



Saadiq Credit Card Application Form

January 2020

LLID Number: _____

Relationship Number (If applicable): _____

Source: _____

BDO/RM Code: _____

Segment Code: Salaried (Salary account with SCB) Self Employed
 Salaried (Salary account with Other Bank) Other
 Businessman

Please note:

- You do not have to be a Standard Chartered Bank account holder to apply for a Credit Card
- Use CAPITAL LETTERS
- Tick boxes as appropriate and write N/A where not applicable for you
- Countersign all overwritings or corrections you make
- Complete all sections of the application form. Incomplete application may be delayed or canceled
- Primary Card Applicant must be over 19 years of age
- Supplementary Card Applicant(s) must be at least 18 years of age

Required Documents

(For existing customers of Standard Chartered Bank, all of the following documents may not be required.)

- Enclose the following documents:
 - a) Photograph (2 copies)
 - b) Copy of National ID card (for Bangladeshi nationals) and copy of passport and valid work permit (for foreign nationals)
 - c) Personal Bank Statement as applicable
 - d) If salaried, latest original salary certificate/pay slip
 - e) If self-employed, copy of Trade License and personal/company bank statement for the last 12 months.
 - f) Copy of eTIN (Tax Identification Number) Certificate

Note: Our bank staff will guide you in case of any additional documentary requirements.

1 Select Card Type - Your Card will have global usage privileges (against your Travel Quota)

I want to apply for a: Saadiq Visa Platinum Card Saadiq Visa Gold Card

Currency: BDT

2 Please tell us about yourself

Your full name (as in Passport/ID): Mr. Mrs. Ms. _____
First name Middle name Last name Alias

Date of birth: District of birth: _____ Country of birth: _____

Tax ID Number (eTIN): _____ Mobile No. _____

Your name, as you would like it on the card

(leave one space between names, do not use title and nick name, with spaces maximum 19 characters allowed):

Are you an existing customer of the Bank?

Yes (in that case please go to section 5 directly)

Existing Account Number:

Existing Card Number:

Note: If you feel any of your existing data is to be changed then please fill up the specific fields below & we will update that accordingly replacing your existing data already recorded with us for all Products.

No (please fill up the fields below)

Father's name: _____

Mother's name: _____

Spouse's name: _____

Gender: Male Female Nationality: Bangladeshi Others (please specify) _____

Educational qualification: Post Graduate Graduate Diploma HSC Other _____

Marital status: Single Married If married, no. of dependents: _____

ID Type: National ID Passport (For foreigner only) Others _____

ID No. _____ ID issue date: _____

ID issue country: _____ ID expiry date: _____

3 About your residence

Your Residential Status Owned Rented Company provided Family Owned Other If rented, rental per month Tk _____

Residential address: _____

City: _____ Post code: _____

Nearest landmark: _____ No. of years at current address: _____ Year _____ Month _____

Permanent address: _____

District of permanent address: _____ Country of permanent address: _____

Your contact details: Office phone: _____ Ext. number: _____

Residence phone: _____

4 Occupation (with details)

You are Salaried Student Self Employed Retired Unemployed Homemaker Salaried (Controller/Owner/Director)

Company name: _____ No. of years with current organization: _____

Designation: _____ Department: _____ Employee no: _____

Office address: _____

Name of previous organization: _____ Phone: _____

Total work experience in years: _____ Business established on (if self employed):

Nature of business: _____ Business address: _____

_____ District of business address: _____

Country of business address: _____ Nearest Landmark: _____ City: _____ Post code: _____

Which one would you like to have your mailing address? Residential Address Office Address

*Your Mobile Number and E-mail address is mandatory

5 Details of other credit cards

Card no.	Bank name	Credit limit	Member since
1. <input type="text"/>	_____	_____	_____
2. <input type="text"/>	_____	_____	_____

6 About Your Other Bank Finance

Bank name & branch	Account no.	Installment amount (Tk.)	Outstanding amount (Tk.)
1. _____	_____	_____	_____
2. _____	_____	_____	_____
3. _____	_____	_____	_____

7 Standing Instruction

Yes, I would like to have my Account automatically debited each month for payment of my credit card dues as follows:

*Monthly Payment % Minimum amount Due
 _____ % of current balance

Standard Chartered A/C no.

Note: *If this is left blank, your account will be debited for the Minimum Amount Due.
*Conditions apply (as stated in Declaration)

Signature (1)

Signature (2) Joint Accountholder

8 Mailing Instructions

For Card delivery:

Your Card will be delivered to your Residence address Office address (address as mentioned in this Application Form)

Please be informed that if we are unable to deliver your Card at your mailing address, the Card may be forwarded to your preferred branch.

Please mention your preferred branch: _____

9 Card Cheque Application

Please supply one (1) Cheque Book:

Yes

*Note: First Cheque Book of 10 leaves at free of cost

10 Statement Delivery & Electronic Banking Services

For Statement delivery & other correspondence (Please Tick)

e-Statements: (e-mail _____)

Paper Statement (the address would be the same as selected for card delivery)

You will be automatically subscribed to our Electronic Banking Services, including eStatements, SMS Banking, Electronic Alerts and Online Banking. You may use these Electronic Banking Services after activation.

If you do not wish to avail any of the Electronic Banking Services, please check the relevant boxes below:

eStatement SMS Banking Online Banking

11 Declaration on CIB Undertaking

I/We would like to authorise the Bank to retrieve my/our CIB report through CIB Online system based on the CIB undertaking provided with this application. This undertaking is valid until we inform the Bank to disregard this instruction. You are also authorised to search CIB report online as and when required by the Bank for the purpose of applied loan or credit card. Please note that for any change in personal information or directorship (where applicable), we will notify the bank in writing to update the CIB database and obtain fresh CIB report.

12 Primary Card Applicant Declaration

Your signature below is proof of having read the following:

I/we are applying to open a credit card account with your bank. All my/our account related & personal information are attached herewith. If required, I/we shall provide any additional information/documents at the request of the bank. If the credit card is granted, I shall solely operate the card account unless otherwise instructed.

I/we declare that the information provided in this Application Form is true, complete and accurate and I/we have not willfully withheld any material fact. I shall inform you of any changes thereto. I/we hereby authorise Standard Chartered Bank to verify any information pertaining to this Application Form whatever sources it may consider appropriate. I/we accept that Standard Chartered Bank is entitled in its absolute discretion to accept or reject this Application without assigning any reason whatsoever and that the Application and its supporting documents shall become part of the Bank's records and shall not be returned to me. I hereby acknowledge that I have read and understood the Terms & Conditions governing to Standard Chartered credit card (given in the last page of this Application Form) and agree to comply with them. By signing on and/or activating and/or retaining and/or using my Standard Chartered Credit Card, I'll be bound by the Credit Card Terms & Conditions. Upon approval of my Application I/we agree to pay the prevailing fees. Where requested, I authorise Standard Chartered Bank to issue Supplementary Card (s) for use on my account to the person (s) named who I undertake is or over 18 years of age, and is a resident of Bangladesh and I agree that you may provide information to him/her about the account. In consideration of the Bank agreeing to accept my request for sending my Credit Card monthly statements to my e-mail address in lieu of paper statements sent through courier service, I hereby agree that all statements (whether through e-Statements service or other means of transmission) sent by the Bank for my Credit Card shall be accepted and upheld by me as correct and authentic. I declare that I shall not raise any objection against the Bank on its agreeing the same and fully accept the risk and responsibility of statements transmitted by the bank. The Bank does not warrant against any external factors affecting the privacy and/or security of e mails during internet transmission. I also agree to keep the Bank indemnified against all actions, proceedings, liabilities and claims cases damages costs and expenses in relations to or arising out of so accepting my request by the Bank and transmission statements and information through e-mail. I assure the Bank that I shall inform it in writing of any change in my e-mail address or any request for discontinuation of this facility to Card Services, Standard Chartered Bank shall not be liable or responsible for data corruption, delay and/or interception of the information so given and the Bank reserves the right to update and vary such information from time to time and at any time. I hereby agree to indemnify the Bank against any loss, damage, liability or cost incurred by the Bank on account of any breach by me or the Supplementary Cardholder. I also understand that the Supplementary Card fees shall be billed in my statement and it shall be my primary responsibility to honour all charges incurred on the Supplementary Card. The continuation of the membership of the Supplementary Cardholders shall be dependent on the continuation of my membership, I assume full responsibility for complying with the provisions of the Foreign Exchange Regulation Act 1947, and rules, orders and directives issued there under. I understand this card can be used for Internet transactions in line with Bangladesh Bank regulations pertaining to Internet transactions which may change from time to time. I hereby declare that I/we agree to have my security items (viz. Contact Centre TIN, Card Cheque, Internet Banking PIN, Credit Card PIN and other security items) delivered to my mailing address and also understand that Card Cheque and Credit Card will be delivered in deactivated status for security reason.

I/we irrevocably authorise and permit the Standard Chartered Bank to disclose and furnish such information that it deems fit concerning my Application, my business, accounts held with the Bank or my relationship with the Bank to the Bank's associates, branches, assignees, agents or other parties. I also irrevocably authorise and permit the Bank to disclose information about my Application/account to any credit rating /reference agency, bank, financial institution, any government regulatory agency or to any one else when the Bank deems it is in its interest to do so. The Bank will immediately comply with disclosure of information to any authority under any law. The Bank shall have the right to check my credit standing at any times as and when the Bank may deem fit without reference to me.

