

Retail Products

Application Form



About you

Salutation / Title Mr Mrs Ms Dr Other _____ (please specify)

First Name

Middle Name

Last Name

Identity Document

Passport No.

Expiry Date

Visa No.

Expiry Date

Emirates ID No.

Expiry Date

Others _____

Date of Birth

Telephone Number

Home

Office

Mobile

Country Code

Area Code

Your Home Country Telephone Number (for expatriates only)

Country Code

Area Code

E-mail Address

Resident in the UAE since

Current residence since

Date of joining current employer (for salaried)

/ Business start date (for self-employed)

Total Work Experience _____ Years _____ Months

Number of Dependents _____

Monthly Gross Income (AED) _____

Other income or Additional Income (for salaried individuals only)

Number of cars owned _____

Are you an Existing Client?

Yes (Please provide your existing Standard Chartered Bank Account Number, Credit Card Number or Loan / Finance Account Number)

Standard Chartered Bank Account / Loan / Finance Number

Standard Chartered Bank Card Number

If your particulars mentioned in the fields below have not changed please proceed to Joint Applicant Section

No (Please complete the fields below)

Gender

Male

Female

Nationality _____

Mother's Maiden Name _____

Marital Status

Married

Single

Other

Education Status

High School

Diploma

Graduate

Postgraduate Degree

Other

(please specify)

Residence Type

Self owned

Company provided

Rented

Living with parents

Sharing

Other

(please specify)

Residential Address

Flat / Villa Number _____

Building Name _____

Street / Area _____

P.O. Box Number

City _____

Country _____

Permanent Address (if different from residential address/Home Country Address for expatriates only)

About you

Nature of Employment

Salaried Self-employed Other _____ (please specify)

Nature / Type of Business of Employer or Own Employment

Banking / Financial Services Trading Government
 Real Estate Services Construction Others _____ (please specify)

Name of Employer (For Salaried) / Name of Business (for self-employed only)

Occupation / Designation

Employee Number _____

Department _____

Address of Employer (for salaried employees) / Address of Business (for self-employed)

Flat / Villa Number _____ Building Name _____

Street / Area _____

P.O. Box Number

City _____ Country _____

Details of Other Credit Cards & Liabilities

Bank Name	Credit Limit (AED)	Member Since

Bank Name	Loan / Finance Type	Monthly Instalment (AED)	Outstanding Balance

Mail to be sent to

Residential Address Permanent Address
 Address of Employer or Business Others _____

Contact details of a friend or relative residing in the UAE

Name _____

Mobile -

Area Code

Only for Home Finance Clients

Do you have other Home Loan / Finance? Yes No

Does the Monthly Instalment of the Home Loan / Finance allow you to continue ensuring your lifestyle expenditure? Yes No

About your joint applicant

Do you have a Co-Applicant / Joint Account Holder?

- Yes (Please complete this section)
 No (Please go to products section)

Select an option

- Co-Applicant Joint Account Holder
 Co-Applicant and Joint Account Holder

Mode of Operation for Joint Account

- Anyone of us All of us Other (please specify) _____

Relationship to the Main Applicant _____

Salutation / Title Mr Mrs Ms Dr Other (please specify) _____

First Name

Middle Name

Last Name

Identity Document

Passport No.

Expiry Date / /

Visa No.

Expiry Date / /

Emirates ID No.

Expiry Date / /

Others _____

Date of Birth / /

Telephone Number

Home - -

Office - -

Mobile - -

Country Code

Area Code

Your Home Country Telephone Number (for expatriates only)

- -

Country Code

Area Code

E-mail Address

Resident in the UAE since /

Current residence since /

Date of joining current employer (for salaried)
 / Business start date (for self-employed)

 / /

Total Work Experience _____ Years _____ Months

Number of Dependants _____

Monthly Gross Income (AED) _____

Other income or Additional Income (for salaried individuals only)

Number of cars owned _____

Are you an Existing Client?

- Yes (Please provide your existing Standard Chartered Bank Account Number, Credit Card Number or Loan / Finance Account Number)

Standard Chartered Bank Account / Loan / Finance Number

Standard Chartered Bank Card Number

If your particulars mentioned in the fields below have not changed please proceed to Select a Product section

- No (Please complete the fields below)

Gender Male Female

Nationality _____

Mother's Maiden Name _____

Marital Status Married Single Other

Education Status

- High School Diploma Graduate

- Postgraduate Degree Other (please specify) _____

Residence Type

- Self owned Company provided Rented

- Living with parents Sharing Other (please specify) _____

Residential Address

- Same as main applicant Different from main applicant

Flat / Villa Number _____ Building Name _____

Street / Area _____

P.O. Box Number

City _____ Country _____

Permanent Address (If different from residential address/Home Country Address for expatriates only)

- Same as main applicant Different from main applicant

Select a Product

Home Suite / Home Finance

Salary Suite / Salary Account / Accounts

Personal Loan / Personal Finance

Auto Loan / Auto Finance

Credit Cards

Declaration

I want**Home Loan**

Besides a wide range of innovative home loans/finances at attractive rates, the Home Suite Bundle Account comes enhanced with a complimentary suite of privileges and services, plus a range of optional features to suit your needs. Alternatively, you can choose a basic home loan/finance with some essential additional features. To sign up for Online Banking, please visit www.sc.com/ae

Home Suite Bundle Account	
Included Products & Services	Optional Products & Services
i. Home Loan / Finance ii. Current Account iii. Debit Card	iv. Online Banking v. SMS Alerts vi. E-Statements <input type="checkbox"/> Credit Card* <input type="checkbox"/> Personal Loan / Finance* <input type="checkbox"/> Savings Account <input type="checkbox"/> Salary Transfer <input type="checkbox"/> Online Bill Payment <input type="checkbox"/> Life Insurance / Takaful <input type="checkbox"/> Mortgage Shield Property Insurance / Takaful

OR

Mortgage / Home Finance
Included Products
Home Loan / Finance Current Account

The above packages are also available under Saadiq Islamic Finance Services (Section 2A).

