

### General Terms and Conditions of Services:

**07. Concern on Associated Party:** Customers must be aware of the risk and responsibility of delegate, joint account-holder, company signatory, supplementary card-holder, etc. (as applicable) and immediately notify the Bank on any discrepancy/ unusual matters with these associated party. In the event of dispute raised to Bank, the operation of the account may be suspended temporarily by the Bank, till either amicable or legal resolution is not achieved.

**08. Termination of Banking Relationship:** Customer can close his/her Bank account at any time without assigning any reason with written closing instruction. Similarly on regulatory mandated reason Bank may close customer's account at any time but with notice and on other grounds giving reasonable prior written notice. During such termination of relationship all related dues, outstanding, charges, Tax, VAT, Excise-duty, etc., need to be settled and unused cheque leaves, cards, any other device/ instrument provided by the Bank need to be returned to Bank; so that no unauthorized party can put the bank or the customer in any unwarranted situations.

### General Products and Services for All Clients:

Customers and clients can enjoy benefits of products and services Bank offers from its wide range of offerings:

Cheque Clearing & Collection Service	
Regular Value Clearing	High Value Clearing / Same Day Clearing (BDT 5 Lac & above)
Evening Banking / Saturday Banking	Remittance Facilities

### Products and Services for Retail Customers

To be the primary choice among retail customers, Retail Banking Unit, Standard Chartered Bangladesh offers innovative products with unique features and smart banking service & solutions. The wide range of products and services are designed to cater needs of individual customers. With 26 Branches and 87 ATMs, Retail Banking Unit in SCB Bangladesh has established significant exposure and attracted quality retail banking customers. The Products that are offered under retail banking banner are:

Savings Account	Current Account	Term Deposit Accounts	Safe Deposit Lockers
-----------------	-----------------	-----------------------	----------------------

ATM / Debit Cards	Online Internet Banking	Credit Cards	Personal Loans
Mortgage Loans	Auto Loans	Foreign Exchange Services	

### Online / Internet Banking

Customers can access their bank & credit card accounts and transact online through SCB's Online Banking website [www.sc.com/bd](http://www.sc.com/bd). Customers need to sign up for registration by submitting the application form in the branches, calling to the 24 Hours Client Centre or do it instantly in the Bank's Internet Banking page. Log in will require user ID and password customisable by the account/ card holder. The facilities available include viewing Bank account and credit card balances, generating account/ card statements, funds transfer to own or third party accounts and other banks' accounts, bill payments for registered billers, ordering chequebooks, etc. Further details can be available from any of our branches or from the Internet Banking site <https://www.sc.com/bd/en/>

### Products and Services for Business Clients

At Standard Chartered Business Client, we understand your business is unique. So, we have made it a point to offer solutions that address your specific business needs. From managing your working capital, aiding business expansion, business protection or increasing your yield. Choose what we can do for you and your business.

Current Account – Non Individual	Term Deposit Accounts	Special Notice Deposit (SND) Account – Non Individual
Business Installment Loan (Bil)	Loan Against Property (Lap)	Commercial Mortgage (CM)
"Orjon" (Business Installment Loan For Women Entrepreneurs)		Straight2Bank (S2B)

### Products and Services for Corporate & Institutional and Commercial Clients

SCB Bangladesh provides corporate and institutional clients with a comprehensive range of capabilities and solutions, from facilitating working capital needs to sophisticated capital raising solutions. With a proud history as a trade bank, SCB offers a full scope of innovative, customised solutions in cash management, trade finance, securities services, etc.