Terms & Conditions of Standard Chartered Bank ('the Bank') for Cardholders availing the Card Cheque service:

In consideration of the Bank agreeing to accept my request for Card Cheque, the Bank may, in its absolute discretion, issue a Card Cheque book in my name or in the name of my Supplementary Cardholder(s). If a Card Cheque book is issued, I undertake to be fully responsible for its safe custody at all times and I will immediately notify the Bank if the Card Cheque book or any of the Card Cheques contained therein, is lost or stolen. I understand that the Bank may in its absolute discretion, accept from me any stop cheque instructions (either orally or in writing) in cases where I have lost the relevant Card Cheque or, in other circumstances in which it shall be allowed by the law and agreed by the Bank. Should the Bank accept any such instruction from me or from some other person purporting to be me, I hereby undertake to indemnify the Bank against any loss, damage, cost (including any legal cost) or demand incurred by it as a result of, or in connection therewith. I take full responsibility of ensuring availability of necessary credit limit in my Credit Card while issuing a Card Cheque. I also fully acknowledge, confirm and accept that the Card Cheque is subject to the laws of Bangladesh. I further acknowledge and confirm that I shall pay the fees and charges as determined by the Bank for return of Card Cheques where my Card Cheque has been returned due to unavailability of Credit Limit. I acknowledge that activation of my Card Cheque book will constitute binding and conclusive evidence of my confirmation to be bound by these Terms and Conditions.

Disclosure Clause :

I/we hereby consent to Standard Chartered Bank Bangladesh (the "Bank"), its officers and agents disclosing information relating to me/us and my/our account(s) and/or dealing relationship(s) with the Bank, including but not limited to details of my/our facilities, any security taken, transactions undertaken and balances and positions with the Bank, to (i) the head office of the Bank, any of its subsidiaries or subsidiaries of its holding company, affiliates, representative and branch offices in any jurisdiction (the "Permitted Parties"); (ii) professional advisers and service providers of the Permitted Parties who are under a duty of confidentiality to the Permitted Parties; (iii) any actual or potential participant or sub participant in relation to any of the Bank's rights and/or obligations under any agreement between us, or assignee, novatee or transferee (or any agent or adviser of any of the foregoing); (iv) any rating agency, insurer or insurance/takaful broker of, or direct or indirect provider of credit protection to any Permitted Party; (v) any court or tribunal or regulatory, supervisory, governmental or quasigovernmental authority with jurisdiction over the Permitted Parties

Primary Card Applicant
Please attach a recent colour
passport-size photograph in
this box, write your name on
the back of the photograph.
(Please do not staple)

Signature as you would like on your Card
(sign within white area, use black ink only)

Primary Card Applicant's Signature

Date

For Bank's use only

Card no.

Credit Limit (in Taka) _____

Date

Promotion code (if any)

BDO/RM Code _____	Comments by Source (if any)
Team Name _____	
Source _____	
Yes, I have Checked the completely filled up application & attached appropriate document as per requirement.	
Signature of the Source _____	

13 Supplementary Card Application

Name of Supplementary Card Applicant: Mr. Mrs. Ms. _____
First name Middle name Last name Alias

Supplementary Card Applicant's name, as you would like it on the card (leave one space between names, do not use title and nick name, with spaces maximum 19 characters allowed): _____

Relationship with the Primary Card Applicant: Spouse Parent Brother/Sister Child Other (please specify) _____

Date of birth: District of birth: _____ Country of birth: _____

Are you an existing customer of the Bank?

Yes (In that case please go to signature directly)

Existing Account Number:

Note: If you feel any of your existing data is to be changed then please fill up the specific fields below & we will update that accordingly replacing your existing data already recorded with us for all Products.

No (please fill up the fields below)

Father's name (of supplementary card applicant): _____

Mother's Name (of supplementary card applicant): _____

Spouse's name _____

Gender: Male Female Nationality: Bangladeshi Others (please specify) _____

Occupation: _____

Marital status: Single Married If married, no. of dependents: _____

ID Type: National ID Passport (For foreigner only) Others _____

ID No. _____ ID issue date: _____

ID issue country: _____ ID expiry date: _____

Residential address: _____
 _____ City: _____ Post code: _____

Nearest landmark: _____ No. of years at current address: _____ Year _____ Month _____

Permanent address: _____

District of permanent address: _____ Country of permanent address: _____

Your contact details: Office phone: _____ Ext. number: _____

Residence phone: _____ Mobile No. _____ E-mail: _____

Which one would you like to have your mailing address? Residential Address Permanent Address Office Address

*Your Mobile Number and E-mail address is mandatory

Would you like to set up a spending limit per billing cycle for your Supplementary Card? Yes No

If yes, amount per month (Tk.) _____ or _____% of the card limit. (Lower of the two will be applicable and will be rounded-off to the nearest '00)

Please supply one (1) Cheque Book containing 20 leaves: Yes No

SUPPLEMENTARY CARD APPLICANT DECLARATION

I, the Supplementary Card applicant, agree to be jointly and severally liable for all transactions processed by the use of the Card(s) applied for and issued by Standard Chartered Bank to the Primary Card applicant and/or myself, and to be bound by all the terms and conditions of the Bank's Credit Card Agreement which accompanies the Card.

Supplementary Card Applicant

Please attach a recent colour passport-size photograph in this box, write your name on the back of the photograph.
 (Please do not staple)

Signature as you would like on your Card (sign within white area, use black ink only)

Supplementary Card Applicant's Signature

Date

Signature as you would like on your Card (sign within white area, use black ink only)

Primary Card Applicant's Signature

Date

Saadiq Credit Card Agreement

INTRODUCTION

It is important that you read and understand the following Terms and Conditions governing the use of Standard Chartered Islamic Card. If you do not understand any of them, please do not hesitate to contact us. Our staff at Card Services (CS) will be happy to assist you. By signing and/or, activating and/or retaining and/or using the card, you have agreed to be bound by these Terms and Conditions.

Knowledge of your rights and obligations will ensure that you are protected in the event of any unauthorised transaction on your Standard Chartered credit card account(s) and how you can gain the maximum benefit from the services we offer apart from enabling you to fulfill your responsibilities as a cardholder.

The issue of a Standard Chartered Islamic card is conditional upon the truthful completion of Banks Islamic card application form by a person under the laws of Bangladesh. The Bank reserves the right to issue a card or reject an application for the issue of a card without assigning any reason, notwithstanding that the applicant may prima facie satisfy the eligibility criteria, and is also subject to the Bank's satisfactory verification of the information supplied. We strongly recommend that you keep this booklet readily available as it contains information, which could be important for you later. To the extent of any inconsistency between the agreement and other terms and conditions, the agreement shall prevail.

1. DEFINITIONS

- i. **"Annual Fee"** means the fixed fees which are payable by the Cardholder to the Bank on an annual basis in consideration, of allowing continued usage of the Card. Such fee shall be determined by the Bank at its sole discretion from time to time.
- ii. **"ATM"** means an automated teller machine or any Card operated machine or device whether belonging to the Bank or other participating banks or financial institutions nominated from time to time by the Bank, which accepts Card.
- iii. **"Bank"** means Standard Chartered Bank and includes its successors and assignees.
- iv. **"Standard Chartered Group"** means each of Standard Chartered PI-C and its subsidiaries and affiliates (including each branch or representative office).
- v. **"Bangladesh Bank"** means the central bank of Bangladesh established under the Bangladesh Bank Order (P.O. 52 of 1972) and includes its successors and assigns
- vi. **"Card Account"** means the account opened by the Cardholder with the Bank for the purpose, of entering all credits and debits received or incurred under the Cards by the Primary Cardholder and the Supplementary Cardholder (if any) under the Terms and Conditions of this agreement.
- vii. **"Card"** means, as appropriate, a MasterCard or VISA card issued by the Bank to the Cardholder and includes primary and supplementary cards (whether now, renewed or replaced).
- viii. **"Cardholder"** means an individual whose name is in a card account and who is responsible for all transactions and liabilities on the Card account. It includes Primary and Secondary Supplementary Cardholder.
- ix. **"Card Transaction"** means the purchase of goods and/or services, benefits or reservations (including without limitations any reservation made by the Cardholder for air, ship, rail, motor or other transportation or hotel or other lodging or accommodation or other transportation, rented or hired, whether or not utilized by the Cardholder) and/or receiving Cash Advances by the use of the Card or the Card numbers or the PIN or in any other manner including without limitation mail, telephone or facsimile orders or reservations recognised or made by the Cardholder, regardless of whether sales slip or cash advance or other voucher or form is signed by the Cardholder.
- x. **"Cash Advance"** means any amount obtained by the use of the Card, the Card number or the PIN or in any manner recognised by the Cardholder from the bank or any other bank or financial institution for debit to the Card Account.
- xi. **"Charges"** means amount payable by the Cardholder arising from the use of the Card or the Card Number or the PIN or under these Terms and Conditions and includes without limitation, the Annual Fee, the Maintenance Fee, all Card Transactions, fees, Charges, additional expenses, damages, legal costs and disbursements, which will be debited to the Card Account and form part of the Current Balance.
- xii. **"Credit Limit"** means the maximum debit balance (both aggregate and individual) permitted by the Bank for the Card Account for the Primary and the Supplementary Card, if any, and notified to the Primary Cardholder from time to time and includes any outstanding balance in Service Account.
- xiii. **"Current Balance"** means the total debit balance (inclusive of all Charges) which shall be debited to the Card Account outstanding on the Card Account payable to the Bank according to the Bank's records on the date the Statement of Account is issued.
- xiv. **"Deposit"** means the amount in cash placed with the Bank as specified by the Bank as security for the performance of the Cardholder's obligation.
- xv. **"Domestic Transaction"** means any card transaction made within the territorial Jurisdiction of Bangladesh and in Take.
- xvi. **"Electronic Banking Terminal"** means any recognised terminal or device in which Card and/or PIN can be used. This includes ATM's, Point of Sales terminal through which Card Transactions can be performed or any other recognised terminal or device connected to Standard Chartered electronic banking system from time to time.
- xvii. **"International Transaction"** means any Card Transaction made outside the territorial jurisdiction of Bangladesh while traveling and in any other lawful currency except Taka.
- xviii. **"Merchant"** means any corporate entity; person or other establishment, supplying goods and/or services, which a Card Scheme Member Bank has approved and

