

ENHANCED ADVISORY SERVICE TERMS AND CONDITIONS (SUPPLEMENT TO THE DIFC RELATIONSHIP SERVICES T&CS) - ENHANCED ADVISORY SERVICES

Effective from October 2025

You need to read this document.

Enhanced Advisory Services refers to providing you advisory services, under the *DIFC Relationship Centre Terms and Conditions*, on an ongoing basis; rather than providing you with *advisory services* only at the point of sale, in relation to the *investments* and *products* that you have chosen to hold in your *enhanced advisory portfolio* (as defined below).

These *Enhanced Advisory Service Terms and Conditions* apply where we, Standard Chartered Private Bank, DIFC, provide *enhanced advisory services* to you.

These *Enhanced Advisory Service Terms and Conditions* amend and supplement the *DIFC Relationship Centre Terms and Conditions* and govern the relationship between you and your *relationship centre* with respect to the *enhanced advisory services* provided in relation to your *enhanced advisory portfolio*.

Italicised terms which are not defined in these *Enhanced Advisory Service Terms and Conditions* have the same meaning as those in your *DIFC Relationship Centre Terms and Conditions* or the relevant *Booking Centre Terms and Conditions* (as applicable). If there is any conflict between the *DIFC Relationship Centre Terms and Conditions* or *Booking Centre Terms and Conditions* and these *Enhanced Advisory Service Terms and Conditions*, the terms of these *Enhanced Advisory Service Terms and Conditions* will apply in relation to your *enhanced advisory services* provided to you in relation to *investments* and *products* held within the *enhanced advisory portfolio*, to the extent of that conflict.

Changes to the *DIFC Relationship Centre Terms and Conditions*

The following changes will apply to the *DIFC Relationship Centre Terms and Conditions* to take account of the *enhanced advisory services* that we will provide in respect of your *enhanced advisory portfolio*.

1. Clauses 3.4 to 3.5 of the *DIFC Relationship Centre Terms and Conditions* are deleted and replaced with the following clauses:

Scope of our advice and recommendations

3.4.1 You will be asked to select the *investments* and *products* in respect of which you wish to receive *enhanced advisory services* from us. Assets falling within your selection will be held in a dedicated advisory portfolio (your “**enhanced advisory portfolio**”).

3.4.2 We will only provide *enhanced advisory services* in relation to investments and products held within your *enhanced advisory portfolio*. Where we provide advice, our advice and recommendations are limited to whether an investment or product is suitable for you, based on your investment profile.

3.4.3 We will not provide *enhanced advisory services* to you on *investments* or *products* which are not held within your *enhanced advisory portfolio* or advise on your wider wealth planning needs, unless you expressly ask us to, and we agree. The parties agree that the offering and scope of the *relationship services* or *enhanced advisory services* is not intended to create any fiduciary duties upon us.

3.4.4 We will conduct periodic monitoring of the *investments and products* in your *enhanced advisory portfolio*. Following such monitoring, we will notify you if we have identified that the *investments and products* in your *enhanced advisory portfolio* are no longer suitable for you, based on your *investment profile*, or if we have any recommendations or investment advice in relation to the *investments and products* in your *enhanced advisory portfolio*.

3.4.5 We do not offer you tax advice of any nature. If you are in doubt about the tax implications of any investment, you should seek independent professional advice.

3.5 We will:

(a) contact you on a regular basis to share market insights and/or research and/or discuss the performance of the investments and products in your *enhanced advisory portfolio*;

(b) provide you with a monthly statement detailing the *investments and products* in your *enhanced advisory portfolio* as well as a report on the performance of your *enhanced advisory portfolio*; and

(c) conduct a formal review of the *investments and products* held in your *enhanced advisory portfolio* twice a year.

2. Clause 4.5 (Reviewing your assets) of the [DIFC Relationship Centre Terms and Conditions](#) is deleted and replaced with the following clause:

Reviewing your assets

4.5 We will offer you the opportunity to review the *assets* that you hold with us outside your *enhanced advisory portfolio* periodically. However, we will not keep these *assets* under review to determine whether they remain invested in a manner which is consistent with your *investment objectives*.

3. Clause 15.1 of the *DIFC Relationship Centre Terms and Conditions* is deleted and replaced by the following clauses (and existing Clause 15.2 and Clause 15.3 are renumbered as Clause 15.3 and Clause 15.4 accordingly):

15.1. We will notify you, from time to time, of any fees and costs chargeable in relation to these *Relationship Centre Terms and Conditions* and the relationship *services* provided by us, including any such fees or costs relating to *enhanced advisory services*. Fees and costs in relation to the *enhanced advisory services* will automatically be charged from your account(s) on a quarterly basis in arrears. You are responsible for ensuring that there are sufficient funds in your account(s) to cover any interest, fees and costs chargeable by us.

15.2 Where there are insufficient funds in your account(s) to cover any fees and costs chargeable by us, your account(s) will be overdrawn. In respect of such unarranged overdrafts, we will charge you a rate of interest which may be higher than the rate of interest for arranged overdrafts. The rate of interest will be our standard rate for unarranged overdrafts as set out in the fee schedule, unless agreed otherwise in writing.

4. A new Clause 17.2 is inserted in the *DIFC Relationship Centre Terms and Conditions* as follows:

17.2 Subject to Clause 21 'Termination and Suspension', you may, at any time, cancel the *enhanced advisory services* provided to you under these *Enhanced Advisory Service Terms and Conditions* by giving us 30 days' notice in writing. If you cancel the *enhanced advisory services*, those services will no longer be provided after the date of cancellation and we will only charge you fees and costs in relation to the *enhanced advisory services* provided by us on *investments and products* held in the enhanced advisory portfolio, up to the date of cancellation. All other interest, fees and costs chargeable in relation to other *services*, including the general execution and custody *services* provided by the relevant *booking centre(s)*, will continue to apply in accordance with the relevant *Booking Centre Terms and Condition(s)*.