The Life Insurance/ Takaful is an optional benefit. You may or may not choose to arrange for the Insurance/ Takaful cover and assign it to Standard Chartered Bank. If you choose to arrange for the Life Insurance/ Takaful, you may (a) avail it along with the Loan/ Finance or (b) purchase it through the Bank or from an approved list of insurance companies. The Property Insurance/ Takaful is mandatory. It can be (a) availed with the Home Suite Bundle or (b) purchased from an approved list of insurance companies and assigned to the Bank.

* You may choose to apply for either a credit card or a personal loan / finance offered under the Home Suite pack specifically to cover the expenses (as determined by the Bank) associated with your home loan / finance, excluding the down payment. These are subject to further eligibility criteria. The maximum limit / amount that can be granted is up to 9% of property value based on actual cost incurred in association with your Home Loan / Finance. The credit card will be issued or the personal loan will be made available for withdrawal post your acceptance of the final Letter of Offer of your Home Loan / Finance.

You may enjoy the benefits of a MortgageOne Account (MOA) or SaadiqOne Account (SOA) in addition to your Home Suite Bundle or Mortgage/Home Finance. Should you wish to opt for an MOA or SOA, please select one of the options below.

MortgageOne Account (MOA)
 SaadiqOne Account (SOA)

1A Which loan would you like to apply for?**Type of Mortgage facility**

For Saadiq Home Finance please go to (Section 2A)

Type of Loan:

- Pre-approval Refinance / Cashout Full approval
 Balance Transfer + Cashout Balance Transfer Top-up
 Asset Based Lending

Intended use of the Funds (In case of Cashout / Top-up)

Term of Financing

- 5 years 15 years 10 years
 20 years 25 years Other _____ (please specify)

Interest Rate Type

- Fixed Rate
 Floating Rate (for under construction finance the rate shall be floating until the completion of the property)

Purpose of Purchase

- Self Occupancy Investment

Finance Amount Required (AED) _____

Where do you intend to use the funds from this finance*? (Country and Breakup)

Country 1 (please specify): _____ Utilization**: _____ %
 Country 2 (please specify): _____ Utilization**: _____ %
 Country 3 (please specify): _____ Utilization**: _____ %

* For Top-up finances, the Utilization % is applicable to the finance amount outstanding + Topped-up amount

**Please fill in Utilization % in multiples of 5 i.e. 5%, 10%, 15%, 20%...

1B Insurance**Select your choice of Insurance****Property Insurance** (tick one of the boxes)

- I want to assign the Property Insurance policy to Standard Chartered Bank
 (The list of approved insurance companies is available with our representative)
 I want to take the Mortgage Shield Property Insurance offered as part of the Home Suite Bundle

Life Insurance (tick one of the boxes)

- I want to take the Life Insurance along with the home loan through the Bank
 I want to assign the Life Insurance policy to Standard Chartered Bank
 (The list of approved insurance companies is available with our representative)
 I do not want to avail / assign a Life Insurance cover

I confirm that I fully understand all the risks associated with not availing / assigning a Life Insurance for the Mortgage Loan, including but not limited to financial and security risks. I irrevocably accept fully and without any reservation, the consequences of my decision for my family or heirs in the event of my death or permanent total disability. I hereby confirm my understanding and acknowledge the Bank's unconditional right to recover all dues in the event of my demise through Foreclosure.

1C Property Details

- Ready Property Under Construction
 Identified Not Identified

Developer Name _____

Project Name / Project Phase _____

Address of the Property _____

Nearest Landmark _____

Purchase Type

- Direct from Developer Resale
 Other _____ (please specify)

Property Type

- Villa Townhouse
 Penthouse Apartment
 Other _____ (please specify)

Built-up Area (Sq ft.) _____

Land Area (Sq ft.) _____

Expected Completion Date _____

Property Value (AED) _____

Source of Funds _____

Payment Schedule as per Developer

Due Date	Amount	Already Paid
		<input type="checkbox"/> Yes <input type="checkbox"/> No
		<input type="checkbox"/> Yes <input type="checkbox"/> No
		<input type="checkbox"/> Yes <input type="checkbox"/> No
		<input type="checkbox"/> Yes <input type="checkbox"/> No
		<input type="checkbox"/> Yes <input type="checkbox"/> No

Note

If you are applying for a Credit Card, Personal Loan or Account/s, please fill in the corresponding sections in the application form.

I want Home Finance

2A Which Home Finance would you like to apply for?

Type of Home Finance

- Pre-approval
- Full approval
- Balance Transfer
- Asset Based Financing
- Refinance / Cashout
- Balance Transfer + Cashout
- Top Up

Intended use of the Funds (In case of Cashout)

Term of Financing

- 5 years
- 10 years
- 15 years
- 20 years
- 25 years
- Other _____ (please specify)

Profit Rate Type

- Fixed Rate
- Floating Rate

Purpose of Purchase

- Self Occupancy
- Investment

Finance Amount Required (AED) _____

Where do you intend to use the funds from this finance*? (Country and Breakup)

Country 1 (please specify): _____ Utilization**: _____ %
 Country 2 (please specify): _____ Utilization**: _____ %
 Country 3 (please specify): _____ Utilization**: _____ %

* For Top-up finances, the Utilization % is applicable to the finance amount outstanding + Topped-up amount
 **Please fill in Utilization % in multiples of 5 i.e. 5%, 10%, 15%, 20%...