Deposit Products			
Local Currency Accounts	Current Account	Special Notice Deposit Account (SND)	Savings Account
Powerplay Account	Fixed Deposits	Foreign Currency Accounts	Convertible Taka Account
Non-convertible Taka Account	Non-Resident Investors Taka Account	Non-Resident Foreign Currency Deposit Account (NFCD)	Exporters Retention Quota Account

Trade Products			
LC Issuance and Prepaying Own LC	Import Bills for Collection, Avalisation & Discounting ("IBCAD")	Avalisation of Draft Under IBC	Shipping Guarantees
Loan Against Trust Receipt (LATR)	Export Bills under Letters of Credit	Advising and Transfer of LC	Import Loan (IML)
Export Bills under Collection	Guarantees & Standby LCs		

Loan Products		
Term Loan	Short Term Loan	Overdraft

### Financial Markets Services & Products:

Financial Markets Bangladesh has been recognized as the unparalleled market leader in Bangladesh by Corporate and Institutional Clients. The bank has been a pioneer in the market for introducing new products, providing the first derivatives across FX, Rates and Commodities over the past decade and continues to focus on innovative risk management solution for clients.

Foreign Exchange	Rates	Money Markets
Credit Sales	Commodities	Structured Solution

### Electronic Banking Services

#### Straight2Bank:

Our electronic banking platform for Corporate, Institutional and Commercial clients is an Internet based solution that provides a full range of transaction capabilities as well as comprehensive range of reporting options. Clients can

initiate trade and payment transactions online more securely and can have access to their account statements, collection and trade reports from anywhere in the world, subject to prevailing regulations of the country.

### Management of Complaints & Feedbacks

We are committed to provide our customers with the best service experience. We know that despite our best efforts, customers may occasionally have concerns that they would want to share with us. We promise to address all the concerns promptly, efficiently and with utmost courtesy & fairness. We believe this gives us the opportunity to continually improve the quality of our products and services, valuing the feedbacks of our customers.

### Different channels where Customers can register Complaints/ Feedback

Customers who wish to provide feedback or register complaints may use the following channels available with the Bank:

- For Retail & Business Clients: 24-hour Client Centre at + 88 8332272 or 16233 (from your mobile).
- For Corporate & Commercial Clients: + 88 8332272 or 16233 (from Mobile) from 10:00 am to 6:00 pm or email us at [Straight2bank.Bd@sc.com](mailto:Straight2bank.Bd@sc.com). (working days)
- Visit any of our Branches; speak directly to a service staff or drop feedback / complaint in Feedback / Complaint Box.

Retail Clients can email us at [customer.enquiries@sc.com](mailto:customer.enquiries@sc.com) or Write to us at: Client Experience Unit, Retail Banking, Standard Chartered Bank, 67 Gulshan Avenue (Level-2), Gulshan, Dhaka- 1212

Customers can approach our Customer Service Officers at the branches. The information on the Client Centre numbers and the different channels mentioned above are available in all our branches in Bangladesh. Further, this is also available in our Website and can be accessed through the following link:

<https://www.sc.com/bd/personal-banking/service-quality/service-first/en/>

In fine, we are Here for good and this Customer Charter is a promise to ensure good customer experience and service. Our goal is to be the Bank you recommend to Friends and Colleagues.

For more details call 8332272 or 16233 (mobile).

\*Conditions apply

# Customer Charter Standard Chartered Bank Bangladesh

01 February 2016

We are a leading international banking group, with around 84,000 employees and a 150 years history in some of the world's most dynamic markets. We bank the people and companies driving investment, trade and the creation of wealth across Asia, Africa and the Middle East, where we earn around 90 per cent of our income and profits. Our heritage and values are expressed in our brand promise, Here for good.

Standard Chartered PLC is listed on the London and Hong Kong Stock Exchanges as well as the Mumbai and National Stock Exchanges in India. In Bangladesh we operate here for over 110 years with all required regulatory approvals and under the auspicious supervision of Bangladesh Bank.

Standard Chartered Bank (SCB) strongly believes that the survival and growth of a bank depends on its customer-banker relationship which is built on trust. Thus as apprehended by Bangladesh Bank - a 'Customer Charter' is the minimum core pledge for the banks to enroot and nourish this trust through its services and operations. Acknowledging this spirit, SCB has formulated this Customer Charter.

