

sc.com/bd

Personal

Account

Opening

FormNID No.:

Date of Birth:

Signature Date

Name of Introducer:

Account No. (if any):

Introducer Information (applicable only for customers who do not have NID):

1 If there are multiple accountholders, or the accountholder is a minor, the personal information of the additional accountholders, or the guardian of the minor accountholder (Father, Mother or any other Legal Guardian) must be added individually with the second section.

2 Only the identification document relevant for financial inclusion products are acceptable by the bank

1 of 15

July 2020

Personal Account Opening Form

Please complete all details in CAPITAL letter and strike out the non-applicable fields/boxes

Segment: Premium Personal

Type of Account:

Child Education Savers

OthersLDR Account

Graduate Account

FCRFCD NFCDSDNDCurrenteSavers

Super Savers Super Savers Premium

Currency: OtherPoundEuroDollarTaka

Mode of Operation: Either/SurvivorJointly AnyoneSingly

1 Account Related Information

I/We are applying to open an account in your branch/bank. My/Our account-related and personal details are provided below:

Branch

Standard Chartered Bank

Unique Customer ID Code

(Bank use only)

Account Number

Amount of Initial Deposit (in digits):

(in words)

Purpose of Opening Account:

Date

Place of Birth:

Please check "√" Yes or No for each of the following questions:

1. Are you a U.S. Resident?

2. Are you a U.S. Citizen?

3. Are you holding a U.S. Permanent Resident Card (Green Card)?

Yes/No

I hereby confirm the information provided above is true, accurate and complete. Subject to applicable local laws, I hereby consent for Standard Chartered PLC or any of its affiliates (collectively "the Bank") to share my information with domestic and overseas tax authorities where necessary to establish my tax liability in any jurisdiction.

2 Applicant's Personal Information¹

Name of Accountholder in English:

Name of Accountholder in Bangla:

Father's Name:

Mother's Name:

Husband/Wife's Name:

a. b. c.

Nationality (Please mention all your nationalities) :

(For foreign national, copy of valid passport with VISA has to be mandatorily collected.)

Country of Birth:

Date of Birth: D D M M Y Y Y Y / /

Occupation (with Designation):

Where applicable, Bangladesh Bank's Guidelines on Foreign Exchange Transactions has to be followed

Residence Status: Resident Non-Resident

Gender:

Salaried (Controller/Owner/Director) Self-Employed Salaried

Student Unemployed Retired Homemaker

Work Type:

Organisation's Name:

Monthly Income:

Source of Fund:

eTIN Number (if any):

(a) National Identification (NID) No.:

(b) Passport No./Birth Certificate Registration No./Other2

(Please specify):

OR

For adult Resident Bangladesh Nationals

Identification Document:

Permanent Address:

Apartment: House No.: Street:

Post Code: Upazila/Thana: District:

Phone No.:

Mobile No.:

E-mail:

Date of Issue:

Expiry Date:

Country of Issuance:

Mailing Address: Permanent Address Present Address

Contact Information:

Present Address:

Apartment: House No.: Street:

Post Code: Upazila/Thana: District:

If your Present Address is the same as your Permanent Address, then you do not have to fill up the permanent address section below.

Account Title in English:

Account Title in Bangla: 2 of 15

July 2020

6 Information on your other bank accounts/Other Loan Accounts/Other Credit Card

Bank and Branch Name

Deposit Account Loan Account Credit Card

Type of Account operated (Please Tick)

Information Specific to Credit Cards

This section is Applicable for only First Applicant.

Select Your Choice of Card :

Signature Star

Platinum Star Mastercard Titanium

Mastercard Platinum

Mastercard Gold

Visa Signature

Visa Platinum

Visa Gold Visa Silver (Classic)

Your name, as you would like it on the card
(leave one space between names, do not use title and nick name, with spaces maximum 19 characters allowed):

Mailing Instructions for Card delivery

Your Card will be delivered to your Present Address (address as mentioned in this Application Form)

Please be informed that if we are unable to deliver your Card at your mailing address, the Card may be forwarded to your preferred branch.

Please mention your preferred branch for Card delivery:

Card Cheque Application

Yes

Please supply one (1) Cheque Book:

*Note: First Cheque Book of 10 leaves at free of cost

Standing Instruction (Mandatory)

*Monthly Payment % Minimum amount Due

% of current balance

Note: *If this is left blank, your account will be debited for the Minimum Amount Due.

*Conditions apply (as stated in Credit Card Terms & Conditions)

Yes, I would like to have my Account automatically debited each month for payment of my credit card dues as follows:

Educational Qualification

Residence Type (ownership of residence):

Post Graduate Graduate HSC Other

Owned/Family Owned Rented Company provided

I would like to obtain a Personal Loan for the purpose of

Expected expenditure for this purpose will be approximately BDT

I also understand that the maximum amount of the loan will be determined by the Bank at its discretion, if approved. However, the Bank reserves the right to accept or reject my application at its discretion without assigning any notice whatsoever.

Furthermore, I will be held responsible and liable at any point in time if it is found that the proceeds of the loan is used for the purpose other than the reasons declared above.

Declaration of Total Value of Expenditure

Amount applied for: BDT

Purpose of the Personal Loan

Tenure Preferred Date of Instalment

Name of the Bank

Spouse Contact No. Spouse Profession

Directorship with other Bank Yes No

5 Information Specific to Personal Loan

Permanent Address:

Relationship with Nominee:

Name:

NID No./Passport No./Birth Certificate Registration No./Other

(Please specify):

NID No./Passport No./Birth Certificate Registration No./Other

(Please specify):

In case the nominee is minor, information on the individual who will receive the money as per section 103 (2) of The Bank Company Act, 1991 in the event of death of the account holder(s) where the nominee still remains a minor:

Relationship with Accountholder:

Account Number:

Number of Nominee(s):

3 Nominee(s) 3 Related Information

(Bank Use Only)

I/We hereby nominate the following person(s) to receive the fund of this account after my/our death. I/We reserve the right to cancel/amend this

nomination at any time using appropriate forms and giving at least 30 days lead time to the Bank. I/We further declare that the Bank will not be liable for any payment affected according to my/our instruction. This nomination will be applicable for all existing and future accounts with and services from your Bank, unless otherwise specified by me/us. I/We further agree that the Bank will make payments as per my/our instruction and if the payment is made, all its obligations in respect of the fund concerned shall be deemed fulfilled.

Present Address:

Percentage (%) nominated for:

Name:

Nominee Details:

Date of Birth: D D M M Y Y Y Y / /

3If there are multiple nominees, each nominee's personal information has to be recorded separately in Section 3 or as an enclosure with Section 3.July 2020

MOST IMPORTANT DOCUMENT/MÖvnK mæšwZcł Customer Copy/Kv÷gvi Kwc

(For Personal Account Opening Only) /iaygvl cvtm÷vbvj GKvD'U ltcwbsq cÖthvR"

(Please read and sign to confirm that all information relevant to your Bank Account has been provided to you at the time of Acc (wbtxæ ewY©Z Z_mg~n AbyMÖn Kti cto l ^vji Kti wbdZ Kiæb th, Avcbvi GKvD'U tLvjvi mgq GKvD'U mswkøó mg' l Z_

Accountholder's Declaration: I confirm that I have understood & agreed with all the following product features:

GKvD'Utnvivtjii tNlYv: Avwg wbdZ KiwQ th, wbtæ cÖ`E tcvWvt±i mKj welq Avwg AeMZ AvwQ l mæšwZ Ávcb KiwQ:

I/We understand also agree that I/we will duly notify the bank regarding departure from Bangladesh and I/we agree that my/our Resident Taka (NRT) account from the date specified on the notification. I understand this NRT marking will have consequence transactions as per applicable laws of Bangladesh. Similarly I/we will duly notify the bank regarding arrival in Bangladesh from a and I/we agree that my/our account shall be marked as Resident from the date specified on the notification.

Avwg/Avgiv AveMZ AvwQ Ges mæšZ ntqwQ th, Avwg/Avgiv evsjvt tki evBti hvevi c~te© h_vh_fvte Avgvi/Avgvt i hvli Zvwi AewnZ Kiv ZvwiL t_tK Avgvi/Avgvt i GKvD'UwU cÖevmx (NRT) wntmte MY" nte Ges evsjvt tki we" gvb AvBb Abyhvqx cÖ AvwQ th, Avwg/Avgiv t_tk tdivi ci e"vsK-tK Avgvi/Avgvt i evsjvt tki cÖZ"veZ©tbi ZvwiL AewnZ Kitev Ges GKvD'UwU wbev AewnZ Kiti Yi ZvwiL t_tKl

I understand that I will be able to enjoy the benefits of a Credit Card and or Personal Loan and/or USD RFCD account with Inter account as part of Easy/Employee Banking Value Pack subject to fulfillment of the Bank's Credit norms. The annual fees for the Loan will be discounted as appropriate. The activation, usage and retention of the Credit Card will be solely at my discretion.

Avwg AeMZ AvwQ th, e"vsKti FY bxwZgvjv c~iY mvcttj Avgvi e"vsK GKvD'tUi cvkvvcwk BwR A_ev Bwe f"vjy c"vtKR Ask w wW GKvD'U/cvtm÷vbvj tjtbi myweav DctfvM Kitev l KvUv©i tjtj n«vmK...Z evwl©K wd Ges cvtm÷vbvj tjtbi tjtj n«vmK ivLv Avgvi wePbvaxb ntel

Special features applicable only for eSavers Account:/ iaygvl B-tmfvim GKvD'tUi Rb" cÖthvR" wetkl Z_mg~n:

Usage of Alternate Channels*: I understand that for eSavers Account, all transactions are supposed to be carried out through the Chartered Bank.

Avwg AeMZ AvwQ th, B-tmfvim GKvD'U-Gi Rb" mg' l tjtj b ÷"vUvW© PvUvW© e"vsK-Gi Aëvitbu P"vtbjmg~tni gva"tg Kiv e Chequebook: "Account Payee Only" pre-printed Chequebook is available for eSavers Accounts. (no bearer or cash withdrawal l tPKEB: B-tmfvim GKvD'tUi Rb" ÖGKvD'U tcvq lbwJÓ wcÖ-wcÖtUW tPKEB cvlqv hvte l (GB tPKti gva"tg bM` DtEvjb wK Applicable for Employee Banking/Ggcøwq e"vswKs Gi Rb" cÖthvR"

I agree that if the Salary is not credited/deposited in my account for six (6) consecutive months, the Bank will have the right to d benefits at any point in time.

GKvavti Qq gvm Avgvi teZb GB GKvD'tU Rgv bv ntj, e"vsKti GLwZqvi Abyhvqx tctivj e"vswKs myweavw` GB GKvD'tU cÖ Credits reversal or refunds of salary from the Payroll accounts will be done based on the instruction from the employers if there employer.

fzjekZ m"vjvix GKvD'tU teZb Rgv ntj Zv cÖZ"vcY©i Rb" Avgvi wbtqvMKZ©vi BÝUaVKkb cÖthvR" ntel

Interest application/B'Uvti÷ A"vcwjtkkb: I understand that/Avwg AeMZ AvwQ th,

Interest in my Super Savers Premium Account/School Banking Account will be accrued on monthly average balance and applie Avgvi mycvi tmfvim wcÖwgqvg GKvD'U/ zj e"vswKs GKvD'U-Gi B'Uvti÷ MYbv Kiv nte gvwM A"vfvtiR e"vtjtjYi wfwEtZ Ges Interest in my Super Savers/eSavers will be accrued on monthly average balance and applied on quarterly basis.

Avgvi mycvi tmfvim/B-tmfvim/ zj e"vswKs GKvD'U-Gi B'Uvti÷ MYbv Kiv nte gvwM A"vfvtiR e"vtjtjYi wfwEtZ Ges cÖ`vb Ki For overdrawn balance, interest charge will be applied quarterly for current account.