2B Takaful (Insurance)

Select your choice of Takaful

Property Takaful (tick one of the boxes)

- I want to assign the Property Takaful policy to Standard Chartered Bank
(The list of approved Takaful companies is available with our representative)
- I want to take the Property Takaful offered as part of the Home Suite Bundle

Life Takaful (tick one of the boxes)

- I want to take the Life Takaful along with the home finance through the Bank
- I want to assign the Life Takaful policy to Standard Chartered Bank
(The list of approved Takaful companies is available with our representative)
- I do not want to avail / assign a Life Takaful cover

I understand all the risks associated with not availing / assigning a Life Takaful for the Home Finance, including but not limited to financial and security risks. I irrevocably accept fully and without any reservation, the consequences of my decision for my family or heirs in the event of my death or permanent total disability. I hereby confirm my understanding and acknowledge the bank's unconditional right to recover all dues in the event of my demise through Foreclosure.

2C Property Details

- Ready Property
- Identified
- Under Construction
- Not Identified

Developer Name _____

Project Name / Project Phase _____

Address of the Property _____

Nearest Landmark _____

Purchase Type

- Direct from Developer
- Other _____ (please specify)
- Resale

Property Type

- Villa
- Penthouse
- Other _____ (please specify)
- Townhouse
- Apartment

Built-up Area (Sq ft.) _____

Land Area (Sq ft.) _____

Expected Completion Date _____

Property Value (AED) _____

Source of Funds _____

Payment Schedule as per Developer

Due Date	Amount	Already Paid
		<input type="checkbox"/> Yes <input type="checkbox"/> No
		<input type="checkbox"/> Yes <input type="checkbox"/> No
		<input type="checkbox"/> Yes <input type="checkbox"/> No
		<input type="checkbox"/> Yes <input type="checkbox"/> No
		<input type="checkbox"/> Yes <input type="checkbox"/> No

Note If you are applying for a Credit Card, Personal Finance or Account/s, please fill in the corresponding sections in the application form.

I want

Salary Suite

3A

Salary Suite

Package A

Salary Account^a
+
Credit Card^a, b
+
Personal Loan/
Personal Finance^a, b

Package B

Salary Account^a
+
Credit Card^a, b

Package C

Salary Account^a
+
Personal Loan/
Personal Finance^a, b

Please fill the Account, Credit Card and
Personal Loan / Finance sections.

Please fill Account and Credit Card sections.

Please fill Account and
Personal Loan / Finance sections.

Please note that if you hold an existing Salary Suite Package or already transfer your salary to an account with Standard Chartered Bank UAE, you will be upgraded to the package selected above and receive only the products you do not currently hold.

I want

Salary Account Only

3B

Salary Account only (Also part of package A-C)

Salary Account^a / Savings Account^a + Debit Card + Online Banking + SMS Alerts + Phone Banking
+ eStatements for Current Account/Savings Account

^a These products are also available under Standard Chartered Saadiq Islamic Financial Services

^b Subject to approval

I want

Account

4A Which account would you like to apply for?

Table with columns for AED, USD, EUR, GBP, Other and rows for Salary Account, Savings Account, Current Account, Individual MMDA, Call Account, XtraSaver Account, MortgageOne Account, Bonus Saver Account.

*If your UAE Employment visa is under process, you can opt for a Savings Account.

4B Please consider these valuable services

For Main Applicant

Debit Card^1 Yes No

Name on the Debit Card (Maximum of 19 characters only)

Cheque book^2 Yes No

Facsimile instructions accepted^3 Yes No

eStatements will be made available to you automatically through Online Banking or via email on the email address registered with us. If you would also like to receive paper statements, please check the box below:

- I would like to receive paper Statements for this account only
I would like to receive paper Statements for all my accounts

We may send you notification(s) of successful / unsuccessful execution of instructions to the email address registered with us. If you would like to receive paper notification(s) instead, please check the box below:

- I would like to receive paper notifications for all my accounts

For Joint Applicant

Debit Card^1 Yes No

Name on the Debit Card (Maximum of 19 characters only)

Bonus Saver Clients

- Make Bonus Saver my Primary Account and Link Existing Debit Card^4
Apply for a New Card
Name on the Debit Card (Maximum of 19 characters only)

1. Debit Cards are available for local currency Current and Saving Accounts only that are operated 'singly' or 'anyone of us'.
2. Available for local currency accounts only.
3. If facsimile instructions are ticked as 'yes' please fill the Fax Indemnity form.
4. If the primary account is not funded, the debit card will not work on non Standard Chartered ATMs or on the Point of Sale

4C Investment Services Account

I/We hereby delegate Standard Chartered Bank (the "Bank") to open an Investments account(s) once my investments instructions are received by the Bank as stated in this clause.

I/We acknowledge and agree that; (i) the Investment Services T&Cs and the Risk Disclosure Document are available at https://www.sc.com/ae/important-information.html, as updated from time to time (the "ISTC" and "RDD") and where applicable the relevant Know Your Investment Risk (KYIR) document I/We will receive; (ii) the ISTC and RDD shall apply to all transactions in relevant investment products (other than investment linked insurance products) that I/We enter into with or through the Bank; (iii) the Bank shall open such Investments account(s) as necessary for such transactions based on my investment instructions; and (iv) the ISTC and RDD shall not apply to me/us if I/We do not enter into any investment products with or through the Bank.

