

Before you sign this application form, please read our Customer Terms, Credit Card Terms, Credit Card Instalment Loan Product Terms, CashOne Product Terms, Personal Loan/Personal Line of Credit/Overdraft Terms, Current/Cheque/Savings Account and Time Deposit Terms, and other terms indicated in the Declaration section of this form, which are available on our website or at any of our branches, and the Important Things to Note printed overleaf. You can request for a hard copy of these terms and conditions by calling us at 1800 747 7000.

 $\ensuremath{\overline{\mathbb{Z}}}$  I am applying for a CashOne/Credit Card Instalment Loan with Platinum Visa Credit Card

If you are an existing Standard Chartered Principal Cardholder, you are applying for a Credit Card Instalment Loan with Platinum Visa Credit Card. Please complete 1, 2 and 5.

\* Please complete section 4 and submit your income documents if there is any change in your employment/income details. Please also complete other field(s) where applicable. If you are a new Standard Chartered Principal Cardholder, you are applying for a CashOne with Platinum Visa Credit Card. Please complete all sections.

# 1a CashOne/Credit Card Instalment Loan details (Mandatory) Loan amount required

(Minimum amount of S\$1,000, and maximum amount of S\$250,000)

69

Alias(es) (if any others)
Full name as in NRIC/Passport (Please write in capital letters and underline surname)
1 Mr 2 Ms 3 Dr
2 Details (Mandatory)
and my credit limit(s) for all my other existing non-card credit facilities to remain unchanged. You can indicate a preferred credit limit of (i) up to 4x your monthly income if your annual income is between \$530,000 and \$5119,999.or (ii) up to \$2520,000 if your annual income is \$5120,000 and above. Please refer to the section titled "important information for Your Preferred Credit Limit for Your Credit Card" under the "Declaration" section before indicating your preferred credit limit.
No. I prefer to be assigned the credit limit as determined by the Bank for my credit card(s), and my credit limit(s) for all my other existing non-card credit facilities to remain unchanged.  Yes, I prefer my credit limit for my credit card(s) to be SS
My Preferred Credit Limit This limit will be the overall limit that is shared among all your existing principal credit card(s) with the Bank.
1b Platinum Visa Credit Card details (Mandatory)
Bank name:
Daliw Orbali: valav line of Orbali account muliber:
Transfer to Standard Chartered Personal Loan, Home Renovation Loan, Personal Credit, Overdraft and Mortgage Loan repayment account is not allowed.
Please transfer the approved loan amount to the below account in
Loan tenure (60 months plan will be selected if unticked) [LEZ CODE]  12 months 24 months 36 months 48 months 60 months
Yes, I prefer to be granted a CashOne/Credit Card Instalment Loan amount as indicated above, and my credit limit(s) for all my other existing Credit facilities to remain unchanged.

Country code

Overseas contact number (For foreigners only)	Email address Needed for eStatements (where applicable). Official correspondence may be sent to this email address.  Official correspondence may be sent to this email address.	Other contact number  Home	Block Unit - Code	e is 1 Owned 2 Mortga	Block Unit - (Mandatory)  Postal Code	Highest Education    Primary/Secondary   2 O' Levels   3 A' Levels	Gender '	3 Personal Details	Hobile number  + Area code Country code Country code This is needed for receiving an Additional Logon PIN (ALP) via SMS to logon to Online	of NRIC of Passport No. (please attach a copy of your NRIC (front and back) or Passport)  NRIC/Passport No. (Do not indicate FIN number)	Name to appear on new credit card(s) (5-19 characters including space)
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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? Service If yes, please provide the name of the company: 4 Employment Details Others Nature/Type of business Work type: Salaried/ Commission Earner Company's name Public-listed Years in service Job title MNC Yes Years No Self-Employed SME Manufacturing Uniformed group/Govt Months Media/PR Banking/Finance Construction

## tandard Chartered banking services

## Consolidated Statement

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

## **Electronic Banking Services**

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

If you are currently not on eStatements and wish to remain unsubscribed\*\*, please check the box

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

that apply to our Electronic Banking Services \*Credit facilities includes CashOne Personal Loan, credit card, balance transfer and Please refer to part C of our Customer Terms for the terms and conditions

instalment loan accounts

Standard Chartered Bank (Singapore) Limited | Reg. No. 201224747C | Printed MAY19

APPL / DECL

MUE S Sourcing ID/Referral ID/Closing ID

BH

Z

NO

PC

D

Staff ID (MSO Code): Card type: P8CONE Promo / Acq code / Sub Chan:

☐ 9479 / PY / PY01 (w/o existing card)  $\square$  9479 / EL / PY01 (w/ existing card)

01001+28001

Applicant's signature and date

### 5 Declaration

have given to us in connection with the nay be personally liable; ur credit standing from anyone we may arency.

n for doing so. If this happens, no supporting documents submitted luding Your personal providing any service

checks (including in the torn of blast around in the mineral control of the purpose of control of the control o will servises in connection with an account, , Credit Card Instalment Loan Product Terms, Personal Loan/ undSavings Account and Time Deposit Terms, Credit Card Terms, s referred to in Part A of our Customer Terms forming our bathols and on our website at sc.com/sg and You agree to be bound by .....