made arrangements to accept the Card or the Card numbers as a mode of payment or reservation by the Cardholder.

- xix. **"Minimum Amount Due"** 1% of principal outstanding and full amount of any fees, charges and installment amounts (where applicable), subject to a minimum of Tk.500* or such other amount as determined by the Bank from time to time. Payment of Minimum Amount Due by the Payment Due Date will help avoid any late payment charges.
- xx. **"Maintenance Fee"** is the monthly maintenance fee prescribed by the Bank from time to time and arising from the continued usage of the Card and the benefits and privileges relating thereto. Such fee is payable by the Cardholder every month. The bank will have right to waive the maintenance fee at its sole discretion. The fee will only be charged, and appear in the card statement, in the month the bank decide not to waive the maintenance fee.
- xxi. **"Payment Due-Date"** means the date specified in the Statement of Account by which date, payment of the Current Balance or any part thereof or the Minimum Amount Due is to be made to the Bank.
- xxii. **"PIN"** means in relation to a Cardholder the Personal Identification Number issued to the Cardholder to enable the Card to be used at an ATM.
- xxiii. **"Primary Card"** means the Card which is issued in the name of the Primary Cardholder.
- xxiv. **"Primary Cardholder"** means a person other than a Supplementary Cardholder who is issued a Primary card and for whom the Card Account is first opened by the Bank.
- xxv. **"Security"** means the Deposit.
- xxvi. **"Statement of Account"** means the Banks monthly or other periodic statements sent to the Cardholder showing particulars of the Current Balance payable to the Bank.
- xxvii. **"Statement Period"** means the monthly or other periodic intervals indicated in the Statement of Account.
- xxviii. **"Service Account"** means the non-interest and non-profit bearing account which is maintained by the Bank for the Cardholder, into which any amount of the Current Balance which is due and unpaid after the relevant Payment Due Date, is transferred from the Card Account.
- xxix. **"Supplementary Card"** means a Card issued by the Bank to a third party nominated by, and at the request of, the Individual entering this Agreement with the Bank and in respect of which Card Transaction is to be recorded on the Card Account.
- xxx. **"Supplementary Cardholder"** means the person who has been issued a Supplementary Card. Supplementary Cardholder shall be deemed as an agent of the Primary Cardholder.
- xxxi. **"Taka"** means the lawful currency of the Government of Peoples' Republic of Bangladesh.
- xxxii. **"Travel Quota"** means the foreign currency entitlement for Bangladeshi nationals traveling abroad as specified by Bangladesh Bank in Foreign Exchange Guideline.
- xxxiii. **"Over-limit Charge"** is a charge levied once per Statement of Account if the Cardholder exceeds his Credit Limit.
- xxxiv. Unless the context requires otherwise,
 - (a) Words denoting one gender shall include all other genders;
 - (b) Words denoting the singular shall include the plural and vice versa.

2. THE CARD

- (i) The Card is and will be, at all times, the property of the Bank and must be surrendered to the Bank immediately on demand by the Bank or its, duly recognised agent in accordance with clause 8 of this Terms and Conditions.
- (ii) The Card may be collected by the Cardholder or sent by post or courier to the address notified to the Bank by the Cardholder at the risk of the Cardholder.
- (iii) Upon receipt of the Card, the Cardholder shall sign at the designated place of the Card immediately and such signature and/or activation and/or retention and/or the use of the Card will constitute binding and conclusive evidence of the confirmation of the Cardholder to be bound by these Terms and Conditions for which purpose the Primary Cardholder hereby appoints all Supplementary cardholder(s) as his agent for this purpose, notwithstanding that the Bank is not notified of the Cardholder's receipt of the Card unless otherwise not required by the Bank.
- (iv) In the event the Cardholder does not wish to be bound by these Terms and Conditions, the Cardholder shall cut the Card in halves and return both halves to the Bank and Clause 8 hereof shall henceforth be operative.
- (v) The Card is not transferable and will be used exclusively by the Cardholder. The Cardholder under no circumstances whatsoever will allow the Card and/or disclose the PIN to any third party. The Cardholder may not pledge the Card as Security for any purpose whatsoever.
- (vi) The Cardholder shall at all times ensure that the Card is kept in a safe place and will exercise every possible care to prevent the Card from being lost or stolen.

3. USE OF THE CARD

- (i) The Cardholder acknowledges that the facility provided by the Bank under the Card is an unsecured credit facility finance granted by the Bank subject to the terms and conditions of this Agreement and is available at the sole discretion of the Bank. Cardholder acknowledges that his/her obligation to make payment of the facility is immediate and on demand of the Bank and undertakes to make payment of the facility without any caveat or argument.
- (ii) The use of this Card is confined to Bangladesh only unless the Cardholder applies for International usage facility after proper endorsement on the passport by the Bank. Use of the Card outside Bangladesh without proper passport endorsement

shall make the Card liable for immediate cancellation and any other appropriate action in accordance with law. The Cardholder will also be liable to deal all outstanding without prejudice to any right, remedy or action against him, by the Bangladesh Bank, the Bank, court or any regulatory agency.

- (iii) The card may be used for Card Transactions:
- (a) Within the Credit Limit notified by the Bank to the Cardholder.
- (b) Within the Global Travel Quota limits assigned for foreign countries and until the limit assigned for international transaction remains valid and in compliance with the rules and regulations issued by Bangladesh Bank under the Foreign Exchange Regulation Act 1947.
- (c) Until the expiry date embossed on the card
- (iv) The Cardholder undertakes to act in good faith at all times in relation to all dealings with the Card and the Bank and in accordance with any programmes for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities.
- (v) The Cardholder shall and undertakes to stay within the prescribed Credit Limit and further undertakes not to enter into purchases or transactions which may cause the aggregate outstanding balance under all such purchases and transactions to exceed such Credit Limit.
- (vi) The Cardholder exceeds the Credit Limit In contravention of this provision, then the Cardholder must pay the amount exceeding the Credit Limit in full, the Minimum Amount Due and a fixed over limit Charge. For the avoidance of doubt, any outstanding balance in the Service Account shall constitute part of the Credit Limit.
- (vii) Notwithstanding that the Cardholder's Credit Limit has not been exhausted, the Bank shall be entitled to, at any time and without notice and without giving any reason and without liability towards the Cardholder, withdraw and restrict the Cardholder's right to use or to refuse to authorise any Card Transaction. The Bank reserves the right not to allow International Transactions up to full Global Travel Quota limits assigned for foreign Countries so that the limits are not exceeded in the event of exchange rate fluctuations or any unauthorised transactions.
- (viii) Certain purchases of goods or services, such as alcohol, dealing in pork and pork related products, gambling, pornography or other illegal activities, are prohibited under the principles of the Islamic Shariah. It is the Cardholder responsibility to ensure that the Card is utilized for Card Transactions which are not contrary, offensive or repugnant to the principles of the Islamic Shariah. Even if the Cardholder uses the Card for making payment of such transaction or the Services the Bank may refuse to honour such transaction. The Bank holds the right to suspend and / or terminate the Credit Card Services in case of any breach in complying with this condition.
- (ix) All transactions effected in a currency other than Taka will be converted from the transaction currency into Taka at a rate selected by VISA International from within a range of wholesale market, rates or the government-mandated rate in effect on the conversion day, VISA cards overseas transactions will be subject to a reimbursement charge representing the charge imposed by VISA International on the Bank such transactions will also be subject to a bank charge as the bank may determine in its sole discretion from time to time. The exchange rate may differ from the rate on the transaction date due to market fluctuation.
- (x) The Cardholder(s) may use an International Credit Card overseas if they comply with exchange controls and other applicable Laws of Bangladesh. If an authority requires the Bank to do so, or the Bank is otherwise required by law or pursuant to agreements with any regulator or any authority to do so, or if the Bank needs to comply with internal policies associated with any applicable order or sanction of an authority, the Cardholder may be prevented from using an International Credit Card overseas.
- (xi) Balance Transfer Facility can be availed only once in the entire lifetime of the credit card. The cardholder undertakes that the transfer of balance on Islamic Credit Cards is to abide by the principles of Islamic Shariah.
- (xii) Should the Cardholder be away from Bangladesh for more than a month, the Card Account should be settled 7 days prior to departure.
- (xiii) If the Cardholder leaves Bangladesh to take residence elsewhere, both the Primary and Supplementary Card(s) shall be returned to the Bank 14 days prior to the Cardholder's departure and the use of the Card and Supplementary Card(s) shall be deemed to be terminated and clause 8 shall apply.
- (xiv) All cards, which do not have any payments pending for over a month or more, will be renewed automatically. In case the Cardholder does not want his/her Card to be renewed or any Supplementary card to be renewed, a written intimation should be sent to Card Services two months in advance. Intimations sent earlier than two months or less than 30 days before the expiry cannot be accepted.