I/We agree and acknowledge that the value of the securities may go down as well as up and I/We are prepared to accept this risk. Any decision by me/us to invest in securities shall in no way be reliant on any advice from Standard Chartered Bank or any of its affiliates. The Bank shall have no liability whatsoever to me/us for any losses I/We may suffer as a result of the performance of the securities (as defined in the Investments Services Terms and Conditions).

I/We acknowledge and agree that in the event that I/We subscribe to Mutual Funds, then the following shall apply:

1. Securities and Commodities Authority's ("SCA") approval of the fund promotion within the UAE does not represent a recommendation to purchase or invest in the fund, and that SCA may not be held liable for any default by any of the concerned parties in the fund in the performance of its tasks and duties, or the accuracy and integrity of the data in the fund prospectus. Such liability remains with the parties specified in the prospectus as per the roles and duties of each party.

2. All fund information, reports and financial statements issued by the fund shall be made available to me/ us upon request. Additionally, they are also available on the Bank's website http://www.sc.com/ae/invest/.

4D Fixed Deposit Account

Currency

AED USD EUR GBP AUD JPY Other

Amount

Term of Deposit

Days Months

Account number to be debited*

*Principal and interest will be credited to the above Account number

Date of debit DD / MM / YYYY

Renewal Instructions

- Renew principal plus interest
Renew only principal and credit interest to account
Do not renew but credit to account on maturity

I want Saadiq Account

5A Would you like a Saadiq Account?

	AED	USD	EUR	GBP
Salary Account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Savings Account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Current Account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Call Account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
SaadiqOne Account (AED only)	<input type="checkbox"/>			

*If your UAE Employment visa is under process, you can opt for a Savings Account.

5B Saadiq Term Account

Currency

AED USD EUR GBP

Amount _____

Term

Monthly 3 Months 6 Months 12 Months

Account number to be debited*

*Principal and Profit will be credited to the above Account number

Date of debit / /

Renewal Instructions

- Renew principal plus profit
- Renew only principal and credit profit to account
- Do not renew but credit to account on maturity

5C Please consider these valuable services

For Main Applicant	
Debit Card ¹	<input type="checkbox"/> Yes <input type="checkbox"/> No
Name on the Debit Card (Maximum of 19 characters only)	<input type="text"/>
Cheque book ²	<input type="checkbox"/> Yes <input type="checkbox"/> No
Facsimile instructions accepted ³	<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>eStatements will be made available to you automatically through Online Banking or via email on the email address registered with us. If you would also like to receive paper statements, please check the box below:</p> <p><input type="checkbox"/> I would like to receive paper Statements for this account only</p> <p><input type="checkbox"/> I would like to receive paper Statements for all my accounts</p> <p>We may send you notification(s) of successful / unsuccessful execution of instructions to the email address registered with us. If you would like to receive paper notification(s) instead, please check the box below:</p> <p><input type="checkbox"/> I would like to receive paper notifications for all my accounts</p>	
For Joint Applicant	
Debit Card ¹	<input type="checkbox"/> Yes <input type="checkbox"/> No
Name on the Debit Card (Maximum of 19 characters only)	<input type="text"/>

1. Debit Cards are available for local currency Current and Saving Accounts only that are operated 'singly' or 'anyone of us'.
 2. Available for local currency accounts only.
 3. If facsimile instructions are ticked as 'yes' please fill the Fax Indemnity form.

I want

Personal Loan

6A Personal Loans (for Salary Suite and Home Suite* clients)

Financing Details

New Loan Top-up Loan Additional Loan Takeover Loan

Amount of Loan Requested (AED) _____

Preferred Repayment Period (Month) _____

Interest Rate applicable (per annum on reducing balance) _____ % p.a.

Monthly Instalment Amount AED _____

Purpose of Loan _____

Where do you intend to use the funds from this finance*? (Country and Breakup)

Country 1 (please specify): _____ Utilization**: _____ %

Country 2 (please specify): _____ Utilization**: _____ %

Country 3 (please specify): _____ Utilization**: _____ %

* For Top-up finances, the Utilization % is applicable to the finance amount outstanding + Topped-up amount

**Please fill in Utilization % in multiples of 5 i.e. 5%, 10%, 15%, 20%...

Salary Payment Date _____

First Instalment Date / /

In case of Top-up, your monthly Instalment Date will remain as per your existing due date.

You have requested _____ (DDMMYYYY), as the first Instalment Date of your Loan. However, for some reason, if the funds are not disbursed 3 days prior to your requested Instalment date, then your first instalment will be due on the _____ (DD) of the subsequent month.

*If you are applying for a Personal Loan as part of Home Suite, although the instalment date can be chosen, but month and year may vary.

Processing Fee 1.00% of Loan Amount (Min AED 500, Max AED 2500). In case of Top-up Loans, it will be applicable on Cash in Hand amount.

I want **Personal Finance**

7A Saadiq Personal Finance (for Salary Suite and Home Suite* clients)

Financing Details

New Finance Top-up Finance Additional Finance Takeover Finance

Amount of Finance Requested (AED) _____

Preferred Payment Period (Month) _____

Profit Rate applicable (per annum on reducing balance) _____ % p.a.

