

## IMPORTANT INFORMATION DOCUMENT

**Dear Customer,**

Thank you for applying for Business Advance (SME Loan) of Standard Chartered Bank. To ensure that there is clarity regarding the bank's offer, we request you to go through the declaration given below, and sign your acceptance on the same. Kindly retain your copy of this declaration for future reference.

**Declaration**

I/We herewith enclose my application for ..... of Standard Chartered Bank, and hereby confirm that I/we have been clearly explained on the points as mentioned below.

### IMPORTANT!

**Monetary transactions of any sort through cash or cheques between customer and Bank officials or third party sales representatives are strictly prohibited. Bank will not be liable for such transactions under any circumstances.**

**1. Product Applied for :**

I/We have applied for..... of BDT .....only.  
Please tick any one of the following. You can apply for only one Business Advance (SME Loan) in this application form.

- |   |   |
|---|---|
| <input type="checkbox"/> Secured Overdraft Fully Cash Secured (SOD) | <input type="checkbox"/> Loan Against Property (LAP)* |
| <input type="checkbox"/> Business Installment Loan (BIL)*           | <input type="checkbox"/> Commercial Mortgage (CM)*    |
| <input type="checkbox"/> Others                                     | * Term Loan Products.                                 |

**2. Application Processing and Loan Disbursement:** Application processing time i.e. loan decision (approval/decline/defer) of different Business Advance products are denoted in the following table. I/We have noted that time required for application processing is indicative and shall be measured after the date of submission of all relevant loan documents including availability of CIB report from Bangladesh Bank as per Bank criteria. The indicative time required for disbursement is subject to submission of all required documents, pledging of all required security and satisfactory CIB report.

In working days	SOD/Secured BIL	BIL/BIL+BOD	LAP/LAP+BOD	CM
Application Processing	1	7	7	7
Loan Disbursement	1	1	2	2

**3. Loan Application Fee:** No fee is required to apply for Business Advance.

**4. Loan Features:** The loan features of ..... has been explained to me/us as follows,

<b>Interest Rate</b>	.....% per annum (Reducing Balance Method)
<b>Tenor for Term Loans only</b>	.....months
<b>Against Cash Security*</b> (Please tick [✓] only one)	<input type="checkbox"/> %100 Cash security against the loan amount <input type="checkbox"/> %30 Cash security against the loan amount <input type="checkbox"/> %15 Cash security against the loan amount <input type="checkbox"/> %10 Cash security against the loan amount <input type="checkbox"/> Zero Cash security against the loan amount <input type="checkbox"/> Not Applicable
<b>Against Property Security*</b> (Please tick [✓] only one)	<input type="checkbox"/> Residential Property <input type="checkbox"/> Commercial Property <input type="checkbox"/> Commercial + Residential Property <input type="checkbox"/> Not Applicable

\* Security must be in form and substance acceptable to the Bank.

**5. Payment Protection Insurance (Optional) :**  Chosen by customer

I have read and understood the terms and conditions of my chosen Insurance Facility from the insurance company.

**6. Loan related Fees and Charges**

**6.1 Processing Fee** - No processing fee will be charged for new loan or top-up loan amount.

**6.2 Valuation fee and Legal Fee [for Loan Against Property / Commercial Mortgage]** - I/We will be required to pay in CASH (to be deposited in appropriate account at Bank) a non-refundable valuation fee of BDT 5000 only and a legal fee of BDT 7000 only per property, regardless of the approval, deferral or decline of the loan application. Bank representative will guide me/us regarding the process of payment of fees at the Bank's branches. In case I/we change the proposed property for mortgage after the bank processes the initial valuation and legal checking of the property, I/we will have to bear additional fee of subsequent valuation and legal checking as per carded fees mentioned above. The legal and valuation fees already paid for any property that may undergo legal and valuation process as per my/our instruction, but eventually not mortgaged against the loan provided by the bank, shall not be refunded.

**6.3 Any other Incidental Cost [for Loan Against Property / Commercial Mortgage]** - Any other incidental Cost [for example, Mortgage Creation Cost etc] pertaining to the mortgage registration process will have to be borne by me/us at actual. If bank incurs any such Incidental Cost on due course of processing the loan, I/we hereby authorize the bank to debit my/our account for equal amount [at actual].

**6.4 Early Settlement Charge** - For term loan 2% on outstanding amount if repaid at any given time before maturity of the loan.

**6.5 CIB charge** - CIB charge of BDT 100 only shall be charged for each loan processing and renewal.

**6.6 VAT & Stamp Charge** - All charges and fees are subject to VAT to be paid by the customer in accordance with the laws of Bangladesh. Stamp charge will be at actual, to be paid by the customer.

7. **Post Dated Cheque (PDC):** Subject to the approval of this facility to avail Business Advance, if PDCs are provided for the EMI payment (if and as applicable), all these PDCs must be crossed at the time of hand over to the bank or its authorised representative.
8. **Penal Interest Rate :** For the overdraft facilities, 3% p.a. above the existing rate of interest. For term loans, 24% p.a. on overdue amount.
9. **General Insurance:** The property held as security against this facility must be insured against risk of fire, earthquake and flood (in addition against cyclone for Chittagong only) by an insurance company approved by the bank. The insurance cannot be less than the loan amount, and the name of the Bank must be included as loss payee in the insurance policy. I/we must pay the insurance premium regularly at my/our own responsibility and renew the Insurance Policy from time to time if so necessary. As required by the bank the property must be insured throughout the term of the loan.