KvtiU A"vKvD'U ntZ l fviWab e"vtjY Gi tjtj l gvwM wfwEtZ B'Uvtiö Avtivc ntel

I agree with the interest rate applicable for my Account which is available in the product brochure/interest rate matrix in Standar and interest accrual in my account will start from the date of account opening.

e"vsK KZ...©K cÖKvwkZ tcvWv± teavwkli/B'Uvti÷ nvjii ZvwjKv Abyhvqx Avgvi mÂqx wnmvtet cÖthvR" B'Uvti÷i nvi wnm GKvD'tUi B'Uvti÷ MYbv iæ ntel

Fees & Charges: Fees and charges have been explained to me and I have read and understood the latest Schedule of Charges
wd I PvR© mg~n: wd I PvR©mg~n Avgv†K we`lvwiZ Rvbv†bv n†q†Q Ges mváúwZK PvR©mg~†ni ZvwjKv Avwg c†owQ I eyS
Ancillary Products: I understand that Phone Banking (Telephone Identification Number), SMS Banking and Debit Card (charge
mandatory for my Account.

mnvqK †cÖvWv±mg~n : Avwg AeMZ AvwQ †h, †dvb e`vswKs (†Uwj†dvb AvB†WwUwd†Kkb bvávi), GmGgGm e`vswKs Ges
Turnaround Time: I understand that it may require minimum two working days to deliver my Debit Card and Chequebook.

Uvb©A`vivDÜ UvBg: Avwg AeMZ AvwQ †h, Avgvi †WweU KvW© I †PKeB †c†Z Kgc†ÿ`yÖwU Kg©w`em mgq jvM†el

Discretion of the Bank: I understand that the Interest rate, as well as the fees and charges may change from time to time at the
e`vsK Gi GLwZqvi: Avwg AeMZ AvwQ †h, B`Uv††÷i nvi wKsev wd I PvR©mg~n ÷`vÜvW© PvUvW© e`vsK-Gi GKK wmxv†šÍ †

I/We hereby declare that I/we agree to have my/our security items (viz. Cheque book, Internet Banking PIN, Contact Centre TIN
delivered to my/our mailing address and also understand that Debit Card will be delivered in deactivated status for security reason

Avwg/Avgiv †NvIYv KiwQ †h, Avgvi/Avgv†`i e`vsK máúwK©Z wmwKDwiwU AvB†Ug mg~n (†hgb, †PKeB, B`Uv†bU e`vswKs v
mg~n) e`vsK KZ...©K Avgvi/Avgv†`i †hvMv†hv†Mi Rb` wbewÜZ wVKvbvq cvVv†Z ivwR AvwQ Ges Avil AeMZ AvwQ †h, †Ww

If there is no transaction initiated by me for 2 years in case of Savings Account and 1 year in case of Current Account then the a
mvÁqx wnmv†ei †ÿ†Í 2 eQi Ges PjwZ wnmv†ei †ÿ†Í 1 eQi Avgvi Øviv †Kv†bv †jb†b bv n†j I wnmve ÖWi†gUÖ e†j MY` n†el

I agree an interest charge will be applicable on my account if balance is overdrawn which is mentioned in the Schedule of Charge
Avwg GB g†g© mšZ nw`Q †h Avgvi A`vKvD`U n†Z e`v†jY IfviW`b n†j wkwWDj Ae PvR© Abyhvqx B`Uv†ió PvR© Kiv n†el

I agree that I can apply for the Graduate Account between the age of 18 to 26. Upon reaching the age of 26, my account will be
agree that I need to submit a photocopy of my valid student ID card and show my original student ID card for verification purposes

Avwg mšwZ cÖKvk KiwQ †h MÖ`vRy†qU GKvD`U-Gi Rb` Av†e`bKv†j Avgvi eqm 18 †_†K 26 eQ†ii Ašle©Z©x n†Z n†el Avgv
cwiewZ©Z n†el Avwg AeMZ AvwQ †h, Av†e`b Kivi Rb` Avgv†K KvH©Ki I `ea ÷z†W`U AvBwW Kv†W©i d†UvKwc Rgv w`†Z n†el

Child Education Savers (CES): Account holder must be below 18 years of age. Guardian must have a transactional account at s
to be credited in this CES account through Standing Instruction (SI). One SI is allowed per account and withdrawal of fund will r

Maximum up to 60 monthly deposits can be made, with each deposit amount ranging from BDT 1,000 and above. After complet
account will be closed and total amount will be credited to the linked transactional account of the guardian. Complimentary Insu
account. Please refer to product brochure or website for details on insurance coverage.

PvBi GWz†Kkb †mfvi GKvD`U†nviv†ii eqm byb`Zg 18 eQi n†Z n†el wm,B,Gm GKvD†U ÷`vwÛs Bb÷`vKkb (Gm,AvB) gva`†g c
mv†_ U`©vB`vKkbvj GKvD`U _vK†Z n†el cÖwZ GKvD†U †aygvÍ GKwU ÷`vwÛs Bb÷`vKkb †mUAvc Kiv hv†e Ges GKvD`U †

UvKv Ges Zvi Awak ch©šÍ me©†gvU 60wU gvwmK wW†cvwRU Kiv hv†el mKj gvwmK wW†cvwRU mšcbœ nlqvi ci wm,B,Gm
hv†el GB GKvD†U i mv†_ BÝ†iY c`v†KR AšÍf,©³ Av†Q| Bbm`y†iY Kfv†iR mšc†K© we`lvwiZ Rvb†Z †cÖvWv± e`wkDi †`Lyb A

Schedule of Fees & Charges (Abridged)/PvR©mg~†ni ZvwjKv (mš†ÿwcZ)

Charges/

PvR©mg~n

Super Savers Premium

Account

Debit Card

Annual Free

(1st year Fee

will be

collected

upfront)

†WweU KvW© evwl©K

wd (1g eQ†ii wd

GKvD`U †Lvji

mgq cÖ†`q)

Tk. 600

600 UvKv

*For Employee Banking, Debit Card Fee is applicable according to Payroll agreements

Accounts

Maintenance

Fee

0

Tk. 100 half yearly

Tk. 200 half yearly

Tk. 250 half yearly

Tk. 300 half yearly

Up to Tk, 10,000

Above Tk 10,000 up to Tk. 25,000

Above Tk. 25,000 up to Tk 200,000

Above Tk. 200,000 up to Tk 1,000,000

Above Tk. 1,000,000

* Account Maintenance Fee is not applicable for Employee Banking

Not Applicable

cÖþhvR" bq

GKvD¸U

þgBbþUþbÝ wd

10,000 UvKv ch©šÍ

10,000 UvKvi Dþx© Ges 25,000 UvKv ch©šÍ

25,000 UvKvi Dþx© Ges 200,000 UvKv ch©šÍ

200,000 UvKvi Dþx© Ges 1,000,000 UvKv ch©šÍ

1,000,000 UvKvi Dþx©

-0

-100 UvKv Aa©evwlK

-200 UvKv Aa©evwlK

-250 UvKv Aa©evwlK

-300 UvKv Aa©evwlK

Not Applicable

cÖþhvR" bq

Tk. 300 half yearly Not Applicable

cÖþhvR" bq

Not

Applicable

cÖþhvR" bq300 UvKv Aa©evwl©K

Minimum Balance Requirement:

mycvi þmfvim wcÖwgqvg

GKvD¸U

School Banking

Account

eSavers AccountSuper Savers Account

mycvi þmfvim GKvD¸U B-þmfvim GKvD¸U

¸zj e"vswKs GKvD¸U

Important Notes:

- For Employee Banking clients, fees and charges shall apply as per Employee Banking agreement.
- For Priority Banking Customers, separate Schedule of Fees & Charges is applicable.
- The Bank reserves the right to amend the Schedule of Rates & Charges at any time
- Govt. Excise Duty is applicable annually for all Accounts
- 15% VAT is applicable for all fees and charges

¸iæZjc~Y© Z_":

- mKj wd I PvR©mg~þni lci þ_þK 15% f"vU cÖþhvR"
- mKj GKvDþ¸Ui lci evwl©K ivó¸xq G-vBR wWDwU cÖþhvR"
- þh þKvþbv gyn~þZ© þh þKvb B¸Uvþi÷ þiU I PvR© cwieZ©þbi wmØvšÍ e"vsK KZ...©K msiwýZ
- cÖvþqvwU e"vswKs Gi Rb" PvR© mg~þni ZvwjKv cÖþhvR"
- Ggcøqx e"vswKsþqi Rb" Ggcøqx e"vswKs Pzw³ Abymvþi wd Ges PvR© cÖþhvR"

For more details, please refer to Schedule of Charges available at all Standard Chartered branches.

we´lvwiZ Zþ_¸i Rb" AbyMÖn Kþi ÷"vÜvW© PvUvW© e"vsK-Gi þh þKvþbv e"vÁ þ_þK PvR©mg~þni ZvwjKv msMÖn Kiæb

12-wWwRU wU,AvB,Gb MÖnþYi þýÍ m¸ú¸mviY: AvqKi Aa"vþ_þki aviv 184A Gi msþkvab

A_© AvBb, 2016 Gi gva"þg AvqKi Aa"vþ_þk, 1984 Gi aviv 184A Gi Dcaviv (1) þZ bZzb wZbwU K→R (y), (z) Ges (za) msþhvRb Kþi Kiv nþqþQ-

(1) miKvi A_ev miKvþii þKvb KZ...©cý, Kþc©vþikb, mËv ev BDwbþUi ev cÖPwjZ þKvb AvBb, Avþ_k ev `wjþji gva"þg cÖPwjZ Mþi hw` wZwb mswkøð Avq eQþii þh þKvþbv mgq 2015 mvþj þNwvZ PvKwi (þeZb I fvZvw`) Avþ_k, 2015 Gi `kg þMÖW Z`yaÝ© þMþi mgZzj" þKvb þMÖþW þeZb-fvZvw` MÖnY Kþib ;

(2)

Monthly Payment Order (MPO) Gi AvlZvq miKvi gvwM 16000/- UvKv Gi þewk A_© cvb Ggb þKvb e"w³ ;

(3) e"e"vcbv I cÖkvmwbK cþ` ev Drcv`þbi mycvifvBRix cþ` wbþqvwRZ þKvb employee, Zvi þeZb-fvZvw` hv-B þnvK bv þKb|

• Any individual who has taxable income needs to have e-TIN.

• In case of private sector, any individual working in Managerial, Administrative or Supervisory capacity needs to have e-TIN reg

• In case of government sector, any individual within pay-scale grade 10 or above or receives more than BDT 16,000 per month

Tk. 5,00,000 Super Savers Premium Account
mycvi †mfvim wcÖwgqvg GKvD›U 5,00,000 UvKv

Tk. 1,00,000 Super Savers Account

Tk. 1,00,000 Current Account
mycvi †mfvim GKvD›U 1,00,000 UvKv

Tk. 50,000 eSavers Account

B-†mfvim GKvD›U 50,000

Kv‡i›U GKvD›U 1,00,000

Graduate Account

MÖˆvRy‡qU GKvD›U

Not Applicable

cÖ‡hvrˆ bq

Child Education Savers

PvBi GWz‡Kkb †mfvim

Tk. 1,000

1,000

RFCD Account Current Account

Tk. 600 & USD 30

(International Debit

Card for FCY Current

Account)

600 UvKv I 30 BDGm

Wjvi (BDGm Wjvi Kv‡i›U

GKvD›U-G B›Uvibˆvkbvj

†WweU KvW©-Gi PvR©)

USD 30

(International

Debit Card)

30 BDGm Wjvi

(B›Uvibˆvkbvj †WweU

KvW©-Gi PvR©)

Kv‡i›U GKvD›U AviGdwmwW GKvD›U

Graduate

Account

MÖˆvRy‡qU GKvD›U

Child Education

Savers

PvBi GWz‡Kkb

†mfvim

Not

Applicable

cÖ‡hvrˆ bq

Not

Applicable

cÖ‡hvrˆ bq

Not

Applicable

cÖ‡hvrˆ bq

Minimum Standing Instructions:..July 2020

MOST IMPORTANT DOCUMENT/MÖvnK m‡\$wZcĭ Bank Copy/eˆvsK Kwc

(For Personal Account Opening Only) /iaygvĭ cv‡m©vbj GKvD›U I‡cwsb‡q cÖ‡hvrˆ

(Please read and sign to confirm that all information relevant to your Bank Account has been provided to you at the time of Acc

(wb‡‡æ ewY©Z Zˆmg~n AbyMÖn K‡i c‡o I ˆ^vĳi K‡i wbdZ Kiæb †h, Avcbvi GKvD›U †Lvji mgq GKvD›U mswkøó mgĭ Zˆ

Accountholder's Declaration: I confirm that I have understood & agreed with all the following product features:

GKvD›U‡nviv‡ii †NvIYv: Avwg wbdZ KiwQ †h, wb‡‡æ cÖˆĒ †cÖvWv‡‡i mKj welq Avwg AeMZ AvwQ I m‡\$wZ Ávcb KiwQ:

I/We understand also agree that I/we will duly notify the bank regarding departure from Bangladesh and I/we agree that my/our

Resident Taka (NRT) account from the date specified on the notification. I understand this NRT marking will have consequence

transactions as per applicable laws of Bangladesh. Similarly I/we will duly notify the bank regarding arrival in Bangladesh from a and I/we agree that my/our account shall be marked as Resident from the date specified on the notification.