4. CASH ADVANCE

The Cardholder may obtain Cash Advances up to such amount as determined by the Bank from time to time at its sole discretion. Such Cash Advance is subject to availability of adequate credit. Unless and until the Bank states otherwise the Cardholder may obtain Cash Advances up to 50% of the Credit Limit Cardholder may obtain the Cash Advances by the following means;

- (i) Use of the Card at any ATM of the Bank or of any other bank or Institution with whom the Bank has an Agreement for the use of the ATM of the said bank or Institution in which case the amount of each advance will be further subject to the, applicable daily withdrawal limit of the ATM.
- (ii) The Bank will provide a PIN to be used in conjunction with the Card when affecting a transaction at an ATM. The cardholder may under no circumstances whatsoever disclose the PIN to any other person.
- (iii) The Bank's record of any transaction effected in conjunction with a PIN shall be binding on the Cardholder as to its consequence.
- (iv) In the event the Cardholder obtains any Cash Advance, a fixed transaction fee shall be payable on each Cash Advance and charged to the Card Account. Such shall be determined by the Bank from time to time at its sole discretion.

5. PAYMENT

Details of all fees and charges referred to in this section are listed in the Service, and Price Guide. This Service and Price Guide may be amended from time to time usually giving advance notice to the Cardholder.

- (i) The Cardholder agrees to pay the Bank upon the request of the Bank an annual fee as prescribed by the Bank for the Card when issued or renewed and an annual fee prescribed by the Bank for each Supplementary Card when issued or renewed.
- (ii) The Cardholder agrees to pay the total amount of all Charges and the Current Balance described in the Statement of Account which is due in full and payable not later than the Payment Due Date.
- (iii) The Cardholder may choose not to settle the Current Balance in full, in which case the Cardholder must pay the Minimum Amount Due no later than the Payment Due Date. If the Current Balance is less than the Minimum Amount Due, then the entire Current Balance shall become fully due. However, if the Minimum Amount Due is not paid by the Payment Due Date or only partly paid, then the unpaid amount will be added to the next Statement of Account's Minimum Amount Due.
- (iv) Any portion of the Current Balance remaining unpaid as at the Payment Due Date, shall, on the working day immediately following each Payment Due Date or at such later time as may be determined by the Bank in its sole discretion, be automatically transferred to the Service Account. The outstanding amount remaining in the Service Account at the end of each applicable Statement Period shall be taken into account in the calculation, and shall form part of the Current Balance payable by the Cardholder in the next subsequent Payment Due Date and shall be reflected in the next Statement of Account accordingly.
- (v) If the Cardholder fails to pay the Minimum Amount Due by the Payment Due Date, a late payment charge will be moved, calculated on the estimated direct costs which shall be incurred by the Bank as a result of such late payment. Any amounts of the late payment charges which is in excess of the actual direct costs incurred shall be donated to a charitable cause approved by the Bank's Shariah supervisory committee, / Shariah adviser.
- (vi) In consideration of the continued usage of the Card and the benefits and privileges relating thereto, the Cardholder shall, on each Payment Due Date, pay to the Bank a Monthly Maintenance Fee. However, the bank will have right to waive the maintenance fee at its sole discretion. The fee will only be charged, and appear in the monthly credit card statement, in the month the bank decides not to waive the maintenance fee.
- (vii) All payments received by the Bank from the Cardholder may be applied in the following order of payment or such other order of priority as the Bank may think fit:
 - a. All unpaid Government Tax (if applicable), Maintenance Fees, Annual Fees, other Charges, fees, Cash Advance fees, and other costs shown on any current Statement of Account.
 - b. All legal and other enforcement costs and fees incurred by the Bank in the preservation and maintenance of its rights under these Terms and Conditions and the Security.
 - c. The total previous balance of all unpaid Card Transactions shown on the current Statement of Account.
 - d. All balances of the Service Account.
 - e. The total current balance of all unpaid Card Transactions shown on the current Statement of Account.
 - f. All fees, Cash Advances, Charges and Card Transactions not yet shown on the current Statement of Account.
- (viii) The Bank shall be entitled at its sole discretion to vary the amount or method of calculation of the Annual Fees, Maintenance Fees, handling charges, additional charges, the specified Minimum Amount Due, and/or late payment charges or any other charges.
- (ix) The Bank reserves the right to introduce new charges subject to prior notice. In the event, the cardholder does not wish to be bound by the changes, then within 7 days, the cardholder should cut the card in half and return both halves to the bank and clause 8 should be operative. The revised Service and Price Guide would be sent across to the card holders one month prior to the application at these charges.
- (x) A replacement charge as prescribed by the Bank is payable by the Cardholder to the Bank immediately upon a request to the Bank to issue a Replacement Card. Additional charges as prescribed by the Bank are payable by the Cardholder to the Bank immediately upon the request to the Bank for the provision of copies of sales voucher/Cash Advance Slip and any further services the Bank may provide from time to time.
- (xi) Without prejudice to the Bank's rights at any time to take the appropriate legal action, the Bank may charge fees for any returned unpaid cheques drawn by the Cardholder in full or partial payment of the outstanding amount.
- (xii) The Cardholder hereby expressly agrees that if any sum shall be due from the Cardholder to the Bank at any time under the Card Account, or the Cardholder shall be liable to the Bank on any banking account, or any other account, current or otherwise in any manner or if default is made by the Cardholder in the provisions of such accounts or in any other banking facilities granted by the Bank to the Cardholder then and in such event, the whole outstanding balance on the Cardholder's account shall become immediately due and payable and the provisions of clause 8 hereof shall be applicable. Upon the occurrence of any of the events mentioned in this clause, the Bank shall be entitled to institute all legal and necessary other action to enforce its right under these Terms and Conditions and the Security in order to recover such sums which are due and unpaid from that Cardholder.
- (xiii) A cheque deposit shall be acceptable for collection and the proceeds shall not be available until the cheque has been cleared and the proceeds paid to the Bank by the bank. Any cash deposits may only be regarded as having been received by the Bank upon crediting the same to the Card Account.
- (xiv) Payments will be treated as made from the date on which the payments are actually received by the Bank in the ordinary course of business and not from the posting

date on the Statement. At least 3-4 days should be allowed for the payment to be credited to the Card account.

- (xv) Payments made by cheques drawn on a location where the Bank does not have a branch will be subject to a processing and handling fee as determined by the Bank from time to time.
- (xvi) The Bank may at any time demand that the Cardholder deposits an undated cheque and/or pledge cash collateral in favour of the Bank for the amount, which the Bank may require even when such a cheque was not demanded when the card was issued to the Cardholder. The Cardholder, in such an eventuality will be downed to have recognised the Bank to insert the date on the said cheque and to present it for payment on the inserted date against any amount due to the Bank.
- (xvii) The Bank shall deliver a Statement of Account to the Cardholder each month or at such other regular intervals as deemed fit by the Bank. If the Cardholder does not receive the Statement of Account for any Statement Period, he should notify the Bank within 7 days of the statement date and request a copy of the Statement of Account for the particular Statement Period. Non-receipt of Statement of Account shall not be construed by the Cardholder to be sufficient for non-payment of dues in time. The Bank cannot be held liable for non receipt of statement due to unforeseen circumstances and circumstances outside the Bank's control.
Subject to applicable local laws:
such statements may be in paper, electronic or any other form the Bank may choose. However, the Bank may not issue statements where the Bank is not required by law to do so or where Banks policy security procedure or requirement of any authority (including any economic and trade sanctions imposed by any regulator in any jurisdictions where the Bank operates in or by any supranational organization, official body including, but not limited to, Her Majesty's Treasury, the United Nations, the European Union or any country) prohibits the Bank from doing so.
- (xviii) All entries in the Statement of Account shall be presumed correct unless the Cardholder disputes such entries within 30 days from the Statement of Account and proves such entry to be incorrect. If the disputed Card Transaction turns out to be genuine, the Cardholder shall pay the amount set out in the relevant Card Transaction together with any fees incurred by the Bank in the investigation of such disputed Card Transaction. Without prejudice to the foregoing, the Cardholder shall immediately report to the Bank it suspects any fraudulent, illegal or suspicious activity with regard to the Card and the Bank shall, upon receipt of such report, be entitled to temporarily suspend the usage of the Card until further notification to the Cardholder.
- (xix) If the Cardholder is traveling or out of town, it would be the responsibility of the Cardholder to make arrangements to ensure that at least the Minimum Amount Due is paid to the Bank on or before the Payment Due Date.
- (xx) The Bank will credit the Cardholder's Card account with the amount of any refund only upon receipt of a property issued credit voucher from the merchant establishment,
- (xxi) The payment by the Cardholder of any sum to the Bank in respect of any Statement of Account shall constitute binding and conclusive evidence of the acceptance by the Cardholder of the entries shown on that Statement of Account.
- (xxii) The Bank or any member of the Standard Chartered Group shall use Cardholder's information to (a) send SMS, email, call/visit clients at registered telephone/mobile numbers and office/home address in case of default payments.
- (xxiii) Calls and visits will be made within bank office hour or according to customers' convenient time. Recovery letters will be issued to the address(s) of the Cardholder last updated by the Cardholder to the Bank whether about present, permanent or work address.
- (xxiv) "The Bank may, from time to time, increase/decrease of the Card limit and upgrade/downgrade the Card type at any time based on the Cardholder's transaction and payment behaviour/history. Cardholder hereby consents to accept such increase/decrease/upgrade/downgrading by the Bank and confirms that any subsequent written request by the Cardholder is not required regarding the same. Cardholder reserves the right to disagree of accepting any increase/upgrade of the Card and such disagreement shall be addressed with immediate effect by restoring the Card's limit or type to its previous status by the Bank".