Monthly Instalment Amount AED _____

Purpose of Finance _____

Where do you intend to use the funds from this finance*? (Country and Breakup)

Country 1 (please specify): _____ Utilization**: _____ %

Country 2 (please specify): _____ Utilization**: _____ %

Country 3 (please specify): _____ Utilization**: _____ %

* For Top-up finances, the Utilization % is applicable to the finance amount outstanding + Topped-up amount

**Please fill in Utilization % in multiples of 5 i.e. 5%, 10%, 15%, 20%...

Salary Payment Date _____

First Instalment Date / /

In case of Top-up, your monthly Instalment Date will remain as per your existing due date.

You have requested _____ (DDMMYYYY), as the first Instalment Date of your Saadiq Personal Finance. However, for some reason, if the funds are not disbursed 3 days prior to your requested Instalment date, then your first Instalment will be due on the _____ (DD) of the subsequent month.

*If you are applying for a Saadiq Personal Finance as part of Home Suite, although the instalment date can be chosen, but month and year may vary.

Processing Fee 1.00% of Finance Amount (Min AED 500, Max AED 2,500). In case of Top-up Finance, it will be applicable on Cash in Hand amount.

I want **Auto Loan**

8A Your Vehicle Details

Type of Car New Used

Make _____ Model _____ Year _____

Engine Size _____ Car Mileage (used car only) _____

Valuation From (used car only) _____

Dealer Name _____

Emirate of Dealer/Seller _____

Emirate where car will be registered _____

8B Your Auto Loan Details

1. Cost Price/Valuation of Vehicle _____

2. Accessories/Others _____

3. Motor Insurance _____

4. Gap Insurance _____

5. Total Vehicle Value (1+2+3+4) _____

6. Down Payment _____

7. Finance Amount (5-6) _____

8. Processing Fee (Optional) _____

9. Vehicle Mortgage Placement Fee (Optional) _____

10. Total Finance Amount (7+8+9) _____

Tenor _____

Interest ____ % p.a. (reducing balance) Interest ____ % p.a. (flat rate)

Total Interest Amount _____

Total Repayment Amount _____

Monthly Instalment Amount _____

First Instalment Date / /

Repayment Method

From your Standard Chartered Current / Savings Account.

Account no. _____

I want **Auto Finance**

9A Your Vehicle Details

Type of Car New Used

Make _____ Model _____ Year _____

Engine Size _____ Car Mileage (used car only) _____

Valuation From (used car only) _____

Dealer Name _____

Emirate of Dealer/Seller _____

Emirate where car will be registered _____

9B Your Saadiq Auto Finance Details

1. Cost Price/ Valuation of vehicle _____

2. Accessories/Others _____

3. Insurance premium (only in case of takaful) _____

4. Gap Insurance _____

5. Total vehicle value (1+2+3+4) _____

6. Down payment _____

7. Finance amount (5-6) _____

8. Documentation Fee (Optional) _____

9. Vehicle Mortgage Placement Fee (Optional) _____

10. Total finance amount (7+8+9) _____

Tenor _____

Murabaha Profit Rate % p.a. (reducing balance) % p.a. (flat rate)

Murabaha Sales Price _____

Murabaha Profit Amount _____

Instalment Amount _____

First Instalment Date / /

Payment Method

From your Standard Chartered Current / Savings Account.

Account no. _____

Auto Loan / Auto Finance

I want

Credit Card

10A

Credit Card

Select your choice of Card (Tick box)

VISA

- VISA Infinite
- Saadiq Gold
- Manhattan Platinum

MasterCard

- Titanium
- Saadiq Platinum

Name on Card (Maximum of 19 characters only)

Character input boxes for Name on Card

For Shukran Credit Cards

- Shukran Titanium
 - Shukran World
- Are you a Shukran Member? Yes No

If Yes, Shukran Membership Number

Character input boxes for Shukran Membership Number

If you are an existing member of the Shukran Rewards Programme and have quoted your Shukran Membership Number above then by signing this form you hereby declare that the quoted Shukran Membership Number is correct and belongs to you.

Signature box

Signature

If you are not an existing Shukran member, along with the Credit Card issuance, you will be automatically enrolled in to the Shukran Rewards Programme and you will be allocated a membership number thereunder. You shall be bound by the latest terms and conditions of the Shukran Rewards Programme which are available in the website www.ShukranRewards.com as may be updated from time to time at the sole discretion of Landmark Group.

By signing this form:

- You hereby confirm that you have carefully read, understood and agree to the terms and conditions of the Shukran Rewards Programme mentioned in the website www.ShukranRewards.com.
- You hereby grant your consent to Landmark Group to collect, retain, use and disclose information contained in this form for the purpose mentioned in the terms and conditions of the Shukran Rewards Programme.

Signature box

Signature

Name on your Shukran Card (Maximum of 15 characters only)

Character input boxes for Name on your Shukran Card

How would you like to pay your credit card dues?

- From your Standard Chartered Current / Savings Account
Account No: _____
- From an account held with other bank through the UAE Central Bank Direct Debit System (UAEDDS)
Bank Name: _____
IBAN No: _____
Account Title: _____

How much would you like to pay your credit card each month?

- Full Balance
- Minimum Balance

If you choose to settle your card outstanding through UAEDDS, please note it is your responsibility to ensure that the Direct Debit Authority is set up or please make alternate arrangements to pay your dues.

You will automatically receive electronic statements. If you would like paper statements instead, there will be an AED 10 monthly charge. Would you like to opt for paper statements?

- Yes
- No

Is your salary transferred to Standard Chartered Bank?

- Yes
- No

Do you need to open a non-transactional current account for your credit card, for issuing a security cheque?

- Yes
- No

10B

Would you like a Supplementary Credit Card?