Awwg/Avgiv AveMZ AwvQ Ges mǝ\$Z nɛqwQ t̥h, Awwg/Avgiv evsjvɛ́t̥ki evBɛ́ti hvevi c~te© h_vh_fvte Avgvi/Avgvɛ́t̥i hvłvi Zvwil AewnZ Kiv Zvwil t_ɛK Avgvi/Avgvɛ́t̥i GKvD'UwU cÖevmx (NRT) wnɛmte MY'' nte Ges evsjvɛ́t̥ki we''gvb AvBb Abyhvqx cÖ AwvQ t̥h, Awwg/Avgiv t_ɛk t̥divi ci e''vsK-t̥K Avgvi/Avgvɛ́t̥i evsjvɛ́t̥ki cÖZ''veZ©t̥bi Zvwil AewnZ Kiɛev Ges GKvD'UwU wbev AewnZ KiɛYi Zvwil t_ɛK|

I understand that I will be able to enjoy the benefits of a Credit Card and or Personal Loan and/or USD RFCD account with Inter account as part of Easy/Employee Banking Value Pack subject to fulfillment of the Bank's Credit norms. The annual fees for the Loan will be discounted as appropriate. The activation, usage and retention of the Credit Card will be solely at my discretion.

Awwg AeMZ AvwQ t̃h, ẽvs̃t̃Ki FY b̃xwZg̃vjv c̃-iY m̃ṽt̃t̃j̃ Avg̃vi ẽvs̃K GKvD̃t̃Ũi cṽkṽcṽwk BwR A_ev Bwe f̃ṽjy c̃ṽt̃KR Ask w
wW GKvD̃U/cṽt̃m̃ṽbṽj t̃j̃t̃bi mỹweav Dc̃t̃fṽM Kĩt̃eṽ| Kṽt̃W̃i t̃j̃t̃t̃ ñ«vm̃K...Z eṽwl̃K wd Ges cṽt̃m̃ṽbṽj t̃j̃ṽt̃bi t̃j̃t̃t̃ ñ«vm̃
iṽLv Avg̃vi wẽt̃eP̃bṽx̃b ñt̃e|

Special features applicable only for eSavers Account:/ ïaygvî B-†mfvim GKvD‡›Ui Rb“ cÖ‡hvR” we‡kl Z_“mg~n:

Usage of Alternate Channels*: I understand that for eSavers Account, all transactions are supposed to be carried out through the Chartered Bank.

Applicable for Employee Banking/Ggcøwq e"vswKs Gi Rb" cÖ†hvr"

I agree that if the Salary is not credited/deposited in my account for six (6) consecutive months, the Bank will have the right to deduct my salary and benefits at any point in time.

GKvavꞑi Qq gvm Avgvi ꞑeZb GB GKvDꞑU Rgv bv nꞑj, eꞑꞑsꞑKi GLwZqvi Abyhvqx ꞑcꞑivj eꞑꞑswKs myweavw` GB GKvDꞑU cÖ Credits reversal or refunds of salary from the Payroll accounts will be done based on the instruction from the employers if there employer.

fzjekZ m"vjvix GKvD†U †eZb Rgv n†j Zv cÖZ"vc†Y©i Rb" Avgvi wb†qvMKZ©vi BÝUªvKkb cÖ†hvR" n†el

Interest application/B)Uv†i÷ A"vcwj†Kkb: I understand that/Avwg AeMZ AvwQ †h,

Interest in my Super Savers Premium Account/School Banking Account will be accrued on monthly average balance and applied on quarterly basis.

Avgvi mycvi †mfvim/B-†mfvim/˘zj e˘vswKs GKvD˘U-Gi B˘Uv†i˘ MYbv Kiv n†e gvwMk A˘vfv†iR e˘v†j†Yi wfwE˘†Z Ges cÖ˘vb Ki

For overdrawn balance, interest charge will be applied quarterly for current account.

Kv†i›U AˆvKvD›U n‡Z IfviW^ab eˆv†jÝ Gi †¶†Î ÎgvmK wfwË‡Z B›Uv†iô Av†ivc n‡el

I agree with the interest rate applicable for my Account which is available in the product brochure/interest rate matrix in Standard and interest accrual in my account will start from the date of account opening.

eʷsK KZ...©K cÖKvwkZ †cÖvWv± †eʷvwkli/BʷUv‡÷: nv‡ii ZvwjKv Abyhvxq Avgvi mÂqx wnmv‡ei cÖ‡hvrʷ BʷUv‡÷: nvi wnm
GKvD‡÷Ui BʷUv‡÷: MYbv iïæ n‡el

Fees & Charges: Fees and charges have been explained to me and I have read and understood the latest Schedule of Charges
Ancillary Products: I understand that Phone Banking (Telephone Identification Number), SMS Banking and Debit Card (charge
 mandatory for my Account.

Turnaround Time: I understand that it may require minimum two working days to deliver my Debit Card and Chequebook.

Uvb©A`vivDÛ UvBg: Avwg AeMZ AvwQ †h, Avgvi †WweU KvW© I †PKeB †c‡Z Kgc‡ÿ `yÕwU Kg©w`em mgq jvM‡e|

Discretion of the Bank: I understand that the Interest rate, as well as the fees and charges may change from time to time

e'vsK Gi GLwZqvi: Avwg AeMZ AvwQ †h, B'Uv††÷i nvi wKsev wd I PvR©mg~n ÷'vÜVW© PvUvW© e'vsK-Gi GKK wmxv†š† †
I/We hereby declare that I/we agree to have my/our security items (viz. Cheque book, Internet Banking PIN, Contact Centre TIN

delivered to my/our mailing address and also understand that Debit Card will be delivered in deactivated status for security reasons.
Avgw/Avgiv †Nvlyv KiwQ †h, Avgvi/Avgv† i eˆvsK mǎúwK@Z wmwKDwiwU AvB†Ug mg~n (†hg b, †PKeB, BˆUv†bU eˆvswKs v

mg~n) e"vsK KZ...©K Avgvi/Avgv†i †hvMv†hv†Mi Rb" wbewÜZ wVKvbvq cvVv†Z iwr AvwQ Ges Avil AeMZ AvwQ †h, †Ww

If there is no transaction initiated by me for 2 years in case of Savings Account and 1 year in case of Current Account then the a

I agree an interest charge will be applicable on my account if balance is overdrawn which is mentioned in the Schedule of Charges.

Avwg GB g@g m\$S nw"Q th Avgvi A"vKvD U nZ e"v+jY lfiWab n+j wkwWDj Ae PvR@ Abyhvqx B Uvzió PvR@ Kiv n+el
I agree that I can apply for the Graduate Account between the age of 18 to 26. Upon reaching the age of 26, my account will be

agree that I need to submit a photocopy of my valid student ID card and show my original student ID card for verification purposes.

Child Education Savers (CES): Account holder must be below 18 years of age. Guardian must have a transactional account at

to be credited in this CES account through Standing Instruction (SI). One SI is allowed per account and withdrawal of fund will r
Maximum up to 60 monthly deposits can be made, with each deposit amount ranging from BDT 1,000 and above. After complet
account will be closed and total amount will be credited to the linked transactional account of the guardian. Complimentary Insu
account. Please refer to product brochure or website for details on insurance coverage.

PvBi GWz†Kkb †mfvi GKvD›U†nviv†ii eqm byb“Zg 18 eQi n†Z n†e| wm,B,Gm GKvD†›U ÷“vwŪs Bb÷ªvKkb (Gm,AvB) gva“†g c
mv†_ U“©vbR“vKkbvj GKvD›U _vK†Z n†e| cŌwZ GKvD†›U †aygv† GKwU ÷“vwŪs Bb÷ªvKkb †mUAvc Kiv hv†e Ges GKvD›U †
UvKv Ges Zvi Awak ch©š† me©†gvU 60wU gvwMk wW†cvwRU Kiv hv†e| mKj gvwMk wW†cvwRU mªcbœ nlqvi ci wm,B,Gm
hv†e| GB GKvD†›Ui mv†_ BÝy†iÝ c“v†KR Aš†f,©³ Av†Q| Bbm“y†iÝ Kfv†iR mªc†K© we†lvwiZ Rvb†Z †cŌvWv± eªwkDi †“Lyb A
Schedule of Fees & Charges (Abridged)/PvR©mg~†ni ZvwjKv (ms†ÿwcZ)

Charges/

PvR©mg~n

Super Savers Premium

Account

Debit Card

Annual Free

(1st year Fee

will be

collected

upfront)

†WweU KvW© evwl©K

wd (1g eQ†ii wd

GKvD›U †Lv†vi

mgq cŌ†`q)

Tk. 600

600 UvKv

*For Employee Banking, Debit Card Fee is applicable according to Payroll agreements

Accounts

Maintenance

Fee

0

Tk. 100 half yearly

Tk. 200 half yearly

Tk. 250 half yearly

Tk. 300 half yearly

Up to Tk, 10,000

Above Tk 10,000 up to Tk. 25,000

Above Tk. 25,000 up to Tk 200,000

Above Tk. 200,000 up to Tk 1,000,000

Above Tk. 1,000,000

* Account Maintenance Fee is not applicable for Employee Banking

Not Applicable

cŌ†hvR“ bq

GKvD›Um

†gBb†U†bÝ wd

10,000 UvKv ch©š†

10,000 UvKvi D†x© Ges 25,000 UvKv ch©š†

25,000 UvKvi D†x© Ges 200,000 UvKv ch©š†

200,000 UvKvi D†x© Ges 1,000,000 UvKv ch©š†

1,000,000 UvKvi D†x©

-0

-100 UvKv Aa©evwlK

-200 UvKv Aa©evwlK

-250 UvKv Aa©evwlK

-300 UvKv Aa©evwlK

Not Applicable

cŌ†hvR“ bq

Tk. 300 half yearly Not Applicable

cŌ†hvR“ bq

Not

Applicable

cÖþhvR" bq300 UvKv Aa©evwl©K

Minimum Balance Requirement:

mycvi þmfvim wcÖwgqvg

GKvDvU

School Banking

Account

eSavers AccountSuper Savers Account

mycvi þmfvim GKvDvU B-þmfvim GKvDvU

~<zj e"vswKs GKvDvU

Important Notes:

- For Employee Banking clients, fees and charges shall apply as per Employee Banking agreement.
- For Priority Banking Customers, separate Schedule of Fees & Charges is applicable.
- The Bank reserves the right to amend the Schedule of Rates & Charges at any time
- Govt. Excise Duty is applicable annually for all Accounts
- 15% VAT is applicable for all fees and charges

„iæZjc~Y© Z_":

- mKj wd I PvR©mg~þni lci þ_þK 15% f"vU cÖþhvR"
- mKj GKvDþUi lci evwl©K ivóaxq G-vBR wWDwU cÖþhvR"
- þh þKvþbv gyn~þZ© þh þKvb BvUvþi÷ þiU I PvR© cwieZ©þbi wmØvśí e"vsK KZ...©K msiwýZ
- cÖvþqvwU e"vswKs Gi Rb" PvR© mg~þni ZvwjKv cÖþhvR"
- Ggcøqx e"vswKsþqi Rb" Ggcøqx e"vswKs Pzw³ Abymvþi wd Ges PvR© cÖþhvR"

For more details, please refer to Schedule of Charges available at all Standard Chartered branches.

we'lvwiZ Zþ_i Rb" AbyMÖn Kþi ÷"vÜvW© PvUvW© e"vsK-Gi þh þKvþbv e"vÁ þ_þK PvR©mg~þni ZvwjKv msMÖn Kiæb

12-wWwRU wU,AvB,Gb MÖnþYi þýl mæúamviY: AvqKi Aa"vþ`þki aviv 184A Gi msþkvab

A_© AvBb, 2016 Gi gva"þg AvqKi Aa"vþ`k, 1984 Gi aviv 184A Gi Dcaviv (1) þZ bZzb wZbwU K-R (y), (z) Ges (za) msþhvRb Kþ Kiv nþqþQ-

