

About this Account Opening Pack

What documents are contained in this Account Opening Pack?

- (a) **Account Opening / Straight2Bank “S2B” Set Up Form** – records key information, necessary for us to open your account and for you to use Straight2Bank.
- (b) **Mandate** – the sample mandate provides the resolutions and authorised persons we require to be recorded in our systems, so that we can accept instructions from your representatives, who are authorised to act on your behalf.
- (c) **Terms and Conditions** – relevant to providing you our Core Account Services, including country specific terms and conditions. This includes the Regulatory Compliance Statement which sets out the Bank’s minimum regulatory and compliance requirements to provide banking services to you.

Additional documents may be provided to you or required from you as part of the account opening process.

The “Electronic Banking and other Channel Services Guide” and “Accounts and Cash Management Services Guide” are available at this link <https://s2b.standardchartered.com/unifiedlogin/login/index.html>

What products and services are offered under this Account Opening Pack?

Our Core Account Services include:

- **Cash Accounts** – current, savings and deposit accounts (including payment and collections services); and
- **Straight2Bank Web** – is our internet based version of our Straight2Bank platform, which provides a range of transactional and reporting activities for basic cash services (including payments and collections) available under an account, and also provides access to our wider suite of products and services under an account including spot foreign exchange transactions.

How do you open an account with Standard Chartered Bank?

You must complete the Account Opening / Straight2Bank “S2B” Set Up Form and provide a mandate, together with any additional supporting documentation we require.

You will be provided with a separate list of client documentation and information required from you, to better understand your needs and for our “Know Your Customer” obligations, an integral part of our global effort to combat money laundering, terrorist financing and fraudulent activity.

You may be asked at any time, to provide information about people with access to, or authority over, your accounts and / or transactions (such as authorised signatories), including satisfactory proof of their identity and / or authority to act on your behalf.

We may clarify with you any incomplete or inconsistent information provided.

We reserve the right not to open an account for any reason and, unless required by applicable law, we do not need to give you a reason.

Will there be any other documentation provided to me?

If you require additional products or services not offered under this Account Opening Pack, we may require separate documentation relevant to such product or service, including letters, fee schedules, risk disclosure statements, user guides or other guidelines.

You may be required to complete additional set-up forms for such products and / or services.

Your Relationship Manager will inform you of any additional documentation which may be required.

INTERNAL (BANK USE ONLY)

RM Code _____

LE ID _____

Account Opening / Straight2Bank "S2B" Set Up New / Existing Client – (Bangladesh)



Existing Client		New Client		INSTRUCTIONS:					
<p>To update, please select "A", "D", or "C" and amend the relevant field:</p> <p>A Add D Delete C Change</p> <p>Existing Account Set Up Replication: 1. Tick this Box <input type="checkbox"/> 2. Provide Name 3. State Existing Account Number 4. Update fields for new account (applicable for same entity opening additional accounts in the same Service Location)</p>				✓ For New client, fields marked with an "*" must be completed ✓ Indicate Not Applicable (NA) if any field is irrelevant					
				SECTION 1 APPLICANT'S INFORMATION					
				Name * (FULL Registered Name)		In Bengali *			
						In English *			
				Registration Number *					
				Country of Incorporation *					
				Registered Address *					
						Contact Person			
				General Communications		Contact Number ()			
						Email Address			
						Fax			
				Mailing Address * & Contact Person (if different from above)					
				SWIFT BIC code (if applicable)					
				SECTION 2 ACCOUNT SET UP					
		Existing Account Number		Account Types *	Currency *	Account Title Identifies your account (preferred suffix eg: Payroll, Vendor Payment, etc)		Cheque Book *	
						<input type="checkbox"/> Yes			
						<input type="checkbox"/> Yes			
						<input type="checkbox"/> Yes			
						<input type="checkbox"/> Yes			
						<input type="checkbox"/> Yes			
		Statement Frequency *		<input type="checkbox"/> Daily	<input type="checkbox"/> Weekly	<input type="checkbox"/> Monthly	<input type="checkbox"/> Quarterly		
		Statement Delivery Mode additional to S2B *		<input type="checkbox"/> Post	<input type="checkbox"/> Internet	<input type="checkbox"/> Email (if different from above):			
		SECTION 3 S2B SET UP							
				Note: As a New Client, your S2B Group ID will be set up by default.					
		S2B Client Group Members Set Up							
		To use an Existing S2B Group ID, please specify (if not applicable, leave blank)		Your authorisation of the owner of the S2B Group ID may be required, if not previously provided (refer to FAQ Guide).					
		Email domain SCB should send emails to (part of email address after the @ symbol, ie @sc.com) ¹							
		S2B Set Up Special Instructions							
		For additional products & service requirements such as Host-to-Host, Liquidity Management, Collections, Trade or S2B Set Up replication (full or partial), please specify and/or contact your Relationship Manager.							

¹ This enhanced security provision ensures emails are directed to the correct email domain address. Leaving it blank could mean that S2B could send report to the wrong email domain.

Account Opening / Straight2Bank "S2B" Set Up New / Existing Client – (Bangladesh)