- Yes (Please complete this section)
- No

Is the Supplementary Credit Card applicant the joint account holder?

- Yes (Please fill the "About your joint applicant" in the "About you section")
- No (Please complete the fields below)

Relationship to the Main Applicant

- Spouse
- Parent
- Son
- Daughter
- Self
- Sibling

Name on Card (Maximum of 19 characters only/15 characters if Shukran Credit Card)

Character input boxes for Name on Card

Salutation / Title Mr Mrs Ms Dr Other (please specify)

First Name

Character input boxes for First Name

Middle Name

Character input boxes for Middle Name

Last Name

Character input boxes for Last Name

Telephone Number

Mobile number input boxes with Area Code label

E-mail Address

E-mail address input boxes

Mother's Maiden Name

Identity Document for Supplementary Card applicant

Passport No. [Character input boxes]

Expiry Date [DD / MM / YYYY]

Visa No. [Character input boxes]

Expiry Date [DD / MM / YYYY]

Emirates ID No. [Character input boxes]

Expiry Date [DD / MM / YYYY]

Others

Date of Birth [DD / MM / YYYY]

Gender Male Female

Nationality

Residential Address

- Same as main applicant
- Different from main applicant

Flat / Villa Number Building Name

Street / Area

P.O. Box Number [Character input boxes]

City Country

CREDIT SHIELD INSURANCE*

Credit Shield Insurance (CSI) protects you in the event of any unforeseen circumstances relating to Death, Permanent Total Disability, Critical Illness, Involuntary loss of employment, or Temporary total disability, subject to T&C. The enrolment into CSI is subject to approval by the Insurance Provider. This benefit is NOT compulsory and you do not have to apply for it if you do not want to. Your decision whether or not to take up the CSI cover has no bearing on your Credit Card application.

- I wish to apply for the Credit Shield Insurance cover.

Customer Signature

Declaration

By signing this application:

1. You represent and warrant that all information (including any documents) you have given to us in connection with the application is correct, complete and not misleading. (If this is not the case you may be personally liable.);
 2. You acknowledge that we may decline your application without giving you any reason for doing so. If this happens, no contractual relationship arises between us and you; We may choose to retain the documents that you have submitted to us;
 3. You confirm and agree that we may give any information in connection with this application (including your personal information) to any service provider (whether located in or outside of United Arab Emirates) for the purposes of providing any service to you in connection with this application (including data processing);
 4. You agree that you will inform us when there is any change in your occupation, employer or the status of your residency in the United Arab Emirates. If we ask, you will also give us the documents to prove such a change;
 5. If you are applying for a Saadiq product, you declare that you have received, read and understood our relevant Saadiq Terms and Conditions and the Service and Price Guide forming our banking agreement which are available on our website at www.sc.com/ae and you agree to be bound by them. For Saadiq Auto Finance you acknowledge that you will be required to read, understand and sign the Terms and conditions of Murabaha agreement. You acknowledge that you are bound by any variation we make to these documents, in accordance with our banking agreement. In particular, you understand that by entering into our banking agreement you give indemnities, authorisations, consents and waivers and agree to limitations on our liability;
 6. If you are not applying for a Saadiq product, you declare that you have received, read and understood our Client Terms applicable Product terms, Service & Price Guide and the applicable documents referred to in Part A of our Client Terms forming our banking agreement which are available on our website at www.sc.com/ae and you agree to be bound by them. You acknowledge that you are bound by any variation we make to these documents, in accordance with our banking agreement. In particular, you understand that by entering into our banking agreement you give indemnities, authorisations, consents and waivers and agree to limitations on our liability;
 7. You consent to us contacting you at the address, email address and phone numbers you have provided to us, to give you information on other products and services that we, or our strategic partners, may offer;
 8. Where applicable, you agree that we will send electronic statement for your bank accounts on a monthly basis by email to the email address provided by you; e-statements will only be sent for the following products where applicable: current account, savings account, and credit card;
 9. In the event that you have not declared in the application form that you are an existing client and have confirmed that you do not hold any account with the Bank, however the Bank identifies that you have an existing account with the Bank, you authorise us to close the existing account and transfer the balance, if any, to the new account assigned to you. You also agree that all your future transactions, including salary credits, loan / finance, Credit Card repayments will be routed through the new account. You also authorise us to transfer standing orders / payment instructions, if any, from the existing account to the new account.
 10. You authorise us to disclose, obtain, verify and exchange any of the information you have given to us with any one we may consider appropriate such as legal and regulatory authority or credit reference / rating agency or bureaus in line with the regulations or guidelines from the respective agencies or bureaus. This consent also covers sharing details of the Personal Finance facility being extended to you as a consequence of transfer of your Personal Finance facility from the other Bank (in the event of a Take Over Finance).
 11. If you have chosen Direct Debit as a mode of payment, the Terms and Conditions for Direct Debit Authority will apply. Please visit our website at www.sc.com/ae for applicable terms and conditions.
 12. You consent to us and to each of our subsidiaries and affiliates (including each branch or representative office) ("Standard Chartered Group") its officers, employees, agents and advisers disclosing information relating to you (including details of our banking agreement, the accounts, the products or any arrangement with us) to our head office and any other member of the Standard Chartered Group in any jurisdiction ("permitted parties"); your employer professional advisers, service providers (whether located in or outside of the United Arab Emirates) for the purposes of providing any service to you in connection with this application (including data processing), or independent contractors to, or agents of, the permitted parties, such as debt collection agencies, data processing firms and correspondents who are under a duty of confidentiality to the permitted parties, any actual or potential participant or sub-participant in relation to any of our obligations under our banking agreement between us, or assignee, novatee or transferee (or any officer, employee, agent or adviser of any of them), any credit reference agency, rating agency, business alliance partner, insurer or insurance broker of, or direct or indirect provider of credit protection to, or any permitted parties; any court, tribunal or authority (including an authority investigating an offence) with jurisdiction over the permitted parties; a merchant or member of VISA International or MasterCard International where the disclosure is in connection with the use of a card; any authorized person or any security provider; anyone we consider necessary in order to provide you with the services in connection with an account;
 13. You acknowledge that the bank will register you for a prescribed set of SMS alerts. In order to further tailor them, please login to Online Banking and select the types of alerts you would like to receive;
 14. You acknowledge that Online Bill Payment refers to the payment of your Standard Chartered Bank Credit Card or any of the bill payment facilities offered via Online Banking;
 15. For the purposes of your application of a credit card or personal loan / finance application (including personal instalment loan, personal revolving loan and personal line of credit/ overdraft) or Home Loan / Home Finance application or Auto Loan / Auto Finance application you confirm that:
 - none of your existing credit cards and/or unsecured loan / finance have been cancelled due to payment defaults,
 - you do not have any payments overdue by more than one month on any loans / finances or credit cards you have with other financial institutions,
 - you are not and have never been bankrupt and you have no intention to petition or are currently petitioning for bankruptcy.
 16. You acknowledge that insurance plans that accompany certain products are underwritten by third parties insurers. Such insurers are not our associates or subsidiaries or related corporations. Such insurers are solely responsible for all coverage and compensation under the plans. We collect your information and send them to such insurers for processing and review. Collection of information does not necessarily mean that your insurance application will be approved.
 17. You understand and agree that the Bank has the right (upon giving you notice) to amend or withdraw any rewards that may accompany the bundled products that you have applied for. In particular if you do not use any of the bundled products that you have applied for, the Bank may upon giving you notice withdraw the rewards that accompany the bundled products.
- ## Credit Cards
18. Credit card e-statements will be sent to the email address registered with Standard Chartered Bank. Paper statements will be issued upon request with a monthly charge of AED 10. A paper statement will be sent automatically if the e-statement bounces after a sufficient number of attempts and a AED 10 charge will apply.
- ## Personal Loan / Personal Finance
19. For Saadiq Personal Finance you acknowledge that you will be required to read, understand and sign the Letter of offer and Agency Agreements. You acknowledge that you are bound by any variation we make to these documents, in accordance with our banking agreement with prior notice to you. In particular, you understand that by entering into our banking agreement you give indemnities, authorisations, consents and waivers and agree to limitations on our liabilities;
 20. We offer you the convenience of being able to postpone your monthly payments twice a year. However this is based on you becoming eligible for this offer