(1) miKvi A_ev miKvþii þKvb KZ...©cý, Kþc©vþikb, mËv ev BDwbþUi ev cÖPwjZ þKvb AvBb, Avþ`k ev `wjþji gva"þg cÖPwjZ M hw` wZwb mswkøó Avq eQþii þh þKvþbv mgq 2015 mvþj þNwvZ PvKwi (þeZb I fvZvw`) Avþ`k, 2015 Gi `kg þMÖW Z`yaÝ© þM mgZzj" þKvb þMÖþW þeZb-fvZvw` MÖnY Kþib ;

(2)

Monthly Payment Order (MPO) Gi AvlZvq miKvi gvwM 16000/- UvKv Gi þewk A_© cvb Ggb þKvb e"w³ ;

(3) e"e"vcbv I cÖkvmwbK cþ` ev Drcv`þbi mycvifvBRix cþ` wbþqvwRZ þKvb employee, Zvi þeZb-fvZvw` hv-B þnvK bv þKb|

- Any individual who has taxable income needs to have e-TIN.
- In case of private sector, any individual working in Managerial, Administrative or Supervisory capacity needs to have e-TIN reg
- In case of government sector, any individual within pay-scale grade 10 or above or receives more than BDT 16,000 per month

Tk. 5,00,000Super Savers Premium Account

mycvi þmfvim wcÖwgqvg GKvDvU 5,00,000 UvKv

Tk. 1,00,000Super Savers Account

Tk. 1,00,000Current Account

mycvi þmfvim GKvDvU 1,00,000 UvKv

Tk. 50,000eSavers Account

B-þmfvim GKvDvU 50,000

KvþiU GKvDvU 1,00,000

Graduate Account

MÖ"vRyþqU GKvDvU

Not Applicable

cÖþhvR" bq

Child Education Savers

PvBi GWzþKkb þmfvim

Tk. 1,000

1,000

RFCD AccountCurrent Account

Tk. 600 & USD 30

(International Debit

Card for FCY Current

Account)

600 UvKv I 30 BDGm
Wjvi (BDGm Wjvi Kv†iU
GKvDvU-G BvUvibvkvbj
†WweU KvW©-Gi PvR©)
USD 30
(International
Debit Card)
30 BDGm Wjvi
(BvUvibvkvbj †WweU
KvW©-Gi PvR©)
Kv†iU GKvDvU AviGdwmwW GKvDvU

Graduate
Account
MÖvRy†qU GKvDvU
Child Education
Savers
PvBi GWz†Kkb

†mfvim
Not
Applicable
cÖ†hvR" bq
Not

Applicable
cÖ†hvR" bq
Not
Applicable
cÖ†hvR" bq

Minimum Standing Instructions:..July 2020
Avcbvi †µwWU KvW© Av†e†bi Rb" iæZjc~Y© Z_"vw`
Most Important Information for your Credit Card Application
*Conditions apply/*kZ© cÖ†hvR"

mā\$vwBZ Av†e" bKvix,
÷"vÜvW© PvU©vW© †µwWU KvW© -G Av†e†bi Rb" Avcbv†K ab"ev`| †µwWU KvW© māc†K©
AeMwZi Rb" wb†Pi iæZjc~Y© Z_"vw` AbymiY Kiæb Ges māc~Y© AeMZ nlqvi ci Avcbvi
mā\$wZm~PK ^v¶i cÖ`vb Kiæb|
Customer Declaration/MÖvnK A½xKvibvgv
Documents Submitted/cÖ†qvRbxq KvMRcl
n"uv bv

I am aware of the Schedule of Charges (mentioned overleaf) applicable to Credit Card.
†µwWU KvW©-Gi Dci cÖ†hvR" PvR©mg~n (Aci c,,ôvq `°œe") māc†K© Avwg AeMZ AvwQ|
I am aware of the interest rate (mentioned overleaf) applicable for Credit Card.
†µwWU KvW©-Gi Dci cÖ†hvR" my†i nvi (Aci c,,ôvq `°œe") māc†K© Avwg AeMZ AvwQ| I am aware of the monthly payment req
†µwWU KvW©-Gi Dci cÖ†hvR" wba©vwiZ gvwMk †c†gU māc†K© Avwg AeMZ AvwQ|

I am aware that the monthly assignment of credit limit is at the sole direction of the Bank.
†µwWU KvW©-Gi †µwWU wjwgU wba©vi†b e"vsK me©^Zi msi¶b K†i Ges GB e"vcv†i Avwg AeMZ AvwQ|

I am aware that the Application processing may take upto 2-3 weeks time from the date of receipt of the Application, provided th
complete with all the relevant documents and all verification are positive.
Avwg AeMZ AvwQ †h, Avgvi †µwWU KvW© Av†e" bclwU e"vsK KZ©...K MÖn†Yi ci Zv cÖwµqvKi†Y 2-3 mßvn mgq jvM†Z cv†i
mshy³KiY Ges KvMRcl hvPvBK†iYi djvdj BwZevPK n†q _v†K| I have applied for Credit Card without any undue influence.
†Kv†bv iKg AhvwPZ cÖfve QvovB Avwg †µwWU KvW©-Gi Rb" Av†e" b K†iwQ|

I have been explained about all benefits, features and uses of Credit Card.
†µwWU KvW©-Gi myweavw` , e"envi Ges ÁvZe" welqmg~n māc†K© Avgv†K we"lvwiZ Rvbv†bv n†q†Q|

I am aware that the Bank has the right to reject my application without assigning any reason.
Avwg AeMZ AvwQ †h, †Kv†bv iKg KviY cÖ`k©b QvovB e"vsK †µwWU KvW© Gi Rb" Avgvi Av†e" b ewwZj Ki†Z cv†i|

I am aware that the Bank may seek to verify or confirm the validity of my information.
Avwg AeMZ AvwQ th, Avgvi cÖ`É Z_`vw`i mZ`Zv cix¶Y I hvPvB Kivi AwaKvi e`vsK msi¶Y K¶i|

I am confirming that currently I am not a defaulter of any bank(s) or any financial institution(s).
Avwg tNvIYv KiwQ th, GB gyû±Z© tKvb e`vsK wKsev Avw_©K cÖwZövn±bi Kv±Q Avwg wWdëvi (FY±Ljvcx) bB)|

I do not have any Credit Card(s) other than the one mentioned in the Credit Card Application Form. I am also aware that I cannot credit limit of more than BDT 1,000,000 from Standard Chartered Bank on Credit Card as per regulatory directive.
tµwWU Kv±W©i Av±e`b c¶i D±jØL Kiv nqwb Ggb tKvb tµwWU KvW© Avgvi t±B| evsjv±`k e`vsK-Gi wbqg Abyhvxq tµwWU KvW© ÷`vUvW© PvU©vW© e`vsK Avgv±K cÖ`vb Ki±e bv- GB Z_` Avgv±K Rvbv±bv n±q±Q| I am aware that my Credit Card is subject to the terms and conditions of the Credit Card Application Form.
Avwg AeMZ AvwQ th, cÖPwjZ Ges Avmbœ mKj miKvix wewamg~n Avgvi tµwWU Kv±W©i Dci cÖ±hvR` n±e|

I understand that my Credit Card and PIN should not be given away to anyone in any situation. However, while canceling or replacing my Credit Card, it is my responsibility to hand-over the Card(s) to authorised bank official after cutting it into halves.
Avwg AeMZ AvwQ th, Avgvi tµwWU KvW© Ges wcb b±i wU Kb Ae`v±ZB n`lvšli t±hvM` bq| Avgvi tµwWU KvW© evwZj wKsev tµwWU KvW©i e`vsK tµwWU KvW©i vwbqzic~Y© Awdwmqv±ji n±Z n`lvšli Ki±ev| I hereby declare that I agree to have my security items (viz, Client Card, etc.) delivered to my mailing address and also understand that Card Cheque and Credit Card will be delivered in deactivated state.
Avwg tNvIYv KiwQ th, Avgvi e`vsK m±cwK©Z wmwKDwiwU AvB±Ug mg~n (thgb, K~vB`U tKqvi t±m`Uvi wU,AvB,Gb, KvW©i AvB±Ug mg~n) e`vsK KZ©...K Avgvi t±hvMv±hv±Mi Rb` wbevÜZ wVkvbvq cvVv±Z iwvR AvwQ Ges Avil AeMZ AvwQ th, KvW©i Dear Applicant,

Thank you for your application for Standard Chartered Credit card. To ensure clarity regarding the Bank's offer, we request you to go through the declaration and salient points given below and sign your acceptance for the same.

I, _____ have read and understood the above statements and the contents mentioned overleaf. I also confirm that the declaration provided by me in this form is true and correct. I confirm that I have not given any cash or cheque to any person of the Bank for the approval of this Credit Card Application or for any other purpose in relation to this Application.

I also confirm that Mr./Ms. _____, Bearing BDO/RM code _____ has explained to me all the features of Standard Chartered Credit Card.

I acknowledge that I have received a copy of this MID.

Avwg, _____ DcwiwjøwLZ Ges Aci c,övi mg`Í Z_`vw` c±owQ Ges m±c~Y© AeMZ n±q±wQ| Avwg tNvIYv KiwQ th, GB Av±e`bc¶i Avgvi cÖ`É Z_`vw` m±c~Y© wbf©,j Ges mZ`| Avwg Avil tNvIYv KiwQ th, Avgvi tµwWU KvW© Av±e`bc¶i wU Rb` e`vsK tµwWU KvW©i m±šwZ Av`v±qi A_ev Ab` tKvb D±ik` mva±b Avwg e`vsK tKvb e`w±K tKvb±æc bM` UvKv A_ev tPK cÖ`vb Kwiwb|

Avwg tNvIYv KiwQ th, Rbve/Rbvev _____,

wewWI/AviGg tKvW _____ Avgv±K ÷`vUvW© PvU©vW© tµwWU KvW© mswkøó welqvw` m±c~Y©fv±e eY©bv K±i±Qb|

Avwg wbwðZ KiwQ th GB A½xKvi bvgvi GKwU Kwc Avwg ey±S t±q±wQ|

Yes No

eTIN/eTIN certificate/IT-88 etc.

BwUAvBGB/BwUAvBGB mvwU©wd±KU/AvBwU-88 BZ`vw`

Memorandum/Article of Association

t±g±gviUvg/AvwU©tKjm Ae G`v±mvwm±qkb

Standing Instruction to debit my account toward Credit Card Payments

tµwWU KvW© t±q±g±Ui t±i GKVd`U n±Z tWweU Gi Rb` ÷`vwÜs BÝU`vKkb

Others (Please specify)

Ab`vb` (AbyMÖnc~e©K D±jØL Kiæb)

Salary Slip/Pay Slip/Salary Certificate

m`vjywi w`øc/tc- w`øc/m`vjywi mvwU©wd±KU

Copy of National ID (for Bangladeshi national) or Passport (for foreign nationals only)

RvZxq cwiPqc†i Kwc (evsjv†`kx bvMwi†Ki Rb`) A_ev cvm†cv†U©i Kwc (iaygv† we†`kx bvMwi†Ki Rb`)
Bank Statements
e`vsK †÷U†g†U

Trade License

†UªW jvB†mÝ

National ID (NID) No.

b`vkbvj AvBwW (GbAvBwW) bs

Applicant's Signature

Application Number Date (dd/mm/yy)

Customer Copy/ Kv÷gvi KwcJuly 2020

Avcbvi †µwWU KvW© Av†e`†bi Rb` ,iæZjc~Y© Z_`vw`

Most Important Information for your Credit Card Application

Payment due date from statement date/

†÷U†g†U D†jðwLZ ZvwiL n†Z †c†g†U ZvwiL ch©šÍ cÖvc` mgq

0.35% of the statement balance as at the statement date/†÷U†g†U Zvwi†L D†jðwLZ e`v†j†Ýi kZKiv 0.35 fvM

Maximum interest-free days available (in case of 100% payment of statement balance on or before due date)/

Minimum amount due/b~b`Zg e†Kqv

Cash advance limit/K`vk A`vWfvÝ wjwgU

2% of remaining balance/Aewkó e`v†j†Ýi 2%

2% of loan amount/†jvb A`vgvD†Ui 2%

10.5%/12.5% p.a. (flat rate)/evwl©K 10.5%/12.5% (d~`vU †iU)