Existing Client	New Client												
<p>To update, please select "A", "D", or "C" and amend the relevant field:</p> <table border="1"> <tr> <td style="text-align: center;">A</td> <td>Add</td> </tr> <tr> <td style="text-align: center;">D</td> <td>Delete</td> </tr> <tr> <td style="text-align: center;">C</td> <td>Change</td> </tr> </table>	A	Add	D	Delete	C	Change	TRANSACTION AUTHORISATION REQUIREMENTS						
	A	Add											
	D	Delete											
	C	Change											
	If you have provided your own Mandate, please complete the Transaction Authorisation Requirements.												
	<p><i>Note: You cannot amend these settings if you are using an Existing S2B Group ID.</i></p> <p>Sequential Authorisation: <input type="checkbox"/> No <input type="checkbox"/> Yes</p> <p>Automated Send to Bank: <input type="checkbox"/> No <input type="checkbox"/> Yes</p>												
	Authorisation Requirements (Authorisation Category A, B, C, etc)												
	1. <input type="checkbox"/> No transaction limits <input type="checkbox"/>												
	2. <input type="checkbox"/> Transaction Limits Up To												
	3. <input type="checkbox"/> Transaction Limits Up To												
4. <input type="checkbox"/> Transaction Limits Up To													
5. <input type="checkbox"/> Transaction Limits Up To													
6. <input type="checkbox"/> Transaction Limits Up To													
<input type="checkbox"/> Specify Account / Company _____ <input type="checkbox"/> Apply to ALL Accounts (insert currency _____)													
<ul style="list-style-type: none"> Approving Signatories, Authorised Signatories (the Authorisers). One Category "Cat" A approver may sign up to 5,000, one Cat B approver can sign up to 20,000, and one approver from each Cat can sign above 20,000 up to 1 million. Authorisation Requirements A < 5,000, B < 20,000, A+B < 1,000,000. You may enter a maximum of 14 categories (Cat A to Cat N) with a maximum of 8 options of authorisation (eg. A+B+C+D+E+F+G+H Or J+J+J+J+I+I+I+I). For complex Transactional Authorisation Requirements, specify your requirements in the Special Instructions box below. 													
Administrators are responsible for managing your Straight2Bank setup including the creation and maintenance of other users, assigning entitlements and limits, and configuring usage of the system.													
<input type="checkbox"/> Administrator <input type="checkbox"/> Dual Control <input type="checkbox"/> Single Administrator													
USER INFORMATION													
<input type="checkbox"/> Yes, Users require access to all payment types. (please refer to the FAQ guide for the available payment types)													
<input type="checkbox"/> No, Users only require specific payment types. List payment types required:													
<table border="0"> <tr> <td>User Role *</td> <td><input type="checkbox"/> Re-activate</td> <td><input type="checkbox"/> Authorisers*: (indicate Cat A-N)</td> <td><input type="checkbox"/> Administrator</td> <td><input type="checkbox"/> Operator</td> <td><input type="checkbox"/> Viewer</td> </tr> <tr> <td></td> <td></td> <td>(Note: I.D Proof Requirement)</td> <td><input type="checkbox"/> Super Administrator (appointment letter required)</td> <td></td> <td></td> </tr> </table>		User Role *	<input type="checkbox"/> Re-activate	<input type="checkbox"/> Authorisers*: (indicate Cat A-N)	<input type="checkbox"/> Administrator	<input type="checkbox"/> Operator	<input type="checkbox"/> Viewer			(Note: I.D Proof Requirement)	<input type="checkbox"/> Super Administrator (appointment letter required)		
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Email ID *													
Mobile													
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Access	<input type="checkbox"/> All Accounts	DOB/ Memorable Date *											
	<input type="checkbox"/> Specific Account Numbers:												
Special Instructions (please specify whether for Transaction Authorisation Requirements or User Information)													

Account Opening / Straight2Bank "S2B" Set Up New / Existing Client – (Bangladesh)

SECTION 4

BANGLADESH REQUIREMENTS

Additional Applicant Details

Registration Authority & Country (For both Local/Foreign)	Company Registration Date
Trade Licence Number *	Date
Issuing Authority	
Electronic Tax ID (E-TIN) Number	VAT Registration Number/BIN (if any)

Additional Contact Details

If you have a Business/Office Address: Same as Mailing Address
 Same as Registered Address
 Different from Mailing and Registered Address (please fill in below):

Additional Information of the Applicant

Business Activities	Others (Please Specify)
Type of Product or Service	Yearly Turnover (BDT)
Legal Status	Others (Please Specify)
Amount of Initial Deposit	
Mode of Account Operation	<input type="checkbox"/> Singly <input type="checkbox"/> Jointly <input type="checkbox"/> Other

Annexure: Personal Information is required to be filled up and attached with this form.

DECLARATION

The Applicant applies to open the above Account(s) with Standard Chartered Bank (the "Bank"). Unless required by law, the Bank may decline the application without providing any reason. The Applicant has received, read and understood the Bank's Agreement (as described in the Definitions and Interpretations section of the attached terms and conditions) or other applicable terms and conditions (including those made available on the website www.sc.com/commercial/booklet/ (where applicable)) and agrees to be bound by the Agreement in connection with each requested Account. Defined Terms in the Agreement have the same meaning when used in this form.

	S.V.		S.V.
_____ Approving Signatories / Authorised Signatories * / Date		_____ Approving Signatories / Authorised Signatories * / Date	
_____ Name *		_____ Name *	
_____ Title *	For Bank Use Only S.V.	_____ Title *	For Bank Use Only S.V.
_____ Additional Approving Signatories / Authorised Signatories * / Date		_____ Additional Approving Signatories / Authorised Signatories * / Date	
_____ Name *	For Bank Use Only S.V.	_____ Name *	For Bank Use Only S.V.
_____ Title *	S.V.	_____ Title *	S.V.

Mandate (to be given by a company/partnership/society/club/trust)

To*: Standard Chartered Bank and all of its affiliates (the “Bank”)

Date*: _____

We, being _____¹ of the Client, hereby certify that the resolutions set out below are a true extract of the resolutions of the board of directors/members/trustees/partners of the Client passed with effect from the date shown below.

(Sign)	_____	(Sign)	_____
Name	: _____	Name	: _____
Title	: _____	Title	: _____

Name of the Company/Institution/Partnership (the “Client”)*	
Country of incorporation/establishment*	
Registration Number (if applicable)	
Date of the resolutions*	

EXTRACT OF RESOLUTIONS

After careful consideration and on being satisfied that it is for the benefit of the Client and in the interests of the Client, **IT WAS RESOLVED THAT:**

1. Approved Services and Approved Transactions:

The Client is hereby authorised to enter into the following transactions on an arms-length basis, and accept the following banking, financial and/or commercial services provided by the Bank from time to time (whether orally, in writing or through an electronic messaging or dealing system, or online trading platform or other channel), the “**Services**”:

- (a) **Account(s)** – open, operate and close any accounts with the Bank;
- (b) **Cash** – cash management services, including collections, payments, interest optimisation and sweeping services;
- (c) **Channels** – electronic banking (such as Straight2Bank Web) and/or other channel services, including self-administration and currency conversion functionalities;
- (d) **Lending** – credit facilities including general lending products, including without limitation, overdrafts, term loans, short-term loans, revolving loans or otherwise;
- (e) **Trade** – trade related products, instruments, financing or services, including the issuance, advising, or confirmation of trade instruments (including standby letters of credit and bank guarantees), negotiation of documentary credits, documentary collections (including import and export bills collections), trade-related lending (including pre-shipment and post-shipment financing, invoice financing and inventory financing), receivables purchase, receivables discounting and/or factoring, and any financing, service or product provided in relation to supply chain financing (including without limitation, vendor prepay programmes and trade payables management programmes);
- (f) **Securities Services** – custody, clearing and settlement, escrow, fund and trust, fund administration, trustee and transfer agent, middle and back office outsourcing, securities lending, asset servicing and any other administration and support services (including ancillary services); and
- (g) **Financial Markets** – foreign exchange and derivatives transactions, securities dealing and securities financing transactions, commodities sale and purchase transactions, precious metals transactions, deposits transactions, investment transactions and other types of hedging and treasury transactions (“**FM Transactions**”).

2. Powers of Category A Approving Signatories:

The Category A Approving Signatories listed in the Schedule to this Mandate may on behalf of and in the name of the Client:

- (a) **Transaction documents** – complete, execute and deliver any agreements, service supplements, application and set up forms, instruments, guarantees, undertakings, security documents, notices, certificates, declarations, letters, services levels memorandum, powers of attorney, notes and deeds, including supplements, amendments,

¹Delete as applicable.