## Introducing our Customer Charter.

SCB sees - a happy customer meets his financial needs through satisfactory services from us and gives us the opportunity to contribute in the national economy. With this vision, our Customer Charter provides brief information on various facilities or services provided to customers in ordinary course of business and highlight our commitments towards customer satisfaction and simultaneously ensure accountability and responsibility of its officials and staff. Though this charter is neither a legal agreement nor only explains our commitment and responsibilities towards our customers but also specifies the obligation on the part of customers for healthy and fair practices in customer-banker relationships.

Copies of the Customer Charter will be available on request to all our customers at our branches and at our web site. All customers are requested to keep us informed of their experiences about the various services rendered by the Bank and feel free to comment on this charter. For further details and complete information on our products, terms & conditions or service, please visit our branches or our website or write to us or call at contact numbers available on our website [www.sc.com/bd](http://www.sc.com/bd) or contact us at the following:

**Head, Client Experience, Retail Banking**  
**Standard Chartered Bank**  
**67, Gulshan Avenue, Dhaka - 1212**

**Note:** Information given in this document is current as of January 31, 2016, which is subject to change/revision. Only very brief information on various services/ facilities is shared in this document.

## Key Commitments to our Customers

01. Operating banking business with proper regulatory licence and approvals.
02. Displaying Notices that are mandated by the regulators at branches & website.
03. Displaying banking hours and holiday notices.
04. Showcasing products and services at branches & website.
05. Rendering friendly, fast & accurate services to customers' overall banking relationship and providing Solutions to their financial needs.
06. Attending to all customers present in the banking hall during the business hours.
07. Providing separate Meeter & Greeter counter in large and high traffic branches.
08. Installing Intelligent Queue Management System (IQMS) in large & high traffic branches for managing customer queue in systematic manner.
09. Ensuring our documents and procedures are clear and

give complete information about our products and services.

10. Displaying interest rates for various deposit & loan schemes and standard fees & charges at the branches.
11. Notifying changes in interest rates, fees, charges, etc.
12. Providing details of various deposit schemes/loan services of the Bank.
13. Informing customers/ clients about the Value Added Services such as Internet Banking, SMS Banking, ATM services, etc., along with the relevant charges levied for that.
14. Providing complaint/ feedback forms at every branch and also at our website, which customer can submit and get acknowledgement immediately. Also customers can enquire / share feedback/ complaint in our 24 Hour Client Centre.

## We Expect our Customers to:

01. Consciously read and understand all relevant product features, terms & conditions, tariff, banking practices, norms, etc., and ask bank-staff immediately for any clarifications.
02. Helping us meeting the "Know Your Customer (KYC), Customer Due Diligence (CDD)" obligations by making complete & correct disclosure about their identity, occupation, address etc., of his/her own and that of associated parties like co-applicant, delegate, nominee, beneficial owner, signatories, etc., at the time of opening account and at periodical intervals as per regulatory requirements from time to time.
03. Notifying us whenever address, contact number, Transaction Profile, mandate, ownership, etc., require any change And keeping the account up-to-date and active.
04. Taking precautions that are indicated for protection of their accounts.
05. Availing services like Automated Teller Machine (ATM), online banking, BEFTN, etc., to reduce risks associated with cash-transactions.
06. Following the banking norms, practices, functional rules and abide by the terms and conditions prescribed for each banking products and services.
07. Cooperating in paying government Tax, VAT, Excise-Duty, etc., applicable to their accounts and also complying to instructions like Hold, Freeze, etc., from any regulatory body.
08. Paying service charges for non maintenance of minimum balances, return of cheques, remittances, collections, etc. The details of fees & charges are available on the Bank's web site and also with branches.
09. Providing valuable feedback on our services so as to

enable us to correct our mistakes and improve our customer service and responding to Bank on any query to keep customers' account updated and to provide required services.

