

Standard Chartered

General Banking Terms and Conditions – Letter of Acceptance

Thank you for your interest in our banking products and services.

Standard Chartered Bank Ghana Limited welcomes this opportunity to provide you with the **General Banking Terms and Conditions** (the **booklet**). A copy of the booklet is enclosed with this letter and available on our website (www.sc.com/commercial/booklet). The booklet may be amended and updated by us from time to time.

If you are new to the bank...

You agree that the booklet will **govern your relationship with us** when you apply for the products and services covered under "What products and services are covered under the booklet?"

If you are an existing client...

You agree that the booklet will apply to our relationship **going forward and automatically** for the relevant products and services covered under "What products and services are covered under the booklet?"

For all of your relevant **existing products and services** which you may have with us, you consent to the booklet governing these products and services.

For **any existing transactions** entered into between you and us as of the date of your acceptance of this letter, these shall be deemed to be governed by the booklet. To the extent that there are any inconsistencies between these terms and conditions, we will reasonably determine which terms and conditions apply and notify you.

What products and services are covered under the booklet?

A list of the current products and services available under the booklet can be found on our website (www.sc.com/commercial/booklet) – see "Product Information Sheet – General Banking Terms and Conditions". These may be updated from time to time.

What if I do not wish to apply for a product or service covered under the booklet?

A product or service will only be provided to you if and when you apply for it. Until such time, the terms governing such product or service under the booklet shall not apply to you.

What should I do if I do not see the product or service which I am interested in?

Our General Banking Terms and Conditions cover a broad range of core products and services we commonly expect you to utilise during your banking relationship with us. However, if you would like to apply for a product or service **outside** of those available above, please feel free to inquire with your relationship manager. We will let you know whether we can offer you your desired product or service. It is important to note that different and / or additional documentation may apply to such product or service.

I am keen to proceed, what next?

Please sign this letter to indicate your agreement that the enclosed General Banking Terms and Conditions will govern your relationship with us, and kindly **return an original signed copy** to your relationship manager.

We look forward to working with you and to supporting you with your banking needs. Should you have any questions, please ask your relationship manager.

Standard Chartered Bank Ghana Limited

Name of Client	
Date of acceptance	
Email addresses (Note 1)	

Primary signatory *

Full name

Title / Position within the Client

Signature – please ensure signature remains within the box (Note 2)

Secondary signatory (if required)

Full name

Title / Position within the Client

Signature – please ensure signature remains within the box (Note 2)

Note 1: Please provide us with email addresses which we can use to communicate with you. We may use these email addresses to notify you of any changes or updates to the booklet from time to time.

Note 2: Please ensure that person(s) signing are authorised to do so on behalf of the Client.