6. SUPPLEMENTARY CARD

- (i) The Bank may at its absolute discretion issue one Supplementary Card to a person nominated by the Cardholder and approved by the Bank. The Supplementary cardholder must be of 18 years of age or over. The issue of the Supplementary Card(s) shall be subject to such Terms and Conditions, which the Bank may deem necessary.
- (ii) The Credit Limit assigned to the Primary Cardholder is inclusive of the Credit Limit of the Supplementary Cardholder and the Primary Cardholder and the Supplementary cardholder shall not permit the total of the charges incurred through their respective Cards to exceed the said Credit Limit.
- (iii) The validity of the Supplementary Card is dependent on the validity of the Primary Card. The termination of the Supplementary Card shall not terminate the Primary Card.
- (iv) The undertakings, liabilities and obligations of the Primary cardholder and the Supplementary Cardholder to the Bank and the Bank's rights herein shall not be affected in any way by any dispute or counter claim which the Primary Cardholder and the Supplementary Cardholder may have against each other.
- (v) The Supplementary Cardholder is bound by all terms and conditions except that he or she is not liable for payment in respect of any transactions on the Card account. The Primary cardholder will be responsible to the Bank for all transactions on the Supplementary Card.
- (vi) The Primary Cardholder may withdraw the authority of the Supplementary Cardholder by sending a written intimation to the Bank accompanied by the Supplementary Card.
- (vii) All transactions recognised by the Supplementary cardholder prior to the date the

Supplementary card is received by the Bank, are valid and treated as binding upon the Primary Cardholder and are the liability of the Primary Cardholder.

7. LOSS OF CARD AND PIN

- (i) The Cardholder shall be fully liable for all Card transactions made with the PIN whether with or without the knowledge of the Cardholder.
- (ii) The Cardholder shall use all reasonable precautions to prevent the loss or theft of the Card and shall not disclose the PIN to any party.
- (iii) In the event that the Card is lost or stolen or the PIN is disclosed to any other party, the Cardholder shall immediately notify the said loss, theft or disclosure together with the particulars thereof to the Bank and the Police of the country where such loss or theft or disclosure occurred. In such circumstances, the Bank shall be entitled to temporarily suspend the use of the Card until further notice to the Cardholder. The Bank will under no circumstances be liable for any transaction on the card before receiving proper notification of its loss, theft or disclosure from the Cardholder.
- (iv) The Cardholder shall be and remain fully liable to make payment to the Bank for any debit to the Card Account arising from any Card transactions, goods or services supplied merchants, Cash Advances or ATM transactions affected through the use of the Card by any Person whether with or without knowledge of the Cardholder and irrespective of whether they were recognised by the Cardholder or not.
- (v) The Bank may at its absolute discretion issue a replacement for any lost or stolen Card or a new PIN on the Terms and Conditions that the Bank may deem fit.
- (vi) In the event that the Cardholder recovers the lost or stolen Card, he/she shall immediately return the same cut in halves to the Bank without using it. The Cardholder shall not use the PIN after reporting to the Bank of the disclosure of the same to any other party.

8. TERMINATION

- (i) Notwithstanding the payment provisions outlined under clause 5, all amounts outstanding on a Card Account (including that of all Supplementary Cards and all outstanding balances in the Service Account) together with the amount incurred by the use of the Card but not yet charged to the Cardholder's Account shall be payable immediately in full upon the termination of these Terms and Conditions.
- (ii) The Cardholder may at any time notify the Bank of his intention to close the Card Account and terminate the use of all Cards by giving notice in writing and returning all Cards cut into halves to the Bank. The Card Account shall be closed only after the receipt by the Bank of all Cards cut in halves and full payment of all Charges and liabilities under the Card Account.
The Bank may, however, end/close, freeze or suspend any (or all) of Cardholder's banking agreements for or dealings on any of the above card accounts without notice to the Cardholder either at the Bank's own instance or at the instance of any court or administrative order or if:
 - (a) performance of any obligation by either the Cardholder or the Bank under any of their banking agreements, or a security provider under any security breaches, is likely to breach, a law or a requirement of any authority including any economic and trade sanctions imposed by any regulator in any jurisdiction where the Bank operates in or by any supranational organisation, official body including, but not limited to, Her Majesty's Treasury, the United Nations, the European Union or any country or is otherwise contrary to any policy the Bank applies as a result of an order or sanction issued by an authority,
 - (b) at any time, as a result of Cardholder's domicile, nationality, residency status, tax status, or any other relevant status, the provision or continued provision of any product or part of any product, would or might in Bank's reasonable opinion constitute a breach of Bank's policy or any applicable law or requirement of any authority, or is not in accordance with the Bank's usual business practice and procedure; without being liable for and breach of duty the Bank may owe to the Cardholder.
 - (iii) In the event that Supplementary Cardholder terminating his/her Card, all cardholders including the Supplementary Cardholder whose use of the Card has been terminated shall be and shall continue to be jointly and severally liable to the Bank for all Charges and other liabilities in accordance with these Terms and Conditions save that Supplementary Cardholder whose use of the Card has been terminated shall not be accountable for charges and other liabilities incurred by the Primary Cardholder and other Supplementary Cardholders (if any) after the Bank's receipt of the cut Supplementary Card.
 - (iv) In-case the card holder does not abide by the Shariah principles valid in the Credit Card Terms & Conditions the Bank may recall all or any Card(s) and terminate its/their use with or without notice to the Cardholder
 - (v) The Bank may at any time recall all or any Card(s) and cancel its/their use with or without giving prior notice to the Cardholder. The Cardholder shall immediately after such recall; return such card(s) cut in halves to the Bank and make full payment of all Charges and liabilities to the Bank.
 - (vi) The Bank shall terminate the use of the Card without notice upon the death, bankruptcy or insolvency of the Cardholder or when the whereabouts of the Cardholder become unknown to the Bank due to any cause attributable to the Bank.
 - (vii) The Cardholder and/or his estate will be responsible for repaying in full any outstanding balances on the Card Account and shall keep the Bank indemnified for all costs (including legal fees and Charges) and expenses incurred in recovering such outstanding balances.
 - (viii) The Bank shall not be liable to refund the annual fee or any part thereof in case of the termination of the Card Account.
 - (ix) In the event that any security is held by the Bank as collateral for the issuance of the Card, the Bank reserves the right to retain such Security for a period of at least 45 days following the Card being, cancelled and returned to the Bank whether, canceled by the Cardholder or the Bank or following the Agreement being

terminated.

9. EXCLUSION OF LIABILITY

The Bank shall be under no liability whatsoever to the Cardholder in respect of any loss or damage arising directly or indirectly out of;

- (i) Any loss or damage howsoever incurred or suffered by the Cardholder by reason of the Bank or a Merchant or other bank or financial institution or any ATM or other party refusing to slow a Card transaction or refusing to extend or provide Cash Advances up to the Credit Limit & r all; Refusal of any Merchant or member institution of Visa/Master Card to honour or accept the Card or for any defeat or deficiency in the goods or services supplied to the Cardholder by any Merchant or, where applicable, for any breach or non-performance by a Merchant of a Card Transaction;
- (ii) The malfunction of any ATM or disruption communication systems;
- (iii) The exercise of its right to demand and procure surrender of the Card prior to the expiry date embossed on its face, whether such demand and surrender are made and/or procured by the Bank or by any other person or ATM;
- (v) The exercise by the Bank of its right to terminate any Card or the Card Account pursuant to clause 8 (vi) Any injury to the credit character and reputation of the Cardholder in and about the repossession of the Card, any request for its return or the refusal of any Person to honour or accept the Card;
- (vii) Any false statement, misrepresentation, error or omission in any details disclosed by the Bank pursuant to Clause 10;
- (viii) Any dispute between the Cardholder and any Merchant or bank or financial institution or any other person, the Cardholder's liability to the Bank shall not in any way be affected by such dispute or counter claim of right or set-off which the Cardholder may have against such Merchant or Bank or financial institution or person.