BDT 300/300 UvKv

Annual fee (Primary card)

* For standalone Titanium credit card holders/ * ÷`vûA`v†jyb UvBUvwbqvg †µwWU KvW© †nvivi†`i Rb`

** For customers enjoying multiple credit card products from

Standard Chartered Bank/ ** ÷`vûvW© PvU©vW© e`vsK Gi GKvwaK †µwWU KvW© †nvivi†`i Rb`
/evwl©K wd (cÖvBgviX KvW©)

Annual fee (for each Supplementary card)/ evwl©K wd (cÖwZwU mvwcø†g†Uvwi KvW© Gi Rb`)

*For 1st and 2nd supplementary card/ *(1g I 2q mvwcø†g†Uvwi KvW©)

For 3rd supplementary card and onwards /3q mvwcø†g†Uvwi KvW© I cieZ©x Kv†W©i †ý†i

General/mvaviY

m†e©v`P B†Uv†iô wd« w`em (wba©vwiZ Zvwi†Li g†a` wKsev Zvi c~†e©B 100% †÷U†g†U e`v†j†Ý
cwi†kv†ai †††i cÖ†hvr`)

Fees/wd

Card replacement fee/KvW© cwieZ©†bi wd

Late payment fee (if minimum due is not paid within due date)

†jU †c†g†U wd (wba©vwiZ mg†qi g†a` b~b`Zg e†Kqv cwi†kva Kiv bv n†j cÖ†hvr`)

Over limit fee/lvfi wjwgU wd

Access to Signature Lounge/wmM†bPvi jvD†Ä cÖ†ekvwaKvi

Global usage privileges/†Møvej BD†mR wcÖwf†jR

Priority Pass Membership Fee/cÖv†qvwiwU cvm †gª^viwkc wd

Passenger Handling Service/†c†mbRvi †nûwjs mvwf©m

Other Fees & Charges/Ab`vb` wd I PvR©mg~n (mKj Kv†W©i Rb` cÖ†hvr`)

dvBbvÝ PvR©

Cash advance fee/K`vk A`vWfvÝ wd

Duplicate statement fee (last 2 months)/Wzwcø†KU †÷U†g†U wd (†kl 2 gvm)

Duplicate statement fee (beyond last 2 months)

Returned cheque fee (due to insufficient fund)/wiUvb©W †PK wd (Ach©vß dvû Gi Kv†b)

Wzwcø†KU †÷U†g†U wd (†kl 2 gvm e`vwZ††K Av†Mi gvm ,†jvi Rb`)

CIB Processing Fee/wmAvBwe cÖ†mwms wd

Certificate charge/mvwU©wd†KU PvR©

Credit card life insurance coverage/†µwWU KvW© Rxeb exgv Kfv†iR

Cheque book issuance fee/†PK eyK Bm`y†qÝ wd:

* 1st card cheque book (10 leaves)/1g KvW© †PKeyK (10 cvZv)

* 2nd cheque book and onwards (20 leaves)/2q Ges cieZ©x KvW© †PKeyK (20 cvZv)

Card cheque processing fees/KvW© †PK cÖ†mwms wd

InstaBuys finance charges/BÝUvevBm dvBb`vÝ PvR©mg~n

InstaBuys pre-closure fee/BÝUvevBm wcÖ-†K~vRvi wd
 Instant loan finance charges/BÝU~vU †jvb dvBb~vÝ PvR©mg~n
 Instant loan processing fee/BÝU~vU †jvb cÖ†mwms wd
 Instant loan pre-closure fee/BÝU~vU †jvb wcÖ-†K~vRvi wd
 SMS Banking Transaction Alert fee
 Internet Banking/B›Uvi†bU e~vswKs
 e-Statements/B-†÷U†g›Um
 Auto Billspay/A†Uv wejm-†c
 International Transaction Charge/B›Uvib~vkbvj UavÝR~vKkvb PvR© 3% of transaction amount/†gvU †jb†`†bi 3%
 /GmGgGm e~vswKs UavÝR~vKkvb GjvU© wd
 Visa Silver (Classic)
 wfmv wmfvi (K~vwmK)
 Visa/Mastercard Gold
 wfmv/gv÷viKvW© †Mvi
 Visa/Mastercard Platinum
 Visa Platinum STAR
 wfmv/gv÷viKvW© cøvwUbg
 wfmv cøvwUbg ÷vi
 Visa Signature
 Visa Signature STAR
 wfmv wmM†bPvi
 wfmv wmM†bPvi ÷vi
 MasterCard Titanium
 gv÷viKvW© UvB†Uwbqvg
 15 days/15 w`b
 50% of credit limit/†µwWU wjwg†Ui 50%
 45 days /45 w`b
 BDT. 1,500/1,500 UvKv
 **BDT. 500/500 UvKv
 BDT. 3,000/3,000 UvKv BDT 5,000/5,000 UvKv BDT 12,000/12,000 UvKv
 BDT 200/200 UvKv BDT 500/500 UvKv BDT 1,000/1,000 UvKv
 BDT 450/450 UvKv BDT 600/600 UvKv BDT 1,000/1,000 UvKv
 BDT 1,000/1,000 UvKv BDT 1,500/1,500 UvKv
 BDT 500/500 UvKv
 BDT 500/500 UvKv BDT 1,000/1,000 UvKv
 BDT 100/100 UvKv
 *FREE/wd« *FREE / wd«
 FREE/wd«
 FREE/wd«
 FREE/wd«
 FREE/wd«
 FREE/wd«
 FREE/wd«
 FREE/wd«
 FREE/wd«
 FREE/wd« (Card holder and
 any 3 persons)FREE/wd« (Only Card holder)
 FREE/wd« (Up to 4 persons)FREE/wd« (Up to 2 persons) FREE/wd« (Up to 2 persons)
 **Tk. 1,000 / 1,000 UvKv
 Not Applicable/cÖ†hvR” bq
 For 3 months: 5% of loan amount/3 gvm: †jvb GgvD†›Ui 5% For 6 months: 7.5% of loan amount/6 gvm: †jvb GgvD†›Ui 7.5%
 Not Applicable/cÖ†hvR” bq
 Not Applicable/cÖ†hvR” bq
 Finance charges Finance charge on retail and cash transactions is calculated from the transaction date. Accrued Interest for ret
 of last statement balance by payment due date or is billed otherwise. Accrued interest for cash transactions is always billed from
 your credit card to Mobile Wallets through Online Banking or SC Mobile App will be treated as cash advance transaction, and in
 wi†UBj Ges bM` †jb†`†bi Dci avh©K...Z wdb~vÝ PvR© †jb†`b mæú†bœi ZvwiL †_†K wn†me n†el wbw`©ó Zvwi†Li ††Zi me©†kl
 †jb†`†bi Dci Rgv B›Uv†i÷ gIKzd n†e, Ab`_vq we†ji mv†_ †hvM Kiv n†el bM` †jb†`†bi Dci Rgv B›Uv†i÷ eiveiB †jb†`†bi ZvwiL †_

e`envi Kþi þµwWU KvW© þ_þK þgvevBj lqvþþU þþKvb dvÛ UavÝdvi K`vk A`vWfvÝ UavbRvKkb wntmþe MY` nþe Ges þmþþþ 27% per annum/evwl©K 27%

2.5% of the withdrawal amount/bM` DþËvjþbi kZKiv 2.5 fvM

2% of the Card Cheque amount (Minimum BDT 500)/2% KvW© þPK GgvD`U (b~b`Zg 500 UvKv)

2% of remaining balance/Aewkó e`vþþÝi 2%

13.25% p.a. (Flat Rate)/evwl©K 13.25% (d~`vU þiU)

20 Leaves: BDT 200/20 cvZvi þPKeyK : 200 UvKv

*BDT 5,000/5,000 UvKv

**BDT 3,500/3,500 UvKv

BDT 1,000/1,000 UvKv

BDT 500/500 UvKv

BDT 750/750 UvKv

BDT 1,000/1,000 UvKv

15% VAT will be applicable/15 % f`vU cÖþhvR` nþe

Govt. excise duty is applicable as per Government Regulations/miKvix cÖweavb Abyhvqx AveMvix ié cÖþhvR` nþe

Not Applicable/cÖþhvR` bq

Not Applicable/cÖþhvR` bq

Effective from 01 January 2020/01 Rvbyqwi 2020 þ_þK KvH©Ki nþe

Please make a note of the following Schedule of Charges, so that you remain fully informed as to the charges applicable to your Credit Card.

I Frees & Fees I

Avcbvi þµwWU KvW©-Gi Dci cÖþhvR` PvR©mg~n mæúþK© c~Y© AeMwZi Rb` AbyMÖn Kþi wbþPi

ZvwjKvwU AbymiY Kiaeb :

Blocking of card (in case of non-payment)

If you are availing multiple Credit Cards from Standard Chartered Bank, we reserve the right to block all the Cards if any of the Cards goes into delinquency due to non-payment. Your Card will only be reinstated once payment on each account is regulated and as per the Bank's policy.

Disclosure of Information

You authorise the Bank to use and disclose detailed information relating to the Credit Card application and/or Credit Card Account, your relationship with the Bank to any credit rating agency, bank, financial institution, leasing company, any regulatory authority with jurisdiction over the bank; any person required by a court of competent jurisdiction; any agent , contractor or third party service providers of the Bank, any potential assignee of the Bank, any company within the Standard Chartered Group and any other person under a duty of confidentiality to the Bank. Such disclosure will be made for purposes as the Bank may in its sole discretion require and without any reference to you.

Please note

•

Your Application Form and all supporting documents will form part of Bank's records and will not be returned

- The Bank may communicate with you through electronic means such as SMS, e-mail or facsimile
- The Bank reserves the right to reject this Application without assigning any reason
- Subject to approval of this Application, assignment of credit limit is at the sole discretion of the Bank

KvW© eøwKs (þcþg`U bv Kivi þþþ cÖþhvR`)

hw` Avcwb ÷`vÛvW© PvU©vW© e`vsþKi GKvwaK KvW© e`envi Kþi _vþKb Ges Avcbvi þþKvþbv GKwU KvþW©i þcþg`U cwiþ Kivi `ifb KvW©wU e`vsþKi KvþQ AwbqwgZ nþq hvq, Zþe þmþþþ e`vsK Avcbvi e`envi Kiv Acivci KvW©, þjv eøK Kþi þ`qvi þgZv msiþY Kþi þKejgvþ KvW© þcþg`U wbqwgZ KiY Ges e`vsþKi cwjwm AbymiY KþiB Avcbvi KvW© cybivq KvH©þg Kiv hvþel

Z_`cÖKvk/wWmþK~vRvi Ad Bbdiþgkb

Avcbvi þµwWU KvW© Avþe`bcþ, þµwWU GKvD`U A_ev e`vsþKi mvþ_ mæcwK©Z þþKvþbv Z_`vw` e`vsK e`envi l cÖKvþki AwaKvi msiþY Kþi Ges þKvb þµwWU þiwUs ms`v, Ab`vb` e`vsK, Avw_©K cÖwZðvb, wjwRs þKvæcvbx, AvBb cÖþqvMKvix ms` Av`vjZ KZ©...K `vwqZj;cÖvß þKvb e`w³, ms`v, K`UavKUi A_ev Z...Zxq cþ, e`vsK KZ©...K `vwqZj;cÖvß þKvb e`w³ A_ev ÷`vÛvW MÖæþci þKvb A½cÖwZðvb cÖþqvRþb Avcbvi þþKvþbv Z_` we`lvwiZ cÖKvþki me©mËj AwaKvi e`vsK msiþY Kþi þmþþþ Avcbvi þKvb iKg c~e©vbygwZi cÖþqvRb þbBþ

jþ`bxq

- Avcbvi Avþe`bcþ Ges Zrmswkøó KvMRcl e`vsK þiKW© wntmþe msiþb Kiþel dþj `vwLjK...Z KvMRcl þdiZþhvM` bqþ
- cÖþqvRb þgvZvþeK e`vsK Avcbvi mvþ_ Bþj±awbK þhvMþhvM gva`g; þhgb GmGgGm, B-þgBj A_ev d`vþ`i gva`þg