## Fair Banking Practices:

**Customers are requested to:**

01. Ensuring safe custody of cheque book, credit & debit cards and statements.
02. Checking details of the cheque, namely, date, amount in words & figures, crossing, writing from the left and crossing-out blank spaces, etc., before issuing it.
03. Abstaining from issuing cheque without adequate available balance or with alterations and give clear instruction during Positive-Pay verification in clearing and over counter to Bank staff (as applicable).
04. Maintaining minimum account balance as required by the Bank.
05. Noting down account numbers, details of FDR, locker numbers, etc., separately & confidentially.
06. Informing the Bank immediately of any change in address, telephone number, email ID, contact details, etc.
07. Informing branch/ Client Centre immediately, for change in Residential status (as per local/foreign exchange regulations/ guidelines).
08. Informing loss of demand draft, Debit / Credit Card, cheque leave (s)/book, key of locker, password, PIN, important banking instrument, etc., immediately to the branch.
09. Paying interest/ charges, instalments, locker rent and other dues on time, to ensure uninterrupted services.
10. Not signing blank cheque(s). So also not record specimen signature on cheque book and keeping ATM card & PIN together or not to write PIN on unsecured documents.
11. Informing the branch immediately, when a Minor turns into Major or in the event of the unfortunate demise of any of the account holders and produce required document on time to serve the customer better.
12. Checking statements, transaction vouchers, bank communications addressed to him/her and notifying bank immediately on any discrepancies. Customers are also expected to retain applicable banking records/ instruments- like copy of statements, offer-Letter, loan -agreements, guarantees, etc., as applicable to reduce any dispute with bank or other customers/ associated parties.

## General Terms and Conditions of Services:

01. **Service charges & Tariff:** Bank provides various services to customers & clients for which fees, service

charges, commissions are levied which are compiled in the Schedule of Charges/Tariff. Specific/ exceptional services relate to the product(s) the customers hold may warrant specific charges. These charges are reviewed/ revised from time to time and usually notified through our branch offices, branch display and website. The prevailing Schedule of Charge is available in the bank's website [www.sc.com/bd](http://www.sc.com/bd).

02. **Account Dormancy:** Ensuring customer's safety and security is Bank's prime duty. Non maintenance of account transactions for longer period may call for declaring the account as dormant or unclaimed-to restrict potential unauthorised transactions. This status can be regularised with customer's positive initiation & verification. For balances remaining unclaimed for more than 10 years will be subject to respective provision of the Bank Company Act. Details are available with SCB branches or in 24 Hours Client Centre.
03. **CDD information sharing & A/C closure on CDD failure:** Bank updates customers/ clients' information as per regulatory & SCB Group requirements time to time. In the event, the documents are not updated despite repeated reminders; temporary restrictions in account conduct may be imposed until the requirements are met. In case of unsatisfactory CDD, account can be closed with notice.
04. **Banks resolution on cross-border transactions:** Bank is committed to complying with legitimate international regulations-like Sanctions, FATCA, Canadian tax regulations, etc-that are imposed by relevant regulatory authorities. As such cases, the Bank may not allow certain transaction and services and which may be also subject to disclosure to respective international regulatory bodies.
05. **Confidentiality and disclosure:** Whilst the Bank maintains strict confidentiality in all matters relating to customers' account(s) and business; however, Bank is also liable to make disclosure to regulatory authorities of the country and to authorized offices of Standard Chartered Group. Bank may use authorized 3rd party/ outsourced companies to facilitate customers' banking services under the Bank's duty of confidentiality.
06. **Electronic/Digital Banking:** Customers are expected to be aware of their responsibilities in relation to using - Internet Banking, 24 Hours Client Centre, SMS banking, email, ATM, Bills-pay, etc., by ensuring appropriate platform, channel, password, mandate, indemnity, etc.