10. SMS BANKING

- (i) Standard Chartered Bank will accept Application Forms signed by the Primary Cardholder only (subject to verification of signature).
- (ii) For PUSH Service, Standard Chartered Bank will use the respective Mobile Phone operator's text mail service (SMS) to send the financial information related to customer's Silver/Gold/Platinum/Titanium/Signature Credit Card on the following working day after the statement has been generated. The PUSH Service will be offered free-of-charge.
- (iii) For PULL Service, the Cardholder will be able to obtain a range of financial information related to Silver/Gold/Platinum/Titanium/Signature Credit Card by typing a pre-defined Key-Word with a 4-digit PIN as a message in the Mobile Phone and then sending this message to a prescribed SMS short code. For this service, regular SMS charges of the respective Mobile Phone operator will apply.
- (iv) The Cardholder is solely responsible to ensure the possession of the Mobile Phone number assigned to SMS Banking Services to maintain the confidentiality of his/her financial information. If the Mobile Phone number is lost, stolen or sold to another individual, the Cardholder shall immediately notify the Bank of the incident and cancel the SMS Banking Service. The Cardholder hereby agrees that Standard Chartered Bank/Mobile Phone Operator shall not be responsible for any disruption in SMS Banking Service due to any technical failure on the part of Standard Chartered Bank/Mobile Phone Operator.
- (v) SMS Banking Service shall remain effective until otherwise advised in writing by the Cardholder, which should reach the Bank at least one week before the next statement is due.
- (vi) The laws of Bangladesh govern these Terms & Conditions.
- (vii) The Bank may revise and/or change any of the Terms & Conditions at any time with notice to you, but does not require any of your consent.

11. Limitations of Receiving Instructions:

The Bank may:

Act in accordance with their usual business practice and procedure and they need only accept Instructions if they consider it reasonable and practicable to do so. For example, the Bank may refuse to act if an instruction may involve a breach of their policy; any security procedure or any law or requirement of any authority including any economic and trade sanctions imposed by any regulator in any jurisdiction where they operate in or by any supranational organisation, official body including, but not limited to, Her Majesty's Treasury, the United Nations, the European Union or any country), result in a card account being overdrawn, appears to conflict with another instruction from a joint account holder, or it the Bank genuinely believe or suspects the instruction is unauthorised. The Bank will not execute Cardholder's instructions, and will not be responsible for any loss resulting from such non-execution. If at the stipulated date of execution: Bank's policy, security procedure or requirement of any authority (including any economic and trade sanctions imposed by any regulator in any jurisdiction where the Bank operates in or by any supranational organization, official body including, but not limited to, Her Majesty's Treasury, the United Nations, the European Union or any country) prohibits the Bank from carrying out Cardholder's instructions,

12. LIMITATIONS IN FUND TRANSFER SERVICES BY DIGITAL/ELECTRONIC BANKING SERVICES OR OTHER MEANS,

- (i) The Bank need not execute any fund transfer instruction if on the date set for affecting the fund transfer;
- (ii) An order of court or any applicable law prohibits the Bank from executing the fund transfer instructions;
- (iii) Bank's policy, security procedure or requirement of any authority (including any economic and trade sanctions imposed by any regulator in any jurisdictions where the Bank operates in or by any supranational organization, official body including,

but not limited to, Her Majesty's Treasury, the United Nations, the European Union or any country) prohibits the Bank from executing the fund transfer instructions.

13. DISCLOSURE OF INFORMATION

Whilst the Bank maintains strict confidentiality in all matters relating to the card account(s) and business, the Cardholder hereby authorises and consents to the Bank and each member of the Standard Chartered Group, including its officers, employees, agents and advisers to disclose their information to the following parties for any of the purposes where the Bank can disclose their information:

- any member of the Standard Chartered Group anywhere in the world, including any officer, employee, agent or director;
- professional advisers (including auditors), third party service providers, agents or independent contractors providing services to support the Standard Chartered Group's business;
- Bank's business alliance partners who may provide their product or service to the Cardholder;
- Any person to whom disclosure is allowed or required by local or foreign law, regulation or any other applicable instrument;
- Any court, tribunal, regulator, enforcement agency, exchange body, tax authority, or any other authority (including any authority investigating an offence) or their agents with jurisdiction over the Bank or member of the Standard Chartered Group;
- Any debt collection agency, credit bureau or credit reference agency, rating agency correspondents, insurer or insurance/takaful broker, direct or Indirect provider of credit protection and fraud prevention agencies;
- Any financial institution which you have or may have dealings with to conduct credit checks, anti-money laundering related checks, fraud prevention and detection of crime purposes;
- A merchant or a member of a card association where the disclosure is in connection with use of a card;
- Any actual or potential participant or sub-participant in relation to any of Bank's obligations under Bank's banking agreement between the Bank or assignee, novatee of transferee (or any officer; employee, agent or adviser of any of them);
- Upon Cardholder's death or mental incapacity, Cardholder's legal representative and their legal advisers, and a member of the Cardholder's immediate family for the purpose of allowing him/her to make payment on any of the above card account(s);
- Any authorised person or any security provider;
- anyone the Bank considers necessary to facilitate Cardholder requests for services or application for products with any member of the Standard Chartered Group;
- Anyone to Bank considers necessary In order to provide the Cardholder with services in connection with a product;
- any Bank or financial institution with which Cardholder has or has proposes to have dealings, regardless of whether the recipient in each case is located in Bangladesh or in any other country and regardless of whether such information will, following disclosure, behold, processed, used or disclosed by such recipient in Bangladesh or another country, located in any prediction.

14. INDEMNITY

Their Cardholder undertakes and agrees to indemnify the Bank against any loss, damage, liability, and costs and expenses whether legal or otherwise which the Bank may incur by reason of these Terms and Conditions or any breach thereof or the enforcement of the Bank's rights as herein provided. All costs and expenses in such regard may be debited to the Card Account and shall be payable by the Cardholder.

15. WITHOLDING PAYMENT

Where required by domestic or overseas regulators or tax authorities, the Cardholder consent and agree that the Bank may withhold, and pay out, from the Cardholder's account(s) such amounts as may be required according to applicable laws, regulations, agreements with regulators or authorities and directives.

16. RIGHT TO SET-OFF

- (i) In addition to any general right to set-off or other rights conferred by the law to the Bank, the Cardholder agrees that the Bank may in its absolute discretion at any time and with notice combine and consolidate all or any account(s) held either individually or jointly, of the Cardholder with the Bank of whatever description and wherever located and whether in taka or In any other currency or set off or transfer any sum standing to the credit of any such account(s) Including a joint account with Supplementary Cardholder in or towards discharge of all sums due to the Bank under any account(s) of the Cardholder with the Bank of whatever description or wheresoever located and whether in take or any other currency and may do so notwithstanding that the balances on such account(s) and the Cardholder hereby authorises the Bank to offset any such combination, consolidation, set off or transfer with the necessary conversion at the Bank's on-going exchange rates which shall be determine by the Bank at its absolute discretion.
- (ii) For the purpose of enabling the Bank to preserve intact the Liability of to party including the Cardholder once a writ or summons has been Issued or to prove the bankruptcy or insolvency of the Cardholder or for such other reasons as the Bank thinks fit, the Bank may at any time piece and keep for such time as the Bank may think prudent any monies received, recovered or realized hereunder or under any other Security to the credit of the Cardholder as the Bank shall think fit without any intermediate obligation on the part of the Bank to apply the same or any part thereof in or towards the discharge of the sums due and owing to the Bank.

17. NOTICES

- (i) The Cardholder undertakes and confirms that:

The Cardholder must give the Bank in writing their address, telephone, fax number, email address and mobile phone number for receipt of notices and other communications in connection with any Card. If these details change the Cardholder must give the Bank not less than 14 days advance notice in writing before the change has taken place. If the Cardholder intends to live outside Bangladesh they must immediately notify the Bank.

- (ii) The Cardholder shall notify the Bank within 30 days if there is a change in any other information which they have provided to the Bank.
- (iii) The Cardholder must promptly notify the Bank in writing of any change in employment or business or address (office and/or residence) or if Cardholder intends to be away from Bangladesh for more than 30 days.
- (iv) Should the Cardholder be away from Bangladesh for more than a month, the Card Account should be settled 7 days prior to departure.
- (v) If the Cardholder leaves Bangladesh to take up residence elsewhere, both the Primary and Supplementary Card(s) shall be returned to the Bank 14 days prior to the Cardholder's departure and the use of the Card and Supplementary Card(s) shall be deemed to be terminated and clause 8 shall apply.
- (vi) All cards, which do not have any payments pending for over a month or more, will be renewed automatically. In case the Cardholder does not want his/her Card to be renewed or any Supplementary Card to be renewed, a written intimation should be sent to Card Services two months in advance. Intimations sent earlier than two months or less than 30 days before the expiry cannot be accepted.
- (vii) All Card, PIN, Statement of Account, demands or any other communication under these Terms and Conditions may be delivered personally or sent by courier or ordinary post to the last known billing or any other address of the Cardholder and such communication shall be deemed to be to have been served on the Cardholder on the day of delivery if delivered by hand and on the next business day after dispatch, if set by courier or by post.
- (viii) All communications under these Terms and Conditions sent to the Primary Cardholder or the Supplementary Cardholder shall be deemed to be communication sent to both.

