application.
- I have read, understand and agree to accept the terms and conditions contained in the CashOne/Credit Card Instalment Loan application form, CashOne Product Terms, Credit Card Instalment Loan Product Terms, Customer Terms, Credit Card Terms, Personal Loan/Personal Line of Credit/Overdraft Terms, Current/Cheque/Savings Account and Time Deposit Terms for the complete features of CashOne/Credit Card Instalment Loan (collectively, the "Product and Customer Terms") that I am applying for in this application.
- I understand that by participating in the Personal Loan Member-Get-Member Promotion, the application status of my CashOne/Credit Card Instalment Loan with the Bank would be disclosed to the referrer by virtue of whether him/her receives cashback under this Promotion. This is subject to the Personal Loan Member-Get-Member Promotion terms and conditions. Refer to <https://av.sc.com/sg/content/docs/sg-plmgm-promotion-tnc.pdf> for terms and conditions.

I understand and agree that where there is any inconsistency and discrepancy between this Key Features of CashOne/Credit Card Instalment Loan + Platinum Visa Credit Card (if applicable) document and the Product and Customer Terms, the terms and conditions as set out in the Product and Customer Terms shall prevail.

Applicant's Signature & Date

Sales Staff's Signature & Date

Name: \_\_\_\_\_

Name: \_\_\_\_\_

NRIC/Passport No: \_\_\_\_\_

Peoplewise ID: \_\_\_\_\_

8340-110119

Customer's copy

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(combined application form)