APPROVED BY: _____
VERIFIED BY: _____

restatements or terminating the same, and any other documents in connection with any of the Services and additionally for FM Transactions, confirmations, master confirmation agreements, commodities or precious metals sale and purchase agreements, settlement instructions and settlement/payment netting agreements, and any other documents related to all of the foregoing, (the “**Documents**”) required by the Bank and/or the Client on such terms and conditions as the Category A Approving Signatories may deem necessary or desirable;

- (b) **Enter into Transactions** – enter into transactions (other than FM Transactions which shall be entered into in accordance with the Bank’s specific FM Transactions process) (including without limitation, the granting of any security deemed necessary by the Bank to secure the obligations of the Client in respect of any of the Services), and provide binding instructions, confirmations, notices or other directions and take any other action which the Category A Approving Signatory may deem necessary, in connection with the Services or transactions for and on behalf of the Client;
 - (c) **Amend the List of Category A Approving Signatories** – amend the list of Category A Approving Signatories and/or provide the Bank with an updated list of Category A Approving Signatories;
 - (d) **Agent of the Client Group Members** – when having been so appointed, act for and on behalf of the Client’s affiliates and/or subsidiaries (the “**Client Group Members**”);
 - (e) **Appointing a representative or agent** – (i) appoint any person, company, representative or agent (including a Client Group Member) to act for and on behalf of the Client, including delegating to such person, company, representative, agent or Client Group Member, full powers; and (ii) revoke any such appointment; and
 - (f) **General** – otherwise bind the Client and perform any other acts necessary in relation to the resolutions set out herein.
3. **Approving Signatory’s and Authorised Signatory’s Power to Delegate to an Authorised Signatory:**
- (a) **Category A Approving Signatories** may appoint any person, company, agent or Client Group Member as a Category B “**Authorised Signatory**” (and / or Authorised Dealers if required) to act on the Client’s behalf to carry out the purpose and intent of the foregoing resolutions and revoke any such delegation.
 - (b) **Category B Authorised Signatories** may appoint any person, company, agent or Client Group Member (except Authorised Dealers, where required) as a Category B “**Authorised Signatory**” to act on the Client’s behalf to carry out the purpose and intent of the foregoing resolutions and revoke any such delegation.
4. **Common Seal:** The Common Seal of the Client be affixed on any Documents in such form as is appropriate or required in accordance with its constitutional documents.
5. **Ratification:** Any action taken by any person on behalf of the Client in connection with the Services, transactions Documents, or FM Transactions, prior to the passing of the aforesaid resolutions be ratified, confirmed and approved in all respects.
6. **Duration:** These resolutions will remain in force unless and until the Client delivers to the Bank new resolution(s) revoking, amending or superseding these resolutions and the Bank has had a reasonable opportunity to update its records.
7. **Copy of Resolutions:** A copy of the foregoing resolutions be provided to the Bank.

SCHEDULE TO THE MANDATE

Category A – Approving Signatories* <i>Draw a line through any unused space.</i>	Any one to sign Any two to sign Other (insert details below)	<i>If you tick "Other", please describe the alternative method of operation in the Special Instructions area below.</i>
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The Category A Approving Signatories signatures also serve as approval of the appointment of the Category B Authorised Signatories and the Transaction Authorisation Limits (where required) as listed herein in this Schedule to the Mandate:

<div style="text-align: right; margin-bottom: 10px;"><small>Signature</small></div> <div style="text-align: right; margin-bottom: 10px;">Date: _____</div> Name: _____ Title: _____ Contact Details Office: _____ Mobile: _____ Email: _____	<div style="text-align: right; margin-bottom: 10px;"><small>Signature</small></div> <div style="text-align: right; margin-bottom: 10px;">Date: _____</div> Name: _____ Title: _____ Contact Details Office: _____ Mobile: _____ Email: _____
<div style="text-align: right; margin-bottom: 10px;"><small>Signature</small></div> <div style="text-align: right; margin-bottom: 10px;">Date: _____</div> Name: _____ Title: _____ Contact Details Office: _____ Mobile: _____ Email: _____	<div style="text-align: right; margin-bottom: 10px;"><small>Signature</small></div> <div style="text-align: right; margin-bottom: 10px;">Date: _____</div> Name: _____ Title: _____ Contact Details Office: _____ Mobile: _____ Email: _____

<u>Special Instructions:</u>
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Category B – Authorised Signatories* <i>Draw a line through any unused space.</i>	Any one to sign	Any two to sign	Other (insert details below)
	<i>If you tick "Other", please describe the alternative method of operation in the Additional Instructions area below.</i>		

<p>Signature</p> <p style="text-align: right;">Date: _____</p> <p>Name: _____</p> <p>Title: _____</p> <p>Contact Details</p> <p>Office: _____ Mobile: _____</p> <p>Email: _____</p>	<p>Signature</p> <p style="text-align: right;">Date: _____</p> <p>Name: _____</p> <p>Title: _____</p> <p>Contact Details</p> <p>Office: _____ Mobile: _____</p> <p>Email: _____</p>
<p>Signature</p> <p style="text-align: right;">Date: _____</p> <p>Name: _____</p> <p>Title: _____</p> <p>Contact Details</p> <p>Office: _____ Mobile: _____</p> <p>Email: _____</p>	<p>Signature</p> <p style="text-align: right;">Date: _____</p> <p>Name/ Company Name: _____</p> <p>Title: _____</p> <p>Contact Details</p> <p>Office: _____ Mobile: _____</p> <p>Email: _____</p>

Please select **ONE** of following:

the above Category B Authorised Signatories appointed by the Category A Approving Signatories to act on the Client's behalf in relation to **ALL** resolutions stated above (except for resolution 2(c)); **OR**

the above Category B Authorised Signatories appointed by the Category A Approving Signatories to act on the Client's behalf in relation to **THE FOLLOWING** resolutions:

delete as applicable:

1. Resolutions [1
2. Resolutions [2
3. Resolution 3 (b) (*enables Category B Authorised Signatories to appoint additional and replacement Category B Authorised Signatories without a further Mandate or approval from the Category A Approving Signatories (except in relation to Authorised Dealer(s) (if required))*)

For avoidance of doubt, Resolutions 4, 5 and 6 apply equally to the Category B Authorised Signatories.

Special Instructions:

Each person/entity appointed above, accepts the appointment as a Category B Authorised Signatory. If there is insufficient space, please provide the full list of Category B Authorised Signatories on a separate schedule on Client letterhead.

Date*:

Transaction Authorisation Limits

Transaction Authorisation Limits shall apply in respect of the Category A Approving Signatories, Category B Authorised Signatories or any combination*:

Authorisation Requirements (Name / Title / Authorisation Category A, B, C, etc.)	Transactions Limits Up To (USD)
No Transaction Authorisation Limits	

Standard Chartered

Standard Terms

These are the Standard Terms forming part of the Agreement governing the following services (each a **“Service”**) provided by the Bank: (a) Accounts; (b) cash management services, including payments, collections, interest optimisation and sweeping (automated, rule-based transfer of funds on a recurring basis) services; (c) electronic banking and other Channel services; and (d) other services which the Bank specifies.