18. GENERAL

- (i) The Bank shall not be liable for acting in good faith upon the Cardholder instructions.
- (ii) The Cardholder authorises the Bank at its discretion to record any such instruction and to use such records as evidence in a court of law or the legal proceedings.
- (iii) From time to time the Bank may monitor and/or record telephone calls between the Cardholder and Bank to assure the quality of its customer service or as required by applicable law.
- (iv) The Cardholder shall indemnify the Bank against any consequences, costs, expenses, claims proceedings or losses that may arise or be incurred by the reason of carrying telephonic instructions from or purported to be from the Cardholder.
- (v) The Bank shall be entitled to appoint an agent to collect all sums due to the Bank from the Cardholder under this Agreement.
- (vi) The Bank shall be entitled at any time without the consent of the Cardholder to assign and transfer the whole or any part of its rights or obligations under this Agreement. The Cardholder undertakes to sign such further document as may be requested by the Bank from time to time to give effect to such assignment and transfer.
- (vii) The rights and remedies herein provided are cumulative and not exclusive of any rights or remedies provided by law.
- (viii) The Terms and Conditions herein are binding upon the Cardholder and he/she shall not assign or transfer or no obligations herein to anyone else without prior consent in writing. Any such assignment and transfer without prior consent of the Bank shall be void and the Bank is under no obligation to recognise such assignment and transfer.
- (ix) Each of these Term and Conditions are severable and distinct from one another and if any time any one or more of such Terms and Conditions becomes invalid, illegal or unenforceable, the validity legality of the enforceability of the remaining provisions shall not in any way be affected or impaired thereby.
- (x) The Bank may at any time waive, either unconditionally or otherwise, any of these Terms and Conditions or any default or breach of the Cardholder, provided that such waiver is given in writing by the Bank and save as aforesaid no conditioning or excusing of and no neglect of forbearance on the part of the Bank of any default or breach of any of these Terms and Conditions shall operate as a waiver of the Bank's rights and powers and no waiver shall be inferred from or implied by anything done or not done by the Bank unless expressed in writing to the Bank. Any waiver shall operate only as waiver of the particular matter to which it relates and shall not operate as a waiver or release of any of these Terms and Conditions.
- (xi) In connection with the special discounts/offers made by the respective Merchants, the Bank does not hold out any warranty or make any representation of the delivery, quality, design, specifications or otherwise set out in, respect of these offers. Also, these products/services are subject to availability and will be allocated on a first come, first served basis.
- (xii) In connection with the special discounts/offers made by the respective Merchants, the Bank will not be held responsible where any of the Merchants withdraws, Cancels, alters, or amends these products/services. In addition, the Bank reserves the right to change the benefits available to Cardholders at any time without prior notice.
- (xiii) Any Statement of Account sign by an recognised person of the Bank shall be binding on the Cardholder in any proceedings without any caveat or argument and without need to provide any voucher.

19. VARIATION OF TERMS

- (i) The Bank may from time to time change the term and conditions of this Agreement with 30 days prior notice to the Cardholder(s). Cardholder hereby authorises the Bank to change the terms and conditions, of this Agreement without prior consent

of the Cardholder subject to the requirements of statute, notification of any such change shall be given to the Cardholder by the Bank in writing or by publication thereof. Such changes shall apply to all unpaid Government Term (if applicable) maintenance fees, Charges, Fees, Cash Advances, Costs and Card Transactions.

- (ii) Retention or use of the Card after the effective date of any such change of Terms and Conditions shall be deemed to constitute acceptance of such changes without reservation by the Cardholder. If the Cardholder does not accept the proposed change, the Cardholder must terminate use of the Card by giving prior written notice to the effective date and clause 8 shall henceforth be operative.

20. GOVERNING LAW

The Terms and Conditions are governed by and shall be construed in accordance with the laws of Bangladesh and the Cardholder hereby submits irrevocably to the exclusive jurisdiction of the courts of Bangladesh.

21. WAIVER OF INTEREST

The parties recognise and agree that the principle of the payment of profit is repugnant to Shariah principles and accordingly, to the extent that Law would, impose whether by contract or by statute any obligation to pay profit, the parties hereby irrevocably, unconditionally and expressly waive and reject any entitlement to recover profit from each other.

22. PRE-CONDITIONS TO USE OF ANY PRODUCT

The Bank need not provide any funds to the Cardholder or otherwise allow the Cardholder to access or use a product or their electronic banking services if the Cardholder trade in rough diamonds.

23. ANTI-MONEY LAUNDERING, COUNTER TERRORISM FINANCING, SANCTIONS OR EMBARGOES:

To comply with " or foreign law, regulations, voluntary codes, directives, judgments or court orders, agreements between any member of the Standard Chartered Group and any authority, regulator, or enforcement agency, policies (including Standard Chartered Group policies), good practice, government sanctions or embargoes, reporting requirements under financial transactions legislation and demands or requests of any authority, regulator, tribunal, enforcement agency, exchange body, the Standard Chartered Group may:

- be prohibited from entering or concluding transactions involving certain persons or entities e.g. person or entity that is itself sanctioned or is connected to or dealing with (directly or indirect) any person or entity that is sanctioned under economic and trade sanctions imposed by any regulator in any jurisdiction where any member of the Standard Chartered Group operates in or by any supranational organisation, official body including, but not limited to, Her Majesty's Treasury the United Nations, the European Union or any country); or
- Subject to clauses 13, 24 and 25 report suspicious transactions or potential breaches of sanctions to an authority in any jurisdiction to which the Standard Chartered Group may need or decide to disclose. Transactions Impacted include those that may. Involve the provision of finance to any person involved or suspected of involvement in terrorism or any terrorist act; be relevant to investigation of an actual or attempted evasion of tax law, Investigation of or prosecution of a person for an offence against any applicable law; or Involve persons or entities which may be the subject of sanctions and embargoes. A member of the Standard Chartered Group may intercept and investigate any payment messages and other information or communications to or by the Cardholder or on Cardholder's behalf and may delay, block or refuse to make any payment and payment screening may cause a delay in processing certain information. Any member of the Standard Chartered Group may take any action it believes to be necessary to comply, or in connection, with the matters W out in this clause. This includes freezing funds. Preventing operation of a card account, refusing a request for kinds from the Cardholder, otherwise not allowing the Cardholder to use a product, or delaying or canceling a transaction. It need not notify the Cardholder until a reasonable time after it is permitted to do so under those laws of policies. No member of the Standard Chartered Group is liable for any loss arising out of any action taken or any delay or failure by the Bank, or a member of the Standard Chartered Group, in exercising any of its rights or performing its obligations, caused in whole or in part by any steps taken as set out above.

24. SCOPE OF INFORMATION:

Personal information means information that identifies a particular individual and includes personal details (for example name, personal identification details, and date of birth). Contact details (for example telephone number; mobile phone number and email address) and employment details; Cardholder's information comprises all the details is Bank hold or collect about the Cardholder, their transactions, their financial information, their personal information, and information about the Cardholder obtained from them, their Interactions and dealings with the Bank and any third party including information received from third parties and information collected through their use of the Bank's electronic banking services.

25. USE OF INFORMATION:

The Bank or any member of the Standard Chartered Group may use Cardholder information to (a) provide them with a product or service, (b) comply with obligations and requirements under any local or foreign laws or regulations applicable to any member of the Standard Chartered Group and any internal policies and procedures of any member of the Standard Chartered Group and (c) meet any administrative, business, legal or regulatory purpose;

Including the following:

- Processing Cardholder's application for products and services, payments, transactions and their Instructions or requests;
- providing them with products and services (including any electronic banking

service);

- maintaining the Bank's relationship with them;
- communicating with them on their card account and product, providing them with statements and notices such as important changes to the features, terms and conditions of any product or any of the-above accounts;
- assessing their suitability for products and services;
- operational purposes;
- statistical analysis (including behavioural analysis and profiling);
- establishment, continuation and management of their banking relationship with the Bank and Bank account or, where applicable, any member of the Standard Chartered Group;
- identity verification, sanctions screening and due diligence checks;
- credit assessment, including conducting credit checks and setting credit limits;
- enforcing their obligations (including collection of outstanding accounts owed to the Bank by them and/or security provider), debt recovery, adjustment of their credit limit of relevant accounts, and establishing or Implementing a scheme of financial arrangement with them;
- conducting market research and surveys for the aim of improving Bank products and services;
- for marketing purposes, promotional events, competitions;
- to comply with any local or foreign laws, regulations, voluntary codes, directives, judgments or court orders, agreements between any member of the Standard Chartered Group and any authority, regulator, or enforcement agency, policies (including the Standard Chartered Group's policies), good practice, government sanctions or embargoes, reporting requirements under financial transactions legislation, and demands or requests of any authority, regulator, tribunal, enforcement agency, and exchange body;
- for the prevention, detection, investigation and prosecution of crime in any jurisdiction including, without limitation, money laundering, terrorism, fraud, government sanctions or embargoes, and other financial crime);
- to seek professional advice. including, In connection with any legal proceedings including any prospective legal proceedings), for obtaining legal advice or for establishing, exercising or defending legal right Compliance with Standard Chartered Group's policies and procedures, and any legal, regulatory or business purposes; for surveillance of promises and ATMs.
- Compliance with Standard Chartered Group's policies and procedures, and any legal, regulatory or business purposes; for surveillance of premises and ATMs

26. SANCTIONS

Standard Chartered is committed to comply with economic, sanctions that are imposed by relevant regulatory authorities. As such, we do not allow our products and services to be used directly, or indirectly in countries that are subject to such sanctions, and will not process transactions which involve these countries. Please note that you will not be able to contact us via phone banking, facsimile transmission, or emails, or access our website and online banking, and we will not be able to provide you with financial services if you are in these countries. We will also not process payment or trade transactions that involve these countries. Please refer to our website at <https://www.sc.com> for a current list of countries that to are subject to economic sanctions.