• †Kvb iKg cÖ`k©bc~e©K e`vsK †µwWU KvW© Gi Rb` Avcbvi Av†e`b evwZj Kivi AwaKvi msi¶b K†i|
• Avcbvi Av†e`bc†wU e`vsK KZ©...K M,,nxZ nevi ci, e`vsK †µwWU wjwgU wba©vi†bi †¶†† me©mEj; msi¶b K†i|
KwZcq D†jØL†hvM` welqOther Key Points

Loan only)/BÝU"v"U tјvb tјgB†U†bÝ wd (iaygvł wR†iv B"Uv†i: BÝU"v"U tјvb†i t††ł cÖ†hvR") For 9 months: 9% of loan amount
Priority Pass Usage Fee/cÖv†qvwıwU cvm BD†mR wd Not Applicable/cÖ†hvR" bq Not Applicable/cÖ†hvR" bqUSD 27 (For the
visits and for guest 6 FREE visits per calendar year)

†puwWU KvW©-Gi Dci cÖ†hvR" wba©vwiZ qvwmK †c†q†U mæc†K© Avwq AeMZ AvwQ|

†µwWU KvW©-Gi †µwWU wjwgU wba©vi‡b e"vsK me©^Zj; msi¶b K‡i Ges GB e"vcv‡i Avwg AeMZ AvwQ|

Avwg AeMZ AvwQ †h, Avgvi †uWwU KvW© Av†e`bc†wU e`vsK KZ©...K MÖn†Yi ci Zv cÖWµqvKi†Y 2-3 mßvn mgq jvM†Z cv†i mshy³KiY Ges KvMRc† hvPvBK†Yi djvdj BwZevPK n†q _v†K| I have applied for Credit Card without any undue influence. †Kv†bv iKg AhvwPZ cÖfve QvovB Avwg †uWwU KvW©-Gi Rb` Av†e`b K†iwQ|

†μwWU KvW©-Gi myweavw`, e`envi Ges ÁvZe` welqmg~n mæc†K© Avgv†K we-ÍvwiZ Rvbv†bv n†g†Ql

Avwg AeMZ AvwQ th, †Kv‡bv iKg KvY cÖ`k©b QvovB e"vsK †µwWU KvW© Gi Rb" Avgvi Av‡e`b evwZi Ki‡Z cv‡i|

Avwg AeMZ AvwQ †h, Avgvi cÖ`Ë Z_`vw`i mZ`Zv cix¶Y I hvPvB Kivi AwaKvi e`vsK msi¶Y K‡il

Avwg †NvIYv KiwQ †h, GB gyû‡Z© †Kvb e"vsK wKsev Avw_©K cÖwZôv‡bi Kv‡Q Avwg wWdëvi (FY‡Ljvcx) bB|

†µwWU Kv†W©i Av†e`b c†† D†∅L Kiv nqwb Ggb †Kvb †µwWU KvW© Avgvi †bB| evsjv†`k e`vsK-Gi wbqg Abyhvx †µwWU Kv
 ÷`vUvW© PvU©vW© e`vsK Avgv†K cÖ`vb Ki†e bv- GB Z_` Avgv†K Rvbv†bv n†q†Q| I am aware that my Credit Card is subject
 Avwg AeMZ AvwQ †h, cÖPwjZ Ges Avmbœ mKj miKvix wewamg~n Avgvi †µwWU Kv†W©i Dci cÖ†hvR` n†el

Avwq AeMZ AvwQ th, Avqvi tpuWU KvW© Ges wcb b^iwU Kb Ae^-v†ZB n^ívsíi thvM" bq| Avqvi tpuWU KvW© evwZi wKse

`vwq†Zj e`vs†Ki `vwqZjc~Y© Awdwmqv†ji nv†Z n`lvšli Ki†ev| I hereby declare that I agree to have my security items (viz, Client items) delivered to my mailing address and also understand that Card Cheque and Credit Card will be delivered in deactivated state. Avwg †NvlYv KiwQ †h, Avgvi e`vsK m†cwK©Z wmwKDwiwU AvB†Ug mg~n (†hgb, K~vB†U †Kqvi †m†Uvi wU,AvB,Gb, KvW© AvB†Ug mg~n) e`vsK KZ©...K Avgvi †hvMv†hv†Mi Rb` wbevŰZ wVkvbvq cvVv†Z iwvR AvwQ Ges Avil AeMZ AvwQ †h, KvW©

Dear Applicant,

Thank you for your application for Standard Chartered Credit card. To ensure clarity regarding the Bank's offer, we request you to go through the declaration and salient points given below and sign your acceptance for the same.

I, _____ have read and understood the above statements and the contents mentioned overleaf. I also confirm that the declaration provided by me in this form is true and correct. I confirm that I have not given any cash or cheque to any person of the Bank for the approval of this Credit Card Application or for any other purpose in relation to this Application.

I also confirm that Mr./Ms. _____, Bearing BDO/RM code _____ has explained to me all the features of Standard Chartered Credit Card.

I acknowledge that I have received a copy of this MID.

Avwg, _____ Dcwiw†wLZ Ges Aci c„ôvi mg`Í Z_`vw` c†owQ Ges m†c~Y© AeMZ n†qwQ| Avwg †NvlYv KiwQ †h, GB Av†e`bc†Í Avgvi cÖ`É Z_`vw` m†c~Y© wbf©,j Ges mZ`| Avwg Avil †NvlYv KiwQ †h, Avgvi †µwWU KvW© Av†e`bc†wU Rb` e`vs†Ki m†šwZ Av`v†qi A_ev Ab` †Kvb D†Ík` mva†b Avwg e`vs†Ki †Kvb e`w††K †Kvbi†c bM` UvKv A_ev †PK cÖ`vb Kwiwb|

Avwg †NvlYv KiwQ †h, Rbve/Rbvev _____,

wewWl/AviGg †KvW _____ Avgv†K ÷`vŰvW© PvU©vW© †µwWU KvW© mswkøó welqvw` m†c~Y©fv†e eY©bv K††Qb|

Avwg wbwðZ KiwQ †h GB A½xKvi bvgvi GKwU Kwc Avwg ey†S †c†qwQ|

Yes No

eTIN/eTIN certificate/IT-88 etc.

BwUAvBGb/BwUAvBGb mvwU©wd†KU/AvBwU-88 BZ`vw`

Memorandum/Article of Association

†g†gvi†Uvg/AvwU©†Kjm Ae G`v†mvwm†qkb

Standing Instruction to debit my account toward Credit Card Payments

†µwWU KvW© †c†g††Ui †††† GKvD†U n†Z †WweU Gi Rb` ÷`vwŰs BÝU†vKkb

Others (Please specify)

Ab`vb` (AbyMÖnc~e©K D†j†L Ki†b)

Salary Slip/Pay Slip/Salary Certificate

m`vjywi w`øc/†c- w`øc/m`vjywi mvwU©wd†KU

Copy of National ID (for Bangladeshi national) or Passport (for foreign nationals only)

RvZxq cwiPqc†Í Kwc (evsjv† kx bvMwi†Ki Rb`) A_ev cvm†cv†U©i Kwc (†aygvl we†`kx bvMwi†Ki Rb`)

Bank Statements

e`vsK †÷U†g†U

Trade License

†U†W jvB†mÝ

National ID (NID) No.

b`vkbvj AvBwW (GbAvBwW) bs

Applicant's Signature

Application Number Date (dd/mm/yy)

Bank Copy/ e`vsK KwcJuly 2020

Avcbvi †µwWU KvW© Av†e`†bi Rb` ,i†Zjc~Y© Z_`vw`

Most Important Information for your Credit Card Application

Payment due date from statement date/

†÷U†g††U D†j†wLZ ZvwiL n†Z †c†g†U ZvwiL ch©śÍ cÖvc` mgq

0.35% of the statement balance as at the statement date/†÷U†g†U Zvwi†L D†j†wLZ e`v†j†Ýi kZKiv 0.35 fvM

Maximum interest-free days available (in case of 100% payment of

statement balance on or before due date)/

Minimum amount due/b~b"Zg eŁKqv

Cash advance limit/K"vk A"vWfvY wjwgU

2% of remaining balance/Aewkó e"vŁŁYi 2%

2% of loan amount/tjvb A"vgvDŁUi 2%

10.5%/12.5% p.a. (flat rate)/evwlŁK 10.5%/12.5% (d~"vU ŁiU)

BDT 300/300 UvKv

Annual fee (Primary card)

* For standalone Titanium credit card holders/ * ÷"vŰ-A"vŁjyb UvBUvwbqvg ŁµwWU KvWŁ ŁnvivŁŁi Rb"

** For customers enjoying multiple credit card products from

Standard Chartered Bank/ ** ÷"vŰvWŁ PvUŁvWŁ e"vsK Gi GKvwaK ŁµwWU KvWŁ ŁnvivŁŁi Rb"
/evwlŁK wd (cŰvBgviX KvWŁ)

Annual fee (for each Supplementary card)/ evwlŁK wd (cŰwZwU mvwcŁŁgUvwi KvWŁ Gi Rb")

*For 1st and 2nd supplementary card/ *(1g I 2q mvwcŁŁgUvwi KvWŁ)

For 3rd supplementary card and onwards /3q mvwcŁŁgUvwi KvWŁ I cieZŁx KvŁWŁi ŁŁŁŁ
General/mvaviY

mŁeŁv"P BŁUvŁŁó wd« w'em (wbaŁvwiZ ZvwiŁŁi gŁa" wKsev Zvi c~ŁeŁB 100% Ł÷UŁŁgU e"vŁŁY
cwiŁkvŁŁi ŁŁŁŁ cŰŁhvR")

Fees/wd

Card replacement fee/KvWŁ cwieZŁŁbi wd

Late payment fee (if minimum due is not paid within due date)

ŁjU ŁcŁŁgU wd (wbaŁvwiZ mgŁŁqi gŁa" b~b"Zg eŁKqv cwiŁkva Kiv bv nŁŁ cŰŁhvR")

Over limit fee/Łfvi wjwgU wd

Access to Signature Lounge/wmMŁŁbPvi jvDŁŁ cŰŁekvwaKvi

Global usage privileges/ŁMŁvevj BDŁmR wcŰwŁŁjR

Priority Pass Membership Fee/cŰvŁqvwiwU cvm ŁgŁ^viwkc wd

Passenger Handling Service/ŁcŁmbRvi ŁnŰwjs mvwŁŁm

Other Fees & Charges/Ab"vb" wd I PvRŁmg~n (mKj KvŁWŁi Rb" cŰŁhvR")

dvBbvY PvRŁ

Cash advance fee/K"vk A"vWfvY wd

Duplicate statement fee (last 2 months)/WzwcŁŁKU Ł÷UŁŁgU wd (Łkl 2 gvm)

Duplicate statement fee (beyond last 2 months)

Returned cheque fee (due to insufficient fund)/wiUvbŁW ŁPK wd (AchŁvŁ dvŰ Gi KvŁŁb)

WzwcŁŁKU Ł÷UŁŁgU wd (Łkl 2 gvm e"vwZŁŁŁK AvŁMi gvm ŁŁvi Rb")

CIB Processing Fee/wmAvBwe cŰŁmwms wd

Certificate charge/mvwUŁwdŁKU PvRŁ

Credit card life insurance coverage/ŁµwWU KvWŁ RxeB exgv KfvŁŁR

Cheque book issuance fee/ŁPK eyK Bm"yŁŁqY wd:

* 1st card cheque book (10 leaves)/1g KvWŁ ŁPKeyK (10 cvZv)

* 2nd cheque book and onwards (20 leaves)/2q Ges cieZŁx KvWŁ ŁPKeyK (20 cvZv)

Card cheque processing fees/KvWŁ ŁPK cŰŁmwms wd

InstaBuys finance charges/BYUvevBm dvBb"vY PvRŁmg~n

InstaBuys pre-closure fee/BYUvevBm wcŰŁŁK~vRvi wd

Instant loan finance charges/BYU"vU Łjvb dvBb"vY PvRŁmg~n

Instant loan processing fee/BYU"vU Łjvb cŰŁmwms wd

Instant loan pre-closure fee/BYU"vU Łjvb wcŰŁŁK~vRvi wd

SMS Banking Transaction Alert fee

Internet Banking/BŁUviŁŁbU e"vswKs

e-Statements/BŁŁUŁŁgUm

Auto Billspay/AŁUv wejmŁŁc

International Transaction Charge/BŁUvib"vkbvj UavYR"vKkvb PvRŁ 3% of transaction amount/ŁgvU ŁjbŁŁbi 3%