It is agreed:

1. DEFINITIONS AND INTERPRETATIONS

1.1 In these Standard Terms:

“Account” means any bank account maintained with the Bank.

“Affiliate” means, in relation to a body corporate, any other body corporate that controls, is controlled by or under common control with it. For the purpose of this definition, a body corporate **“controls”** another body corporate if the first body corporate, directly or indirectly, owns more than half of the issued equity share capital or has the power to appoint more than half of the members of the governing body, of that other body corporate.

“Agreement” comprises the Standard Terms, the RCS, the relevant Country Supplement and any other terms and conditions agreed between the Parties for a Service.

“Authorised Person” means any person authorised to act on Your behalf in accordance with any mandate (or equivalent in writing) or otherwise, as acceptable to the Bank.

“Authority” means any government, quasi-government, inter-government, supranational, administrative, regulatory or supervisory body or authority, court or tribunal with jurisdiction over You or any Bank Member.

“Bank” means the Bank Member that operates and provides Accounts or other Services to You in the relevant Service Location. “Bank” is also referred to as “We”, “Our” or “Us” in other documents constituting the Agreement.

“Bank Member” means Standard Chartered PLC or any of its Affiliates.

“Banking Day” means a day on which banks are open for general business in the applicable Service Location.

“Channel” means any means or method (including host to host connectivity, application programming interfaces, an electronic banking channel, a website, SWIFT, the internet, telephony, fax and email) through which the Parties connect or communicate for any purpose including electronic transmission of instructions, other information, data or documents.

“Client Group” means You and Your Affiliates.

“Country Supplement” means terms and conditions applicable to Services provided in a Service Location.

“Delegated Service Provider” means any provider of cash deposit or withdrawal machines, cash-in-transit or other security services, courier or delivery services, technology services or any other services, used or engaged by the Bank in connection with a Service, excluding any Payment System Service Provider.

“Digital Certificate” means an electronic application used to verify identity or protect electronic messages.

“Electronic Credential” means a mode of identification and authentication (in the form of a combination of an identification

code, password or Electronic Key) assigned to or selected by You or a User.

“Electronic Key” means a smart card, security token, biometric or any other mode of authentication or verification in any form.

“Force Majeure” means any natural disaster, epidemic, war, hostilities, terrorism, civil disorder, industrial action, act or order of any Authority, change in law, change in the availability, legal usage, convertibility or transferability of any currency, computer system malfunction or failure, third party interference with a computer system, delay or non-availability of goods or services supplied to the Bank or You by a third party, or other circumstances beyond the Bank’s reasonable control.

“Insolvency Proceedings” means, in relation to a person, any corporate action, legal proceedings or other analogous procedure or step in any jurisdiction in relation to: (a) suspension of payments, moratorium of any indebtedness, bankruptcy, winding up, dissolution, administration and reorganisation (other than a solvent liquidation or reorganisation) or composition or arrangement with creditors; (b) the appointment of a liquidator (other than in respect of a solvent liquidation), receiver, administrator, judicial manager or similar officer in respect of such person or any of its assets; or (c) expropriation, attachment, sequestration, distress or execution affecting any of such person’s assets or the enforcement of any security over such assets.

“Instruction” means any instruction which contains the information the Bank: (a) requires to carry out the instruction; (b) receives via a Channel agreed by the Bank; and (c) believes in good faith has been given by an Authorised Person and is transmitted with such testing or authentication as the Bank may specify.

“Intellectual Property Rights” means any rights in relation to tangible and intangible intellectual and industrial property and the right to apply for them, existing anywhere, including any invention, patent, design or utility model rights, logo, domain names, copyright, trade mark, service mark, database right, topography right, commercial or confidential information, know how or trade secret and any other rights of a similar nature or effect, whether or not registered or capable of being registered.

“Loss” means any loss, damage, demand, claim, liability, cost or expense (including any direct, indirect or consequential loss, loss of profit, loss of goodwill or loss of reputation) whether or not it was foreseeable or likely to occur.

“Parties” means the Bank and You.

“Payment Instrument” means any cheque, traveller’s cheque, demand draft, cashier’s order, money order or other similar instrument

“Payment System Service Provider” means any payment, clearing or settlement system, clearing house, financial institution (including other Bank Members), payment intermediary, payment facilitator, acquirer, mobile wallet provider, communications service provider or other service provider providing part of the mechanism through which payments or collections are routed or cleared, used or engaged by the Bank in connection with a Service.

“RCS” means the regulatory compliance statement (also available on www.sc.com/en/rcs) setting out the legal and regulatory requirements that apply to Your relationship with the Bank.

“**Service Location**” means the country or territory in which an Account or other Service is provided.

“**System Materials**” means all technology used to provide Channels, Electronic Keys, Digital Certificates and equipment the Bank makes available to You or Your Users.

“**Tax**” means any tax, levy, impost, duty or other charge or withholding of a similar nature (including any associated penalty or interest payable) required by law.

“**User**” means any person You designate to access and use any Channel.

“**You**” and “**Your**” means the person identified in the relevant account statements or confirmations from the Bank as the client to whom the Bank is providing the relevant Service.

1.2 Any reference in the Agreement to:

- (a) a document includes any amendment, variation, supplement or its replacement;
- (b) “**person**” includes any individual, company, corporation, unincorporated association or body (including a partnership, trust, joint venture or consortium), government, state, agency, organisation or other entity whether or not having separate legal personality;
- (c) a Party or a person includes its successors in title, permitted transferees and permitted assigns;
- (d) “**law**” includes any law, regulation, rule, directive, order, request, guidelines, sanction, embargo and restriction of or agreement with any Authority and any interpretation, application or enforcement of such law;
- (e) “**including**” is not limitative;
- (f) “**writing**” includes email, fax transmission or other electronic means of communication legibly received and “**written**” has the corresponding meaning;
- (g) the singular includes the plural and vice versa;
- (h) if there is any inconsistency between the:
 - (i) Standard Terms and any other Service terms and conditions, the latter will prevail for the purposes of that Service;
 - (ii) Standard Terms and the relevant Country Supplement, the Country Supplement prevails;
 - (iii) English version of the Agreement and any other version, the English version prevails, to the extent permitted by applicable law.

2. PARTIES' RESPONSIBILITIES

- 2.1 Each Party must use reasonable care and skill when providing or using a Service. You must comply with the Bank's operational, security and authentication procedures, technical requirements and product parameters for the Service.
- 2.2 You must provide all information, documents and authorisations reasonably requested by the Bank, and promptly notify the Bank of any changes.
- 2.3 You must comply with all applicable laws and agree to the RCS.
- 2.4 You must obtain independent legal, tax, accounting and other advice. The Bank does not owe You any advisory, fiduciary or other similar duty.
- 2.5 You must: (a) ensure that all Electronic Credentials, System Materials and the Bank's service documentation are kept secure and confidential, and are not misused; and (b) implement robust controls on Channel use, including the detection, prevention, removal and remedy of malware threats introduced into such Channel. You are responsible for Your Users' actions and must

immediately notify the Bank of any actual or attempted security breach or problems with any Channel.