Salary Suite

21. You agree that you have applied with Standard Chartered Bank UAE ("us") for either a Salary Account only or a Salary Suite package (as per selection in section 3A/3B of this Application);

22. You agree to transfer your monthly salary to your account with us. If there is no salary credit to your account for a period of 3 consecutive months or longer, your relationship will be reclassified as a non-salary transfer relationship and any benefits associated with your salary transfer may be ceased. In the event that your relationship is reclassified as a non-salary transfer relationship the policies, pricing and services of a non-salary transfer relationship would be applicable;

23. You agree that if you are applying for a Salary Suite package:

- We may vary or terminate the package (including any features or rewards that may accompany the package products) or change the terms of the package by giving you notice. In particular, if you do not use any of the package products that you have applied for, we may (upon giving you notice) withdraw the features or rewards that accompany the package products;
- If you wish to terminate one of the package products, going forward we may charge you an additional fee / price for the remaining product or services and you might not be entitled to the features and benefits that are given to you in connection with your original Salary Suite package application;
- We may terminate the package and vary your application to a single product;

Home Loan / Home Finance

24. You acknowledge that the Loan Arrangement Fee which has been collected from you will not be refunded to you once you accept and sign the Letter of offer or pre-approval offer letter. You will need to pay the balance of the Processing Fee, at the time of loan disbursement;

25. For Saadiq Home Finance you acknowledge that the Application Processing Fee which has been collected from you will not be refunded to you once you accept and sign the Letter of offer or Pre-Approval Offer Letter. You will need to pay the Finance Processing Fee at the time of finance disbursement;

26. You acknowledge that the Property Valuation Charges which have been collected from you will not be refunded to you once the services have been rendered even if your loan / finance is not approved. You undertake to make all necessary arrangements to provide the Bank's appointed valuator complete and unobstructed access to the property to the Bank's satisfaction and agree to indemnify the Bank and its appointed valuation agent and keep them harmless against all costs, losses, claims and / or expenses (including any legal expenses) resulting from their action on the above request;

27. You confirm that in case of default on the Home Loan / Finance, which you have applied for, you will not challenge the sale of this Property by a Court led process.

28. You understand that your property will be at risk if you do not make payments on your Home loan / finance, including without limitation any insurance premium(s), or any other finance that maybe secured against it.

29. You agree that you will not hold us responsible for any delays, defects or nonconformity to specifications relating to the construction of the property that you are asking us to finance;

30. You agree that you have applied for the Home Suite pack ("Pack"), you can contact us if you wish to remove any of the products or services in the Pack. However, if you choose to remove any of the products or services, you will not be entitled to the rewards and benefits that are given to you in connection with your original application;

31. You agree that if you are applying for the Pack:

- we may vary or terminate the Pack or change the terms of the Pack by giving you notice,
- we may charge you an additional fee / price for the remaining product or services if you wish to terminate one of the bundled products. However charges which were waived or discounted, will not be levied for the period prior to the termination of the bundle,
- we may terminate the pack and vary your application to a single product;

32. You understand and acknowledge that the credit card or the personal loan are offered under the Home Suite pack specifically to cover the expenses (as determined by the Bank) incurred in association with your home loan, excluding the down payment.