/GmGgGm e"vswKs UavYR"vKkvb GjvUŁŁ wd

Visa Silver (Classic)

wfmv wmjŁvi (K~vwmK)

Visa/Mastercard Gold

wfmv/gv~viKvWŁ ŁMvi

Visa/Mastercard Platinum

Visa Platinum STAR

wfmv/gv÷viKvW© cøvwUbvq

wfmv cøvwUbvq ÷vi

Visa Signature

Visa Signature STAR

wfmv wmM†bPvi

wfmv wmM†bPvi ÷vi

MasterCard Titanium

gv÷viKvW© UvB†Uwbqvg

15 days/15 w`b

50% of credit limit/†µwWU wjwg†Ui 50%

45 days /45 w`b

BDT. 1,500/1,500 UvKv

**BDT. 500/500 UvKv

BDT. 3,000/3,000 UvKv BDT 5,000/5,000 UvKv BDT 12,000/12,000 UvKv

BDT 200/200 UvKv BDT 500/500 UvKv BDT 1,000/1,000 UvKv

BDT 450/450 UvKv BDT 600/600 UvKv BDT 1,000/1,000 UvKv

BDT 1,000/1,000 UvKv BDT 1,500/1,500 UvKv

BDT 500/500 UvKv

BDT 500/500 UvKv BDT 1,000/1,000 UvKv

BDT 100/100 UvKv

*FREE/wd« *FREE / wd«

FREE/wd«

FREE/wd«

FREE/wd«

FREE/wd«

FREE/wd«

FREE/wd«

FREE/wd«

FREE/wd«

FREE/wd« (Card holder and

any 3 persons)FREE/wd« (Only Card holder)

FREE/wd« (Up to 4 persons)FREE/wd« (Up to 2 persons) FREE/wd« (Up to 2 persons)

**Tk. 1,000 / 1,000 UvKv

Not Applicable/cÖ†hvr" bq

For 3 months: 5% of loan amount/3 gvm: †jvb GgvD†Ui 5% For 6 months: 7.5% of loan amount/6 gvm: †jvb GgvD†Ui 7.5%

Not Applicable/cÖ†hvr" bq

Not Applicable/cÖ†hvr" bq

Finance charges Finance charge on retail and cash transactions is calculated from the transaction date. Accrued Interest for retail transactions is calculated from the date of last statement balance by payment due date or is billed otherwise. Accrued interest for cash transactions is always billed from the date of transaction. Your credit card to Mobile Wallets through Online Banking or SC Mobile App will be treated as cash advance transaction, and in such case, the applicable interest rate will be 13.25% p.a. (Flat Rate)/evwl©K 13.25% (d~vU †iU) 20 Leaves: BDT 200/20 cvZvi †PKKeyK : 200 UvKv

27% per annum/evwl©K 27%

2.5% of the withdrawal amount/bM` D†Ëvj†bi kZKiv 2.5 fvM

2% of the Card Cheque amount (Minimum BDT 500)/2% KvW© †PK GgvD†U (b~b~Zg 500 UvKv)

2% of remaining balance/Aewkó e~v†j†Yi 2%

13.25% p.a. (Flat Rate)/evwl©K 13.25% (d~vU †iU)

20 Leaves: BDT 200/20 cvZvi †PKKeyK : 200 UvKv

*BDT 5,000/5,000 UvKv

**BDT 3,500/3,500 UvKv

BDT 1,000/1,000 UvKv

BDT 500/500 UvKv

BDT 750/750 UvKv

BDT 1,000/1,000 UvKv

15% VAT will be applicable/15 % f~vU cÖ†hvr" n†e

Govt. excise duty is applicable as per Government Regulations/miKvix cÖweavb Abyhvqx AveMvix ié cÖ†hvr" n†e

Not Applicable/cÖ†hvr" bq

Not Applicable/cÖþhvR" bq

Effective from 01 January 2020/01 Rvbyqvw 2020 þ_þK KvH©Ki nþe

Please make a note of the following Schedule of Charges, so that you remain fully informed as to the charges applicable to your Credit Card.

I Frees & Fees I

Avcbvi þµwWU KvW©-Gi Dci cÖþhvR" PvR©mg~n mæúþK© c~Y© AeMwZi Rb" AbyMÖn Kþi wbþPi ZvwjKvwU AbyMiY Kiæb :

Blocking of card (in case of non-payment)

If you are availing multiple Credit Cards from Standard Chartered Bank, we reserve the right to block all the Cards if any of the Cards goes into delinquency due to non-payment. Your Card will only be reinstated once payment on each account is regulated and as per the Bank's policy.

Disclosure of Information

You authorise the Bank to use and disclose detailed information relating to the Credit Card application and/or Credit Card Account, your relationship with the Bank to any credit rating agency, bank, financial institution, leasing company, any regulatory authority with jurisdiction over the bank; any person required by a court of competent jurisdiction; any agent, contractor or third party service providers of the Bank, any potential assignee of the Bank, any company within the Standard Chartered Group and any other person under a duty of confidentiality to the Bank. Such disclosure will be made for purposes as the Bank may in its sole discretion require and without any reference to you.

Please note

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Your Application Form and all supporting documents will form part of Bank's records and will not be returned

- The Bank may communicate with you through electronic means such as SMS, e-mail or facsimile
- The Bank reserves the right to reject this Application without assigning any reason
- Subject to approval of this Application, assignment of credit limit is at the sole discretion of the Bank

KvW© eøwKs (þcþgU bv Kivi þ¶þ cÖþhvR")

hw` Avcwb ÷`vUvW© PvU©vW© e`vsþKi GKvwaK KvW© e`envi Kþi _vþKb Ges Avcbvi þþKvþbv GKwU KvþW©i þcþgU cwiþ Kivi `ifb KvW©wU e`vsþKi KvþQ AwbqwgZ nþq hvq, Zþe þmþ¶þ e`vsK Avcbvi e`envi Kiv Acivci KvW©, þjv eøK Kþi þ`qvi ¶gZv msi¶Y Kþi þKejgv KvW© þcþgU wbqwgZ KiY Ges e`vsþKi cwjwm AbyMiY KþiB Avcbvi KvW© cybivq KvH©¶g Kiv hvþel

Z_`cÖKvk/wWmþK~vRvi Ad Bbdiþgkb

Avcbvi þµwWU KvW© Avþe`bcí, þµwWU GKvDþU A_ev e`vsþKi mvþ_ mæcwK©Z þþKvþbv Z_`vw` e`vsK e`envi l cÖKvþki AwaKvi msi¶Y Kþi Ges þKvb þµwWU þiwUs ms`v, Ab`vb` e`vsK, Avw_©K cÖwZðvb, wjwRs þKvæcvbx, AvBb cÖþqvMKvix ms` Av`vjZ KZ©...K `vwqZj cÖvß þKvb e`w³, ms`v, KþUavKUi A_ev Z...Zxq c¶, e`vsK KZ©...K `vwqZj cÖvß þKvb e`w³ A_ev ÷`vUvW MÖæþci þKvb A½cÖwZðvb cÖþqvRþb Avcbvi þþKvþbv Z_` we`lvwiZ cÖKvþki me©mEj AwaKvi e`vsK msi¶Y Kþi þmþ¶þ Avcbvi þKvb iKg c~e©vbygwZi cÖþqvRb þbBj

j¶`bxq

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- Avcbvi Avþe`bcíwU e`vsK KZ©...K M,,nxZ nevi ci, e`vsK þµwWU wjwgU wba©viþbi þ¶þ me©mEj msi¶b Kþi

KwZcq DþjþLþhvM" welqOther Key Points

Instant Loan maintenance fee (applicable for Zero-Interest Instant

Loan only)/BYU`vU þjvb þgBþUþþY wd (iaygv wRþiv BþUvþi÷ BYU`vU þjvþbi þ¶þ cÖþhvR") For 9 months: 9% of loan amount Priority Pass Usage Fee/cÖvþqvwU cvm BDþmR wd Not Applicable/cÖþhvR" bq Not Applicable/cÖþhvR" bqUSD 27 (For the visits and for guest 6 FREE visits per calendar year)

USD 27 (For the Primary Card holder,

3 FREE visits per calendar year)

1% of principal outstanding and full amount of any fees, charges and instalment amounts, if any (minimum BDT 500)

/g~j eþKqvi 1% l Ab`vb` cwiþkvabxq wd, PvR© Ges wKw`li cwigvY-cÖþhvR" þýþ (me©wbæ 500 UvKv)July 2020

Thank you for your application to avail the "Personal Loan" facility of Standard Chartered Bank. Please read the following and s your acceptance for the same.

Interest Rate : The Interest rate has been explained to me which in computed on monthly basis (360 Days). The Interest rate is

Loan processing fee : Maximum up to 2% of loan amount with 15% VAT applicable. Stamp Charge will be at actual to be paid b

Payment : No fee is required to apply for loan.

No discount/free gift or any other commitment is given whatsoever which is not documented in the loan agreement of Standard Bank or any of its authorised representatives.

Discretion of the Bank : The disbursement is at the sole discretion of Standard Chartered Bank and no commitment has been given the same.

Settlement: At least 6 EMI has to be paid before settling the facility. After payment of the 6th EMI, regular Early Settlement Fee The first Equated Monthly Instalment (EMI) will be within 30 days from the day of the disbursement of the loan

All charges and fees are subject to 15% VAT, to be paid by the applicant

I have read and understood the terms & conditions in relation to insurance provided to me by my chosen insurance company.

I am applying this Personal Loan as part of a value pack/a standalone product. The components and the other issues of the value pack have been clearly explained to me. I understand that I am eligible for certain discount on interest rate and/or Processing Fee, if only the loan is disbursed as part of a value pack. Opting out from one or more products of the value pack will result in cancellation of the

Monetary transactions between customer and Bank officials or third party sales representatives are strictly prohibited. Bank will not entertain such transactions under any circumstances

I have not handed over any "Cash" or "Cash Cheque" to the Bank staff.

Customer Copy

Personal LoanDear Customer,

Acceptance signature of the applicant : Bank official (person who booked the Loan):

Name :

Date :

Signature :

Name & Designation :

Contact telephone :

Signature : Date :

Personal LoanDear Customer,

Thank you for your application to avail the "Personal Loan" facility of Standard Chartered Bank. Please read the following and sign your acceptance for the same.

Interest Rate : The Interest rate has been explained to me which is computed on monthly basis (360 Days). The Interest rate is

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Settlement: At least 6 EMI has to be paid before settling the facility. After payment of the 6th EMI, regular Early Settlement Fee The first Equated Monthly Instalment (EMI) will be within 30 days from the day of the disbursement of the loan

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I have not handed over any "Cash" or "Cash Cheque" to the Bank staff.

Acceptance signature of the applicant : Bank official (person who booked the Loan):

Name :

Date :

Signature :

Name & Designation :

Contact telephone :

Signature : Date :

Bank CopyMÖvn†Ki A½xKvibvgv

(mæšvwbZ MÖvnK, AbyMÖn K†i wbgæewY©Z welq,wj co-b Ges ^v¶i Kivi

gva"†g wbwðZ Kiæb †h mKj cÖ†qvRbxq Z_" Avcbv†K Rvbv†bv n†q†Q|)

cv†m©vbj †jvb

mæšvwbZ MÖvnK:

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eˆˆvsK Kwc

July 2020/July 2020

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I/We hereby declare that the above specified information is true. I/we will provide all information/documents as per the Bank's requirements.

I/We hereby declare that I/we have read and understood the Most Important Document (MID) and Terms and Conditions available at www.sc.com/bd. If required I shall provide additional information at the request of the Bank.

I have also read and understood Bangladesh Bank's notice on Money Laundering Prevention Act, 2012 (MLPA, amended in 2013), the Anti Terrorism Act, 2009 (ATA, amended in 2013), available for download from www.sc.com/bd, and will co-operate the Bank with the regulatory authority to prevent money laundering and terrorist financing in the country.

Declaration for Credit Card

I/We are applying to open a credit card account with your Bank. All my/our account related & personal information are attached herewith. If required, I/we shall provide any additional information/documents at the request of the Bank. If the credit card is granted, I/we shall solely operate the card account unless otherwise instructed.