- 2.6 If You nominate a third party to connect to or access any Channel on Your behalf (“**Appointee**”):
 - (a) such nomination is subject to the Bank's consent and may be subject to additional terms;
 - (b) You authorise the Bank to communicate with You through the Appointee, and disclose to the Appointee Instructions and information provided by or relating to You;
 - (c) You must ensure that the Appointee meets Your requirements and that the Appointee uses the Channel solely for providing services to You;
 - (d) You must ensure the Appointee complies with all terms and conditions relating to use of the Channel, and You are responsible for all acts and omissions of the Appointee;
 - (e) the Bank is not responsible for monitoring proper operation and availability of the Appointee's systems; and You bear all risks associated with such arrangement; and
 - (f) if You wish to cease such arrangement, You must give the Bank reasonable prior written notice.

3. INSTRUCTIONS AND COMMUNICATIONS

- 3.1 Instructions and communications to the Bank are effective only when actually received and must be: (a) in writing; and (b) given or sent via a Channel acceptable to the Bank, to the relevant address and department as the Bank notified in writing.
- 3.2 The Bank may, but is not obligated to, act on verbal Instructions and communications. Subject to any applicable law, You consent that telephone conversations may be recorded and such recordings used as evidence in any dispute.
- 3.3 If You give Instructions and communications by telephone, fax or email, You bear all risks involved, including fraud or interference by third parties, breakdown or failure of transmission and corrupted, incomplete or delayed transmission.
- 3.4 The Bank reserves the right not to act on Instructions or communications or perform a Service on a non-Banking Day in the Service Location. Instructions or communications received after cut-off times may be treated as received on the next Banking Day.
- 3.5 The Bank may act on incomplete or inconsistent Instructions if it reasonably believes it can clarify such information without referring to You.
- 3.6 The Bank may refuse to process any Instruction:
 - (a) reasonably considered to be unclear, conflicting, incorrect or incomplete;
 - (b) that would or might cause the Bank to breach its policies or any law;
 - (c) where You fail to comply with the Bank's reasonable requests for information, documents or authorisations;
 - (d) which may result in an unauthorised overdraft (overdraft limits are at Bank's sole discretion, may be cancelled at any time and may be subject to additional terms); or
 - (e) having a valid reason for doing so, including where there are allegations of fraud or illegality.
- 3.7 The Bank will take reasonable steps to comply with Instructions to stop, reverse or cancel a transaction but is not responsible if it cannot.
- 3.8 Communications to You may be sent to the address notified by You to the Bank and are effective, if sent by:
 - (a) fax, at the successfully sent transmission report time;
 - (b) hand or courier, at the time of delivery;
 - (c) post, six Banking Days after posting;
 - (d) email, at the time sent; and

(e) any other Channel, at the time effected.

- 3.9 Subject to applicable law, Instructions, communications and documents: (a) digitally signed and supported by a Digital Certificate or Electronic Key; or (b) accepted via an electronic Channel (including click-through or other forms of digital authentication), have the same legal effect, validity and enforceability as if signed in writing.

4. AUTHORISED PERSONS

- 4.1 You are bound by Your Authorised Persons' actions and must ensure they are given the appropriate authorisations and act within such authority. An Authorised Person is deemed to have the authority to give Instructions, sign any document and perform any act on Your behalf, including when You act as a representative or agent of another person.
- 4.2 Changes in Authorised Persons are effective from when the Bank has updated its records.
- 4.3 The Bank will accept anyone using Your Electronic Keys or any Electronic Credential as being authorised to act on Your behalf, and is not required to check the authority of such person. You remain responsible for all automatically processed transactions while the Bank is processing Your request to turn off a User's access to a Service.

5. DEPOSITS AND WITHDRAWALS

- 5.1 For deposits made other than by cash or electronic transfer, the Bank does not have to credit an Account before receiving payment in cleared and unconditional funds. If the Bank does, it is conditional upon subsequently receiving the funds.
- 5.2 The Bank may cancel or reverse any credit or payment it makes (including any interest paid) or any other transaction:
- to correct a mistake;
 - where it has not received cleared and unconditional funds in full or promptly;
 - where required to return the funds to the relevant payer or drawer; or
 - where it has other reasonable grounds for doing so, including where there are allegations of fraud or illegality.
- 5.3 You represent and warrant that You have full legal title to each deposit and accept full responsibility for the authenticity, validity and correctness of signatures, endorsements and particulars appearing on any Payment Instrument deposited.
- 5.4 You must remain the owner of all Account credit balances and must not grant any right, security or other interest to any third party.
- 5.5 Any Account credit balance is only repayable at the Service Location where such Account is maintained. The Bank pays interest on credit balances in Accounts where the Bank has expressly agreed to do so.
- 5.6 You authorise the Bank to send Your payment Instructions to Payment System Service Providers where required.
- 5.7 For Onsite Cheque Printing Service:
- You must obtain and pay for all equipment and stationery ("**Equipment**") necessary for cheque printing from third-party providers as specified by the Bank and must ensure the Equipment is kept secure, not lost or misused; and
 - the Bank makes no representation or warranty in respect of the Equipment and You bear all risks arising from its use and of duplicate cheques being produced as part of this Service.

- 5.8 Where the Bank provides virtual account numbers, You must promptly notify the Bank of:

- any deviation in usage of the virtual account numbers from what You had represented to the Bank; and
- known or suspected unauthorised transactions or irregularities involving virtual account numbers, and provide the Bank with such information and assistance as the Bank reasonably requires.

6. YOUR PAYMENT OBLIGATIONS AND INDEMNITY

- 6.1 You must pay the Bank on demand any debit balance on an Account.
- 6.2 Interest is charged on all overdrafts and accrues on a daily basis.
- 6.3 You must pay the Bank all fees, charges, expenses, interest and other amounts (including any applicable value added tax or goods and services tax) for Services, without set-off, deduction or counterclaim.
- 6.4 The Bank may debit any amount due or payable by You to the Bank from any of Your Accounts and may charge interest on any unpaid amount, from the due date to the date the Bank receives payment.
- 6.5 Bank fees, charges and interest rates are set out in the Bank's pricing communications, which may change from time to time, subject to any mandatory notification or consent requirements under the laws of the Service Location.
- 6.6 You must promptly indemnify the Bank on demand against any Loss arising from or incurred by the Bank in connection with:
- the Bank providing any Service;
 - the Bank acting or relying on any Instruction or communication it believes in good faith was given by an Authorised Person;
 - You or any Authorised Person breaching any obligation or representation;
 - any order or request of a court or other Authority relating to You or Your Accounts or transactions;
 - the Bank making currency conversions in accordance with the Agreement; or
 - any Tax payable by the Bank on, or calculated by reference to, any amount paid or payable by or to You under the Agreement (excluding any Tax payable by the Bank on the Bank's net income),
- except where such Loss is caused by the Bank's fraud, wilful misconduct or gross negligence.