**Choice of Insurer:**  Green Delta Insurance  Rupali Insurance  Others.....

10. **CIB Undertaking:** If loan is approved, prior to disbursement one (1) copies of undated and duly signed CIB Undertaking requires to be submitted with your authorization letter. As per your authorization letter, the Bank will be authorized to fill out the CIB undertaking and conduct CIB report search through CIB online system as and when bank deems in necessary.

**11. Other Terms and Conditions:**

- a. Any information declared by me/us may be, but is not obliged to be verified by the bank.
- b. The bank has the right to retain all information and documents provided by me with this loan application.
- c. The bank will obtain my/our CIB report and retain it for future reference.
- d. The loan amount and disbursement is at the sole discretion of Standard Chartered Bank and no commitment has been given regarding the same to me/us. In addition, no prior commitment was made to me/us on concession or discount from standard charges.
- e. The bank will issue pay-order in favor of the vendor and deliver it to the borrower in case of asset financing. Account will be credited in all other cases.
- f. The first EMI payment will be due within 30 days from the date of disbursement of the loan.
- g. I/We hereby authorize the bank to use and disclose detailed information relating to the Business Advance application, my/our relationship with the bank to any credit rating agency, bank, financial institution, leasing company, any regulatory authority having jurisdiction over the bank; having any person required by a court of competent jurisdiction; any agent, contractor or third party service providers of the bank, any potential assignee of the bank, any company within the Standard Chartered Group, and any other person under a duty of confidentiality to the bank. Such disclosures will be made for purposes as the bank may in its sole discretion require and without any reference to me/us.

**12. Following list of documents are required for Loan Against Property and Commercial Mortgage only:**

The following property related documents are required to complete legal vetting of your property. Please attach the below documents with this Business Advance application form. After reviewing your submitted property related documents we will inform you of the status or any further requirement. Also please note that incomplete documents will cause delay in processing of your loan.

12.1 For Private / Freehold Land	
1	Ownership Deed (photocopy)
2	Baya Deed for at least 25 years, if any (photocopy)
3	Development Agreement / Joint Venture Agreement with the land owner / developer
4	Power of Attorney (if any)
5	Recent Survey Report (i.e. Math Parcha duly attested)
6	CS, SA, RS Parcha, City Jorip Khatian (PS, BS, RS Parcha - only applicable for Chittagong)
7	Mutation Parcha with Mutation Proposal Sheet
8	Duplicate Carbon Receipt (DCR) with Mutation Order Sheet
9	Up-to-date Municipality Tax Receipt
10	Up-to-date Land Tax Receipt
11	Non-Encumbrance Certificate (NEC)
12	Approved Plan / Layout Plan and Approval Letter by RAJUK / CDA / Concerned Authority
13	Any other documents as advised by the bank's lawyer

12.2 For Government / Leasehold land	
1	Lease Deed /Ownership Deed (photocopy)
2	Baya Deed for at least 25 years, if any (photocopy)
3	Development Agreement / Joint Venture Agreement with the land owner / Developer
4	Power of Attorney (If any)
5	Power of Attorney Acceptance Letter from Lessor of the Property
6	Mutation (any one) (a) Mutation Letter from RAJUK/CDA (b) Mutation Letter from National Housing Authority (NHA) (c) Mutation Letter from Ministry of Works
7	Duplicate Carbon Receipt (DCR) with mutation order sheet
8	Up-to-date Municipality Tax Receipts
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12	City Jorip Khatian (If applicable)
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**13. PODI:**

Positive Odd Day Interest (PODI) occurs when the loan booking date and first instalment dates are more than a month apart. This can also occur in the case of a due date change where, on account of a due date change, the difference between the last repayment date and next repayment date is more than a month. You hereby consent to realize PODI from your account.

**14. NODI:**

Negative Odd Day Interest (NODI) occurs where the gap between loan booking date and first instalment date or gap between last instalment date and next instalment date (in the case of a due date change) is less than a month. NODI will not be realized from your account.

Customer's Acceptance	
01 Customer's Signature and Seal	
Date	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
02 Customer's Signature and Seal	
Date	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Bank Use Only	
Bank Representative Name	_____
Signature and Date	_____
Designation	_____

Bank Copy

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  - 4 Power of Attorney (If any)
  - 5 Power of Attorney Acceptance Letter from Lessor of the Property
  - 6 Mutation (any one)
    - (a) Mutation Letter from RAJUK/CDA
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**Customer's Acceptance**

01 Customer's Signature and Seal  
 Date

02 Customer's Signature and Seal  
 Date

**Bank Use Only**

Bank Representative Name \_\_\_\_\_

Signature and Date \_\_\_\_\_

Designation \_\_\_\_\_