I/We declare that the information provided in this Application Form is true, complete and accurate and I/we have not wilfully withheld any material fact. I shall inform you of any changes thereto. I/We hereby authorize Standard Chartered Bank to verify any information.

pertaining to this Application Form whatever sources it may consider appropriate. I/We accept that Standard Chartered Bank is in its absolute discretion to accept or reject this Application without assigning any reason whatsoever and that the Application and supporting documents shall become part of the Bank's records and shall not be returned to me. I hereby acknowledge that I have read and understood the Terms & Conditions governing to Standard Chartered credit card (given in the last page of this Application Form) and agree to comply with them. By signing on and/or activating and/or retaining and/or using my Standard Chartered Credit Card, I shall be bound by the Credit Card Terms & Conditions. Upon approval of my Application I/We agree to pay the prevailing fees. Where required, I authorize Standard Chartered Bank to issue Supplementary Card (s) for use on my account to the person (s) named who I undertake is or over 18 years of age, and is a resident of Bangladesh and I agree that you may provide information to him/her about the account. In consideration of the Bank agreeing to accept my request for sending my Credit Card monthly statements to my e-mail address in lieu of paper statements sent through courier service, I hereby agree that all statements (whether through e-Statements service or other means of transmission) sent by the Bank for my Credit Card shall be accepted and upheld by me as correct and authentic. I declare that I shall not raise any objection against the Bank on its agreeing the same and fully accept the risk and responsibility of statements transmitted by the Bank. The Bank does not warrant against any external factors affecting the privacy and/or security of e-mails during internet transmission. I also agree to keep the Bank indemnified against all actions, proceedings, liabilities and claims, damages costs and expenses in relations to or arising out of so accepting my request by the Bank and transmission statements and information through e-mail. I assure the Bank that I shall inform it in writing of any change in my e-mail address or any request for discontinuation of this facility to Card Services, Standard Chartered Bank. The Bank shall not be liable or responsible for data corruption, delay and/or interception of the information so given and the Bank reserves the right to update and vary such information from time to time and at any time. I hereby agree to indemnify the Bank against any loss, damage, liability or cost incurred by the Bank on account of any breach by me or the Supplementary Cardholder. I also understand that the Supplementary Card fees shall be billed in my monthly statement and it shall be my primary responsibility to honour all charges incurred on the Supplementary Card. The continuation of my membership of the Supplementary Cardholders shall be dependent on the continuation of my membership, I assume full responsibility for complying with the provisions of the Foreign Exchange Regulation Act 1947, and rules, orders and directives issued thereunder. I understand this card can be used for Internet transactions in line with Bangladesh Bank regulations pertaining to Internet transactions which may change from time to time. I hereby declare that I/we agree to have my security items (viz. Contact Centre TIN, Cardholder Internet Banking PIN, Credit Card PIN and other security items) delivered to my mailing address and also understand that Cardholder and Credit Card will be delivered in deactivated status for security reason.

I/We irrevocably authorize and permit the Standard Chartered Bank to disclose and furnish such information that it deems fit concerning my Application, my business, accounts held with the Bank or my relationship with the Bank to the Bank's associates, branches, officers, employees, agents or other parties. I also irrevocably authorize and permit the Bank to disclose information about my Application/accounts to any credit rating /reference agency, bank, financial institution, any government regulatory agency or to any one else when the Bank deems it is in its interest to do so. The Bank will immediately comply with disclosure of information to any authority under any law. The Bank shall have the right to check my credit standing at any times as and when the Bank may deem fit without reference to me.

Terms & Conditions of Standard Chartered Bank ('the Bank') for Cardholders availing the Card Cheque service:

In consideration of the Bank agreeing to accept my request for Card Cheque, the Bank may, in its absolute discretion, issue a Card Cheque book in my name or in the name of my Supplementary Cardholder(s). If a Card Cheque book is issued, I undertake to be responsible for its safe custody at all times and I will immediately notify the Bank if the Card Cheque book or any of the Card Cheques contained therein, is lost or stolen. I understand that the Bank may in its absolute discretion, accept from me any stop cheque instructions (either orally or in writing) in cases where I have lost the relevant Card Cheque or, in other circumstances in which it shall be allowed by the law and agreed by the Bank. Should the Bank accept any such instruction from me or from some other person purporting to be me, I hereby undertake to indemnify the Bank against any loss, damage, cost (including any legal cost) or demand incurred as a result of, or in connection therewith. I take full responsibility of ensuring availability of necessary credit limit in my Credit Card when issuing a Card Cheque. I also fully acknowledge, confirm and accept that the Card Cheque is subject to the laws of Bangladesh. I acknowledge and confirm that I shall pay the fees and charges as determined by the Bank for return of Card Cheques where my Card Cheque has been returned due to unavailability of Credit Limit.

I acknowledge that activation of my Card Cheque book will constitute binding and conclusive evidence of my confirmation to be bound by these Terms and Conditions.

Disclosure Clause:

I/We hereby consent to Standard Chartered Bank Bangladesh (the "Bank"), its officers and agents disclosing information relating to

Declaration and Signature Please Attach

Photograph(s) Here

[Applicant]

Attested by

Introducer

Applicant's Signature

Please Attach

Photograph(s) Here

[Nominee/Legal Guardian]

Attested by
Applicant
Nominee/Legal Guardian's Signature
14 of 15
July 2020

PREMIUM ELIGIBILITY CRITERIA

I/we would like to open the account under the below criteria (please tick):

Minimum half-yearly average balance of BDT 1.0 Million in Current/Savings account
me/us and my/our account(s) and/or dealing relationship(s) with the Bank, including but not limited to details of my/our facilities, security taken, transactions undertaken and balances and positions with the Bank, to (i) the head office of the Bank, any of its subsidiaries or subsidiaries of its holding company, affiliates, representative and branch offices in any jurisdiction (the "Permitted Parties" professional advisers and service providers of the Permitted Parties who are under a duty of confidentiality to the Permitted Parties any actual or potential participant or sub participant in relation to any of the Bank's rights and/or obligations under any agreement between us, or assignee, novatee or transferee (or any agent or adviser of any of the foregoing); (iv) any rating agency, insurer or insurance broker of, or direct or indirect provider of credit protection to any Permitted Party; (v) any court or tribunal or regulatory advisory, governmental or quasigovernmental authority with jurisdiction over the Permitted Parties.

Declaration for Personal Loan

I have applied for the facility detailed in this application, I hereby acknowledge that I have read, accepted and fully understood above terms and conditions including the assignment therein mentioned and its application to the facility granted to me by the Bank. I hereby declare that the borrowing proceed only shall not be utilized for purchase of any kind of Govt. Securities/Sanchayapatras. I fully understand and thereby authorise the fact that, for ease of monitoring and accounting, the Bank will route these repayments through a special account, which will be opened in my name in the Bank's book. Furthermore, I understand that the quantum of instalments may be re-fixed at the Bank's sole discretion. I understand and agree that the aggregate of any debit balance in the special account and my/our Personal Loan Account is the total understanding on account of Personal Loan Scheme and I and my successors, jointly and separately, will always remain liable to repay this outstanding and any interest and other charges thereon (I am not insured).

I hereby warrant that all the information furnished by me in this application is true, complete and accurate in all respects and I have willfully withheld any material fact, I acknowledge that the facility requested by me in this application will be made available at the discretion of the Bank.

In case any information provided in this application form mismatch with the information of my account maintained with Standard Chartered Bank, I hereby irrevocably authorise the Bank to amend the same as per this application form.

Declaration on CIB Undertaking

I/We would like to authorise the Bank to retrieve my/our CIB report through CIB Online system based on the CIB undertaking provided with this application. This undertaking is valid until we inform the Bank to disregard this instruction. You are also authorised to submit CIB report online as and when required by the Bank for the purpose of applied loan or credit card. Please note that for any change in personal information or directorship (where applicable), we will notify the Bank in writing to update the CIB database and obtain a new CIB report.

Undertaking by Nominee

I/We do hereby declare that, I/We have accepted the nomination as given above. I/We may or may not become eligible for the benefit of the amount of the account holder(s) as nominee(s) and/or being the custodian(s) and trustee(s) of the said balance of the account holder(s). I/We shall follow and comply with the prevailing laws of the land as nominee(s) and custodian(s) for this nomination.

4If the accountholder is a minor, guardian of accountholder will sign in place of Applicant's signature.15 of 15

July 2020

(Account Opening Approver)(Account Opening Officer)

Seal:

Date:

Name:

Seal:

Date:

Name:

For Bank Use Only

For Individual Lending:

Branch

Branch Code

Relationship No.

Master

Instt. Class

LLID

QLC Code
Sector Type Code
Sector Code Deposit Code
ARM/PBM Code
NB ARM Code
Customer Segment Code
Product Code
FAM Code
(if applicable)
ICM Reference No. 1.
ICM Reference No. 2.
ICDD Reference No.
Employer Code
Economic Purpose Code
Product Code
Security Code
SME Code
Type of
Withdrawal
Highest
Amount
of Single
Transaction
Total
Anticipated
Transaction(s)
Amount
[Monthly]
No. of
Anticipated
Transaction(s)
[Monthly]
Highest
Amount
of Single
Transaction
Total
Anticipated
Transaction(s)
Amount
[Monthly]
No. of
Anticipated
Transaction(s)
[Monthly]
Type of
Deposit
Foreign Inward
Remittance
Deposit through
transfer/Instrument
Cash (Including
Online & ATM)
Deposit/transfer in
BO (Stock market)
Account
Deposit/transfer from
BO (Stock market)

Account
Receipt of Export
Proceed
Payment against
Import
Foreign Outward
Remittance
Payment through
transfer/instrument
Cash Withdrawal
(Including Online
& ATM)
Total Probable
Deposit
Total Probable
Withdrawal
Others
(Specify)
Others
(Specify)
Transactional Profile

Important Notes: Transaction Profile of the account will be reviewed by the Bank as per the directions of Bangladesh Financial Intelligence Unit (BFIU), Banking Regulation and Policy Department (BRPD) & Group CDD Standards. July 2020

Branch/Sub-branch Directory

Dhaka
Gulshan Branch
67 Gulshan Avenue

Gulshan North Branch
Gulshan Centre Point
House 23 - 26, Road 90,
Gulshan - 2
Islamic Banking Centre
Gulshan Centre Point
House 23 - 26, Road 90,
Gulshan - 2
Banani Sub-branch
14 Kemal Atatürk Avenue, Banani
Bashundhara Sub-branch
Haveily Center (GF), Ka-11/2/A,
Jagannathpur,
Bashundhara Road, Dhaka.

Dhanmondi Road 5 Branch
House 6, Road 5, Dhanmondi R/A
Satmasjid Road Branch
Level 2, Taj Lily Green, Plot 51
Satmasjid Road, Dhanmondi
Dhaka 1205

Kakrail Sub-branch
Karnaphuli Garden City,
109 Kakrail Road

Kawran Bazar Branch
53 Kawran Bazar

Sonargaon Sub-branch

L101 Pan Pacific Sonargaon Hotel,
107 Kazi Nazrul Islam Avenue
InterContinental Sub-branch
InterContinental Dhaka Annex Building,
1 Minto Road, Ramna
Motijheel Branch
Alico Building, 18-20 Motijheel C/A
Chawk Bazar Branch
12 Water Works Road,
Dalpatty, Chawkbazar
Mirpur Branch
Dynasty Tower, Plot 01, Road 12,
Block G, Section 6, Pallabi, Mirpur
Uttara Branch
Update Tower, Shahajalal Avenue
Plot-1, Sector 6, Uttara
Savar Branch
Dhaka Export Processing Zone,
Zone Service Complex
Narayanganj
Narayanganj Branch
26 Shaista Khan Road
(near Narayanganj Club)
Chattogram
Chattogram Main Branch
Sheikh Mujib Road, Agrabad
Karnaphuli EPZ Branch
Mohajan Golden Tower, 98/A, Mohajan
Ghata, Karnaphuli EPZ Gate,
Patenga Road, Chattogram
Nasirabad Branch
1 Shahid Abdul Halim Road
East Nasirabad
CEPZ Branch
Zone Service Building
Chattogram Export Processing Zone
Free Port Road
Ward 39, Chattogram City Corporation
P.S. Bandar, Chattogram

Bogura
Bogura Branch
Shatani House, Sherpur Road

Khulna
Khulna Branch
Jibon Bima Bhaban, KDA Avenue

Sylhet
Sylhet Branch
7 Noya Sharak, Jail Road,
Ward-16
Call our 24-hour Client Care Centre at 8332272 or 16233 (from mobile) or visit your
nearest Standard Chartered branch.