7. BANK'S SET-OFF RIGHTS

- 7.1 The Bank may set off any obligation You or any Client Group member owes the Bank or any Bank Member, against any obligation owed by the Bank to You or any credit balance in any of Your Accounts. The Bank may vary the date for payment of any amount by the Bank to You and make currency conversions for the purpose of the set-off. For the purposes of this clause, "**obligation**" includes matured or unmatured, actual or contingent, present or future obligations. If the amount of any obligation is unascertained, the Bank may estimate the amount.

8. LIMITATION OF LIABILITY

- 8.1 The Bank is not liable for any Loss You may incur arising from or in connection with:
- the Bank acting in accordance with the Agreement or complying with any law;
 - the Bank acting or relying on any Instruction or communication the Bank believes in good faith has been given by an Authorised Person;
 - You or any Authorised Person breaching any obligation or representation;
 - any act or omission of another Bank Member; or
 - any Force Majeure event,

whether the Loss arises out of breach of contract, a tort, under statute or otherwise. The Bank remains liable for Your direct loss caused by the Bank's fraud, wilful misconduct or gross negligence. Notwithstanding the foregoing, the Bank excludes any liability for indirect or consequential losses or loss of profit whether or not they were foreseeable or likely to occur.

- 8.2 The Bank is not liable for any fraud, wilful misconduct, negligence, insolvency or other act or omission of:
- any Payment System Service Provider; or
 - any Delegated Service Provider except as the Bank expressly agrees otherwise in relation to a Service.
- 8.3 If and to the extent the Bank is liable, the Bank's total liability for Your Losses incurred in a calendar year in connection with the following is limited to US\$100,000 or its equivalent in aggregate:
- failure or disruption of any Channel;
 - mobile wallet payment or collection Service; or
 - fraud, wilful misconduct, negligence, insolvency or other act or omission of Delegated Service Providers.
- 8.4 The Services and the System Materials are provided on an "as is" and "as available" basis, and all terms, conditions and warranties express or implied by law (including fitness for purpose) are excluded to the extent permitted by applicable law.
- 8.5 You must notify the Bank as soon as possible once aware of the material facts of any claim against the Bank, so that the Bank may take appropriate action, including conducting investigations, reserving rights against third parties, preserving evidence and preventing recurrence.

9. ACCOUNT INFORMATION AND REPORTS

- 9.1 You must check Your account statements, confirmations, advices and reports from the Bank and promptly notify the Bank in writing of any mistakes or unauthorised transactions.
- 9.2 Other than material errors or omissions: (a) the Bank's records of all communications, transactions and other information are conclusive; and (b) any rate, price or amount owing to or by You as notified by the Bank are conclusive.
- 9.3 Without prejudice to the RCS, You authorise the Bank to disclose any information provided by or relating to You to any Client Group member, Payment System Service Provider or Delegated Service Provider in connection with any Service.
- 9.4 Where the Bank collates and reports on data (including payer identity, invoice numbers, payment advices and transaction details) it receives from You or third parties, including Your customers, Payment System Service Providers, Delegated Service Providers, networks and interchanges as part of a Service, it assumes no responsibility for checking the authenticity, accuracy and completeness of such data.

10. CURRENCY CONVERSION

- 10.1 The Bank may make currency conversions on any amount received or payable in connection with a Service, using the Bank's applicable prevailing exchange rate or an exchange rate expressly agreed to by the Parties. You must pay the Bank's usual charges for such conversions. If a currency conversion transaction (or part of it) is cancelled, You are liable for the costs relating to and any Loss arising from the cancellation.

11. TAXES

- 11.1 If You are required to deduct any Tax from a payment to the Bank, You must pay to the Bank any additional amount as may be necessary to ensure that the Bank receives the full amount of the relevant payment as if that deduction had not been made.
- 11.2 If the Bank is required to deduct any Tax from a payment to You, the Bank does not have to increase the amount payable.
- 11.3 Each Party agrees to deduct the Tax, pay the Tax to the relevant Authority in accordance with applicable law and, if requested, give the original receipts to the other Party.

12. TERMINATION AND SUSPENSION

- 12.1 Either Party may terminate any Service (or part of it) by giving the other Party at least 30 days' prior written notice.
- 12.2 The Bank may terminate any Service (or part of it) by giving You notice with immediate effect if:
- You breach any obligation or representation under the Agreement or any other agreement between the Parties;
 - You are the subject of any Insolvency Proceedings (and termination is permitted by applicable law);
 - providing the Service or complying with the Agreement may cause the Bank to breach any law; or
 - the Bank considers circumstances reasonably exceptional to do so.
- 12.3 The Bank may suspend any Service (or part of it) at any time, including where required by law or where a Force Majeure event has occurred. If the Bank does so, it must notify You as soon as reasonably practicable if permitted by law.
- 12.4 Upon closure of an Account or termination of a Service, You must pay the Bank all amounts You owe in relation to the Account or Service (including any debit balance on the Account), return all materials relating to the Service provided by the Bank and comply with all reasonable requests in connection with closing the Account or terminating the Service.
- 12.5 Termination of a Service (or part of it) does not affect the accrued rights and obligations of the Parties.

13. PARTNERSHIPS

- 13.1 All partners are bound by the Agreement, and are jointly and severally liable for all debts and other liabilities You owe the Bank, even with changes in the partnership or its name. Any person who ceases to be a partner remains liable for all debts and other liabilities You owe the Bank which have accrued up to and including the date on which that person ceases to be a partner.

14. INTERMEDIARY / SERVICE PROVIDER

- 14.1 If You are an intermediary or providing payment / collection services to Your customers ("Customers", who may include other Client Group members), You represent and warrant on a continuing basis that
- You have: (i) satisfactorily performed all "know-your-customer" and other anti-money laundering checks in

accordance with applicable laws and Your policies (including verification of each Customer's identity and source of funds and the nature of each Customer's transactions), and will retain such information for such time as required and, if the Bank requests, provide such information without unreasonable delay; and (ii) have appropriate processes to detect and report any suspicious Customer activity to ensure no violation of applicable laws;

(b) You require each Customer to comply with all applicable laws;

(c) You enter into the Agreement and use the Services as principal and not in a representative capacity;

(d) You have all approvals and authorisations for carrying on Your activities; and

(e) each Customer understands and has acknowledged that the Bank owes no obligation to the Customer and the Customer has no right to claim against the Bank in relation to the Services provided to You.