33. You confirm that you will not use any credit card or personal loan / finance for the purpose of paying the down payment.

34. You agree that we may receive a fee from the insurers if you apply for any of their plans offered in connection with the corresponding products.

MortgageOne Account (MOA) / SaadiqOne Account (SOA)

If you are applying for this product, you understand, acknowledge and agree to the following:

35. You will be required to open a new MOA/SOA for repayment purposes regardless of any existing account(s) you may hold with us. This account will be a current account linked to the Home Loan/ Home Finance facility and available in UAE Dirhams only.

36. For the purpose of the interest / profit calculation, the mortgage principal outstanding will be offset against the balance in the MOA/SOA on a daily basis.

37. An offset cap is applicable on the loan balance based on the cap selection you make as per the cap ranges offered by the Bank. These caps are decided by the Bank and are subject to change. An offset fee will be charged on the anniversary of the initial disbursal and for the tenure of the loan.

38. The interest saved as a result of the loan balance offset, referred to as the Available Limit, will be available to you for withdrawal.

39. If the deposit balance in the MOA/SOA is insufficient, any amount presented for debiting your account (e.g. instalment, cheque, ATM/debit card transactions etc) will be settled against the Available Limit. The loan outstanding will be increased up to that amount within the Preset Safety Limit. The Preset Safety Limit is the standard payment schedule (i.e.does not consider deposit balance or offset).

40. During the tenure of the loan/finance, you may choose to convert your MortgageOne Account/ SaadiqOne Account to a regular mortgage and vice versa. You understand and agree that the Bank will charge a Conversion Fee if you choose to do so.

41. Upon maturity/ early settlement/ closure of the loan/finance facility the MOA/SOA will be converted to a Current Account/ Saadiq Current Account. You will no longer have the facility to withdraw from the Available Limit. The features related to MOA/SOA will cease to apply including but not limited to the profit payout for SOA.

42. SOA is based on the principal of Mudaraba. In line with rules of Islamic Shariah, in case Mudaraba assets incur a loss you will have to bear this loss in the ratio of the assets' share of Mudaraba.

43. A profit payout will be applicable only to SOA during the tenure of the finance. Profit is calculated on a monthly average balance of AED 10,000 and above, and credited half yearly. Profit rates will be announced at the end of each month.

44. This product is available for UAE residents only. In the event you become a non resident you undertake to inform the Bank of the change in your residency status and complete your MOA/SOA conversion process. Upon conversion, the features related to MOA/SOA will cease to apply including but not limited to the facility to withdraw from the Available Limit.

45. Detailed Terms and Conditions related to loan / finance facility are communicated in the MOA /SOA Supplement.

Main Applicant Signature _____ Date _____ Co-Applicant Signature _____ Date _____

Dealer / Seller Declaration (Not applicable for Saadiq Auto Finance)

إقرار البائع

The information regarding the vehicle is accurate and the prices referred to are the actual prices offered to the Borrower. The Vehicle is not the subject of any other credit transaction. The information relating to the customer has been confirmed by the customer as accurate and is as given to Standard Chartered Bank when approval to finance was given. The Borrower's signature has been witnessed.

إن المعلومات المتعلقة بالركبة صحيحة وأن الأسعار المشار إليها هي الأسعار المعروضة للمقترض. المركبة لا تخضع لأي معاملة اعتماد أخرى. المعلومات المتعلقة بالمقترض. أكد الزبون أنها صحيحة وأعطيت إلى ستاندرد تشارترد بنك عندما أعطيت الموافقة على التمويل. نصادق على توقيع الزبون.

Cash down payment of AED has been paid

تم دفع دفعة أولى نقدية قدرها درهم

Authorised Dealer Stamp and Signature

ختم البائع المفوض وتوقيعه

Date

التاريخ

Vehicle Sale Agreement

إتفاقية بيع مركبة

Vehicle Sales Agreement

The seller and buyer agreed on the purchase of the vehicle of which specifications are as stated below

تم الإتفاق بين البائع والمشتري على شراء المركبة المدونة أوصافها أدناه.

First party (Seller) الفريق الأول (البائع)

Address العنوان

Second party (Buyer) الفريق الثاني (المشتري)

Address العنوان

Vehicle Description

Registration No. مواصفات المركبة رقم تسجيل المركبة:

Chasis No. رقم الشاسي:

Colour لون المركبة:

Engine No. رقم المحرك:

Vehicle Type نوع المركبة:

Model موديل المركبة:

Buyer's Signature

توقيع المشتري

Seller's Signature

توقيع البائع

Witness

الشاهد

Date

التاريخ

For Bank use only

Relationship Number _____ Sub Segment _____ Residency Classification _____ Service Indicator _____

Master Number _____ DSR Code _____ Sourcing ID _____ Employer Code _____

Branch Code _____ Inter Group _____ Referral ID _____

Application Category _____ ISIC 1 _____ Closing ID _____

Document Submission Date _____ Institution Classification _____ ARM Code _____

Segment

PvB PiC OCC Personal

Signature of staff opening account _____ Signature of staff reviewing account _____

Name of staff opening account _____ Name of staff reviewing account _____

Account Number

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