Cash Che Product Terms and his applicable consistency who was an including an Indip Labbast learns, Credit Card Terms, agreement which are available at any of our browns are formed to the Tark of our Customer terms for the use of any product we may provide You with:

7. You acknowledge that You are bound by any variation, we make to the use documents, an accordance with our branking agreement, to particular, You understand that by entering into our branking agreement. You give indemnities, we have been appropriated to us, to give You make any or you are the provided to the particular, You understand that by entering into our branking agreement. You give indemnities, you make any or was an extraction to the products and services and any or you are set of the particular to the particular, You understand that by entering into our branking agreement You give indemnities, you consist to us sending at Your sole risk, by ordinary mail or other means we deem appropriate, any orgalit early of your information in relation to this application within any of our statesple partners.

7. You observe that you account, personal ferrification number, all statements of accounts, foreques, Your security commendation regarding Your account, personal ferrification number, all statements of accounts and any other commendation regarding Your accounts and section branking services, drafts issued in discharge from the sending of the personal information with a full byome by You and that was will not be had responsible in any year's any tesses that all your services and the personal information with a full byome by You and that was will not be had responsible in any year's any tesses that all your services (SMS) from mobile lateryone delications. Your business of any other electronic banking services and advanced any to the electronic banking services and advanced any form the electronic banking services and advanced any form of any other electronic banking services and advanced by the time has not been any settled on any other electroni

uthorise us to debit any of Your accounts maintained with us either singly or jointly with any other person for any s, outstanding fees, monthly repayment, accrued interest and all other monies due and payable to us without any

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mportant Information for Your Preferred Credit Limit for Your Credit Card

recurrensizated agency that:

18. The approved credit limit for "our credit card(s) in this application will be the overall limit that applies to and is shared arrorg all "our principal credit card(s) with the Bank and all corresponding supplementary credit card(s) authorised by Tou be issued on "but account." It is proved or given the interval of the toward of the state of the s

You bit be issued on your account.

19. The approved credit limit will be the lowest of; (a) the specific preferred credit limit You indicated in section 1b); (b) the maximum credit limit allowable under prevailing agulations; and (d) such other credit limit as determined by the Bank.

20. If You have existing principal credit card(s) and You have authorised the issue of supplementary credit card(s) on Your account in respect of such card(s), the Bank may also require such supplementary productions (s) to indicate their prevented credit limit (s) or the supplementary (sold) before determining the approved credit limit since the approved condition to sold limit (s) and was applementary card(s) before determining the approved credit limit since the approved condition is to sold limit that will also apply to such existing supplementary card(s) before determining the approved credit limit since the approved conditions are the supplementary card(s) and the supplementary card(s) and the supplementary card(s) are supplementary card(s) before determining the approved credit limit since the approved conditions are supplementary card(s) before determining the approved credit limit since the approved conditions are supplementary card(s) before determining the approved credit limit since the approved conditions are supplementary card(s) before determining the approved credit limit since the approved conditions are supplementary card(s) before determining the approved credit limit since the approved conditions are supplementary card(s) before determining the approved credit limit since the approved conditions are supplementary card(s) before determining the approved credit limit since the approved credit limit

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### 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.				
	Depending on your loan amount and tenure, the applicable interest rate for CashOne/Credit Card Instalment Loan is as follows:				
Interest Rate	Loan Tenure         AR (% p.a.)         EIR¹ (% 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%   AR: Applied Flat Interest Rate EIR: Effective Interest Rate				
Default Interest	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.  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, fi nance 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)	First year: \$\$199* (deducted from the loan amount approved) Second year till expiry of instalment tenure: \$\$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 \$\$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	\$\$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 www.sc.com/sg/credit-cards/platinum-visa-mastercard-card/				

### 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/ SavingsAccount 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 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.
- In 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	e & Date	Sales Staff's Signature & Date	
Name:		Name:	
NRIC/Passport No: Bank's copy	Standard Chartered Bank (Singapore) Limited   Reg. No. 201224747C   Printed	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.				
	Depending on your loan amount and tenure, the applicable interest rate for CashOne/Credit Card Instalment Loan is as follows:				
Interest Rate	Loan Tenure   AR (% p.a.)   EIR¹ (% 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%     AR: Applied Flat Interest Rate   EIR: Effective Interest Rate     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.				
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)	First year: \$\$199* (deducted from the loan amount approved) Second year till expiry of instalment tenure: \$\$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 \$\$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 www.sc.com/sg/credit-cards/platinum-visa-mastercard-card/				

- i) CashOne is governed by our Customer Terms, Credit Card Terms, CashOne Product Terms, Personal Loan/ Personal Line of Credit/Overdraft Terms, Current/Cheque/ SavingsAccount
- 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.

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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: Customer's copy Standard Chartered Bank (Singapore) Limited   Reg. No. 201224747C   Printed	Peoplewise ID:	8340-110119 (combined application form)