15. INTELLECTUAL PROPERTY RIGHTS

- 15.1 All Channels, System Materials and Bank service documentation including upgrades, and associated data provided by the Bank are its own or its service providers' property or are open source software and subject to the protection of Intellectual Property Rights. All licences granted by the Bank or its service providers are on a revocable, non-exclusive, non-transferable basis and subject to additional licence terms (including fees) as the Bank may notify You.
- 15.2 You must not:
- reverse engineer or attempt to extract the source code from the System Materials, except where this restriction is expressly prohibited by applicable law;
 - change, make copies or derivative works or adaptations of, sub-license or redistribute any part of, the Channel, System Materials or Bank's service documentation without the Bank's written permission; or
 - use the Channel, System Materials or Bank's service documentation other than for receiving the Services.
- 15.3 The Bank may review and change its Channels without incurring any liability to You. The Bank may decide not to maintain, support or modify a Channel, or maintain a superseded version.

16. GENERAL

- 16.1 The Bank may enter into fee sharing arrangements with Payment System Service Providers and Delegated Service Providers. If You request, the Bank will provide details of such arrangements, if permissible.
- 16.2 The Bank may assign, transfer or otherwise deal with all or any of its rights and/or obligations under the Agreement without Your consent, and the Bank may disclose information provided by or relating to You for such purposes. You must not assign, transfer or otherwise deal with Your rights and/or obligations under the Agreement without the Bank's prior written consent.
- 16.3 The Agreement and any Service may be changed by the Bank from time to time and the Bank will notify You of such change and its effective date.
- 16.4 You confirm You have not relied and will not rely on any oral or written representation or warranty made, or purportedly made, by or on behalf of the Bank, except as set out in the Agreement.
- 16.5 If any Agreement provision is or becomes illegal, invalid or unenforceable in a jurisdiction, that provision is severed for that

jurisdiction only and the other Agreement provisions remain in full force and effect.

- 16.6 The Parties' rights under the Agreement are in addition to any other rights independent of the Agreement.
- 16.7 If the Bank does not exercise a right or remedy under the Agreement, it may still exercise it later.
- 16.8 Any document which forms part of the Agreement may be executed in counterparts, all of which together constitute one and the same instrument.
- 16.9 Except where the Parties expressly agree otherwise for a specific Service, a person not a party to the Agreement has no right to enjoy or enforce any benefit under it and the consent of any person not a party to the Agreement is not required to amend the Agreement.

17. GOVERNING LAW AND DISPUTE RESOLUTION

- 17.1 The Agreement and all non-contractual obligations arising in any way out of or in connection with the Agreement, any Account or other Service are governed by the laws of the relevant Service Location, and the Parties submit to the non-exclusive jurisdiction of the courts of the Service Location.
- 17.2 You irrevocably waive any sovereign and other immunity in any jurisdiction from legal proceedings, attachment before or after judgment, or execution of judgment.

18. PROCESS AGENT

- 18.1 Where required by the Bank, You must irrevocably appoint a process agent to receive documents in a court action in connection with the Agreement and notify the Bank of the process agent's name and address. If You fail to comply, the Bank may (on Your behalf) appoint a process agent and the Bank will notify You of the name and address of that process agent and service of any legal process on such process agent shall constitute service on You.

Regulatory Compliance Statement (the “Statement”)

1. Disclosure of Information

The Group (“we”, “us” or “our”) needs to use and share client information to operate effectively including in connection with our provision of products and services to you and for the purposes of client servicing.

We will keep information provided by or relating to you confidential, except that we may disclose such information (i) to any Bank Member; (ii) to any Bank Member’s professional advisor, insurer, insurance broker or provider of services to facilitate the Group’s operations and provision of products and services across multiple countries (such as operational, administrative, data processing and technological service providers) who are under a duty of confidentiality; or (iii) as required by Law or any Authority.

“**Affiliate**” means, in relation to a company, any of its subsidiaries, holding companies or any other subsidiary of any such holding company and (where applicable) any representative and branch office in any jurisdiction.

“**Authority**” means, government, quasi-government, administrative, regulatory or supervisory body or authority or court or tribunal having jurisdiction over any Bank Member.

“**Bank Member**” means Standard Chartered PLC or any of its Affiliates and “**Group**” means all Bank Members.

“**Law**” means any law, regulation, rule, directive, order, request, guideline, sanction, embargo and restriction of or agreement with any Authority.

2. Privacy

To comply with applicable Laws and in the course of providing products and services to you, we will need to collect, hold, use and share Personal Information of your Data Subjects.

Our Privacy Statement (<https://www.sc.com/en/privacy-policy.html>) outlines how the Group processes Personal Information. You agree to make your Data Subjects aware of our Privacy Statement.

“**Data Subjects**” means all individuals whose Personal Information we receive in the course of our banking relationship with you, including your direct and indirect beneficial owners, directors, officers and authorized persons.

“**Personal Information**” means any information relating to Data Subjects.

3. Compliance with Laws and Financial Crime Compliance

The Group is committed to complying with Laws (including applicable financial crime compliance laws and regulations such as those related to anti money laundering, anti-bribery and corruption) in all jurisdictions in which the Group operates and the Group will not be obliged to do anything if by doing so it would or might cause the Group to breach any applicable Law.

As the Group’s ability to comply with Laws is directly linked to the conduct of our clients, we require you to comply with all applicable Laws, and conduct your business in a manner which will not place yourself or the Group in breach of all applicable Laws.

If you become aware of any breach, or any action, investigation or proceeding brought against you or your subsidiaries with respect to any breach of any applicable Law in connection with our provision of products and services to you or matter set out in this Statement, you will notify us promptly (unless prohibited by Law to do so).

4. Sanctions

The Group is obliged to comply with sanctions Laws including those of the United States, United Kingdom, European Union or any of its member states (“**Sanctions**”). Any breach of Sanctions may have a serious impact on our reputation, franchise, regulatory relationships and could impair the Group’s ability to provide products and services to and enter into transactions with clients.

As the Group’s ability to comply with Sanctions is directly linked to the conduct of our clients, you confirm and will ensure that (i) you and your subsidiaries are not targets or the subject of Sanctions; and (ii) no product, service or transaction (or proceeds of the same) involving a Bank Member has or will be utilised for the benefit of any person that is a target or subject of Sanctions or in any manner that would result in you or your subsidiaries or any Bank Member being in breach of any applicable Sanctions or becoming a target or subject of Sanctions. We reserve the right to not provide any product or service or process any transaction if by doing so it may cause us to breach the Group’s Sanctions policy.

5. Tax Information Compliance

The Group has obligations under various tax information reporting Laws (such as the Foreign Account Tax Compliance Act) to collect information from our clients, report information to Authorities and withhold tax from payments to clients in certain circumstances.

We may require you or your Data Subjects to provide documents and information for the purposes of establishing your tax status and that of your Data Subjects. You will promptly inform us of any changes to such documents and information or change in circumstances that may indicate a change in your tax status or that of your Data Subjects.

If you or your Data Subjects do not provide documents or information when we request it, we may make our own decision about your tax status and treat you accordingly.

We may be required to withhold taxes from payments made to you for onward remittance to applicable Authorities.

6. Client Classification

From time to time, we may request and obtain information from you and/or third-party or public sources, to determine your regulatory classifications (or that of the funds that you manage) under applicable Laws. These classifications will be notified to you and used by us to comply with our obligations including reporting, business conduct, margin and collateral, and other requirements under applicable Laws.

You will inform us immediately and in any event prior to entering into any transaction with us if any regulatory classification that we have previously notified you of or information (including contact details) that we have about you and/or the funds that you manage is known by you to be inaccurate or incomplete. Unless we receive notification otherwise, you shall be deemed to have (i) confirmed such regulatory classifications and that the information that we have about you and/or the funds that you manage is complete and accurate; and (ii) agreed and consented to the Group reporting your derivative transactions with us to any Authority (including trade repository(ies)).

7. Provision of Information

You agree to (or will procure that your Affiliates and Data Subjects) provide such documents and information as we may reasonably request in relation to matters covered by this Statement. You will promptly inform us of any changes to documents and information provided to us so that they are up to date, accurate and complete.

8. Sustainability

We maintain various position statements on sustainability (<https://www.sc.com/en/sustainability/position-statements>) which set out the framework around how we manage environmental and social risk. All services and transactions provided by the Group will be in accordance with these position statements.

9. Termination and Suspension

We may suspend a transaction or service or terminate a transaction, service or our relationship with you if (i) you breach any applicable Law or offend any matter set out in this Statement or (ii) by executing the transaction, providing the products and services or continuing our relationship with you, it will cause us to breach any applicable Law or offend any matter set out in this Statement.

10. Product Documents

This Statement shall form part of any specific legal documentation governing a product, service or transaction that you enter into with us ("**Product Documents**").

In relation to any product, service or transaction under a Product Document, the relevant terms of such Product Document will prevail to the extent they are in addition to or inconsistent with this Statement.

11. Communication and Updates

You consent to receiving this Statement and any other information relevant to you through various methods, including letter, email or our website (irrespective of such information being personally addressed to you). Please read any such information carefully. Should you have any questions, we recommend that you seek independent legal and / or financial advice.

The most current version of this Statement (including translations) is available on our website (www.sc.com/en/rcs/). We may also provide other important regulatory information in relation to this Statement on our website or on any other website as notified by us.

Where you have a Financial Markets relationship with the Group, information on the regulatory standards we adhere to and how it may affect you can be found on our website (www.sc.com/rcs/fm).

We reserve the right to amend this Statement and any other important regulatory information provided to you on our website(s). We recommend that you regularly review the information on our website(s) as it may be updated from time to time. These updates shall apply to our relationship going forward and automatically.

Standard Chartered Country Supplement (Bangladesh)

For Services provided to You in or into Bangladesh, the Agreement will be amended as follows:

Capitalised terms used but not defined in this Country Supplement have the meanings set out in the Agreement.

Standard Terms Country Supplement

1. The following is added as new Clauses 3.10 and 3.11 (*Instructions and Communications*):

“3.10 As the Bank requires original signed Instructions pursuant to applicable laws:

- (a) unless instructed in writing to the contrary the Bank is authorized, but not obliged, to act on Your Instruction(s) transmitted through a facsimile and/or an email.; and
- (b) You undertake to present to the Bank, within the same Banking Day as the fax and/or email is transmitted to the Bank, the original signed Instruction(s) clearly marked “Already faxed/emailed. Please avoid duplication.”

3.11 You understand and/or agree that for service of notice in Bangladesh through post or mail, provisions of section 27 of the General Clauses Act 1897 shall apply.”

2. The following is added as a new Clause 17.3 (Governing Law and Dispute Resolution):

“The Services provided within the jurisdiction of Bangladesh are subject to laws of Bangladesh and conditions specified by Bangladesh Bank (Central Bank of Bangladesh).”

Standard Chartered Account Opening - Annexure: Personal Information

Please complete in BLOCK LETTERS and "✓" where applicable.

(This form should be filled up & attached with the main part of Non-Individual Account Opening Application Form)

Photo

Date: _____

INFORMATION RELATED TO INDIVIDUAL

1. Account Title: _____

2. Name of Individual (in English): _____
Name of Individual (in Bengali): _____

3. Relationship with the Account (Please tick in relevant box):

1st Applicant 2nd Applicant 3rd Applicant Director Partner

Sole Proprietor Minor Guardian Attorney Holder Account Operator / Signatory

Trustee Beneficial Owner (BO) Others _____

4. Father's name: _____ 5. Mother's Name: _____

6. Husband's / Wife's Name: _____ 7. Nationality: _____
(For foreign nationals, passport with valid visa / work permit (where applicable) must be mandatorily provided)

8. Resident Status: Resident Non-Resident
(Where applicable, Bangladesh Bank's Guidelines on Foreign Exchange Transactions has to be followed)

9. Date of Birth (dd/mm/yy): _____ 10. Gender: Male Female Third Gender

11. Place of Birth (With country): _____

12. Occupation & Designation: _____

13. Identification Document:

a) National ID Number: _____

b) Passport Number: _____ Expiry Date: _____

c) Birth Registration Certificate Number: _____

d) Others (has to be mentioned specifically): _____

14. Electronic-Tax ID (E-TIN): _____

(Any one document must be provided from the list of documents referred in (a) to (c). For non-residents and foreign nationals, copy of the passport with relevant visa must be provided. For minor, Birth Registration Certificate with an additional photo ID of customer/authentication certificate with photo from reputable individuals of the society. These 'reputable individuals' are: First Class gazetted officers, City Corporation Mayors, Members of Parliament, Notaries Public and Foreign Embassy high-officials. This Authentication Certificate must contain the photograph (with attestation on top) of the customer/account operator.)

15. Present Address: _____
Upzilla/Thana _____ District _____ Post Code _____
Nearest Landmark _____ Country _____

16. Permanent Address: _____
Upzilla/Thana _____ District _____ Post Code _____
Nearest Landmark _____ Country _____

17. Contact: Address: Present Permanent

Office Tel: _____ Mobile (1): _____ Mobile (2): _____
Email: _____

Account Opening - Annexure: Personal Information Form

I/We hereby declare that the information provided in this form is true. I/We will provide the information/document(s) to the Bank as and when required.

Signature: _____	Signature: _____
Name: _____	Name: _____
Date: _____	Date: _____

Signature: _____	Signature: _____
Name: _____	Name: _____
Date: _____	Date: _____

FOR BANK USE

Comments: _____

Account Number: _____ Unique Customer ID No (Relationship No): _____

Name, Seal and Signature of the account opening official

Name, Seal and Signature of the approving official (Branch Manager)