Customer

Signature

.....

UNDERTAKING

Annexure-Ka

To
The Manager,
Standard Chartered Bank
67 Gulshan Avenue
Dhaka 1212

Date:

Subject: Provision of information on the ownership of companies and their bank liabilities.

Dear Sir,

I owner/partner/director/guarantor of
am applying for sanction/renewal/rescheduling of a finance in my own name/aforementioned company's name.
My father's name, Mother's name,
Husband's name, (in case of married woman)
Main (permanent) address: Street No/Village Street Name/PS/Upazila District
Postal code Country Date of Birth
District of Birth Country of Birth National ID Number
Other ID documents (Passport/Driving License/Nationality Certificate) Number..... ID issue date.....
ID issue country Company eTIN No.:
Personal eTIN No.: Gender: Male/Female, Telephone Number are given
for your kind consideration. The list of companies under the ownership of mine along with their bank liability status is given in the following table:

SL No.	Name of the Company	Main (Permanent) Address	Additional (Business) Address	Whether the company is availing any finance or not		
				Yes ✓		No
				Name of the bank/Fl	Name of the branch	

Apart from stated above, if any liability in my own name or my company's name is found. I will be bound to obey any decision made by the authority concerned relating to sanctioning/rescheduling of the finance applied for and I will be punishable by law providing this false or fabricated information.

Seal and Signature of the bank official who certified
the customer

Customer's Signature
Name:
Name of the Borrowing Organization

*If required please attach additional sheet for related organization.

CREDIT CARD REFERENCE FORM

LLID _____ Applicant Name: _____

Reference : 1

Name of Referee _____		
Contact Number _____		
Office: <input type="text"/>	Residence: <input type="text"/>	Mobile: <input type="text"/>
Relationship With Applicant: _____		
Residence Address: _____		
Permanent Address: _____		
Profession (If applicable) _____		
Office Address: _____		
Designation: _____		
Department: _____		

Reference : 2

Name of Referee: _____		
Contact Number: _____		
Office: <input type="text"/>	Residence: <input type="text"/>	Mobile: <input type="text"/>
Relationship With Applicant: _____		
Residence Address: _____		
Permanent Address: _____		
Profession (If applicable): _____		
Office Address: _____		
Designation: _____		
Department: _____		

Emergency Contact Details

Name: _____		
Contact Number: _____		
Office: <input type="text"/>	Residence: <input type="text"/>	Mobile: <input type="text"/>
Relationship With Applicant: _____		
Residence Address: _____		

Signature of Applicant

AUTO BILLSPAY

(USE BLOCK LETTERS & CROSS OUT UNUSED SECTIONS)

Please Fill In The Required Section(s) Only

(*) indicates mandatory fields

Account No/Card No:			
Accountholder's/Cardholder's Name:			
Authorise & Agree	Signature: Cardholder/Primary Accountholder	Signature: Joint Accountholder	
I hereby agree to the Terms and Conditions contained elsewhere in the Form and authorise Standard Chartered Bank to charge the total amount of the below selected company's bill and other dues against my Standard Chartered Bank Account/Credit Card, pertaining to the subscriber's details provided in this form. The amount shall be charged as and when it shall accrue and I also give my Standard Chartered Account/Credit Card details for payment of my said bills to the below company.			

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A. Auto Billspay for Internet Service Provider (ISP)			
ISP Company Name (*)	<input type="checkbox"/> Banglalion	<input type="checkbox"/> Link3	
Package Name (*)			
Internet Login ID (*)			
Beneficiary/Subscriber's Name (*)			
Subscriber's No. (If required)			

SR#

B. Auto Billspay for Mobile Phone Bill				
Billing Cycle (*)	<input type="checkbox"/> D	<input type="checkbox"/> D	<input type="checkbox"/> M	<input type="checkbox"/> M
Billing Type (*)	<input type="checkbox"/> Local bill <input type="checkbox"/> International Roaming bill			
Mobile Company Name (*)	<input type="checkbox"/> Airtel <input type="checkbox"/> Banglalink <input type="checkbox"/> Grameenphone <input type="checkbox"/> Robi			
Mobile Number (*) (Please include Int. Direct Dialing Code i.e 880)				
Beneficiary/Subscriber's Name (*)				
Subscriber's No. (If required)				

SR#

C. Auto Billspay for Utilities			
Utility Company Name (*)	<input type="checkbox"/> DESCO	<input type="checkbox"/> DPDC	
Consumer ID (*)			
Any Previous Bill No. with CD (Check Digit) (*)			
Beneficiary/Subscriber's Name (*)			

SR#

D. Auto Billspay for Vehicle Tracking Services			
Vehicle Tracking Service	<input type="checkbox"/> NITS		
Company Name (*)			
Customer ID (*)			
Beneficiary/Subscriber's Name (*)			

SR#

E. Auto Billspay for Academic Institution			
Academic Institution Name (*)	<input type="checkbox"/> Scholastica		
Student's Name (*)			
Student's ID (*)			
Parent's Name (*)			

SR#

F. Auto Billspay for Clubs			
Club Name (*)	<input type="checkbox"/> Dhaka Club	<input type="checkbox"/> Chittagong Club	
Member's Name (*)			
Membership No (*)			

3. BEFTN SERVICE

- 3.1 (a) This BEFTN Terms constitute the BEFTN Originator Agreement between Cardholder as the Originator and Bank as the Originating Bank (OB) for BEFTN Service.
- (b) Bank may also act and perform as the Originator on behalf of the Cardholder upon receiving duly executed authorization from the Cardholder.
- 3.2 Cardholder will comply with all BEFTN Rules and Laws. Cardholder's specific obligations in this Terms shall in no way limit the foregoing undertaking.
- 3.3 It will be Bank's responsibility to ensure that the transmission of Entries and origination of BEFTN transactions are in compliance with BEFTN Rules and Laws.
- 3.4 Bank will obtain written authorizations from the Cardholder for Entries in accordance with the BEFTN Rules, and shall retain the original or a copy thereof for no less than two (2) years following the termination or revocation of such authorization.

4. ENTRIES

4.1 Attachments

- (a) All Entries will be transmitted in accordance with the processing schedule in Attachment A (Processing Schedule).
- (b) The amount of each Entry(s) sent by the Originator/authorised Originator (hereinafter referred to as 'Originator') shall not exceed the established limits in Attachment B (Exposure Limit).
- (c) The Parties shall comply with the settlement procedures described in Attachment C (Settlement).
- (d) Entries transmitted by the Bank will be reflected in the Cardholder's Credit Card Account statement.

4.2 Transmission of Entries

- (a) Bank as an OB will transmit the Entries initiated by the Originator into the BEFTN and with procedures provided for in this Terms and in the BEFTN Rules.
- (b) Originator will utilize OB's origination system using BEFTN format or such other format or medium as the parties may mutually agree upon for the transmittal of Entries to OB.

4.3 Rejection of Entries

- (a) In the event that any Entries are rejected by the BEFTN System for any reason, it shall be Originator's responsibility to remake such entries. OB shall have no responsibility to reinitiate any returned entries until Originator remake such entries in accordance with the BEFTN Rules.
- (b) OB shall have the right to reject any Entry that does not fully comply with the requirements of the Terms, which determination shall be made in OB's sole discretion. In addition, OB shall have the right to reject any Entry that is made while Originator is in default of any requirements of the Terms, including but not limited to the requirement to maintain an adequate account balance or line of credit in Cardholder's i.e. Receiver's Bank Account with RB.

4.4 Return of Entries

Bank will notify Cardholder of the receipt of any returned entry no later than one Business Day after the Business Day of such receipt. Originator may reinitiate any returned entry at its discretion, provided the reinitiating is in accordance with applicable sections of the BEFTN Rules and Cardholder has notified Bank about the availability of fund in Cardholder's Account with RB before such reinitiating takes place. Bank as an OB will not reinitiate any returned entries automatically.

4.5 Originator Error

If Bank discovers that any Entry initiated by it was made in error as an authorised Originator wherein Bank is in default, Bank will rectify the error within 24 hours of such discover. In such a case, Bank will utilize its best efforts to initiate an adjusting entry or stop processing of any "on_us" Entry. Should Bank be unable to stop the Entry from posting, or if it is too late to withdraw the item from the BEFTN System, Bank may initiate a reversal Entry to correct the faulty Entry, as provided for and abiding by the BEFTN Rules.

4.6 Originator Data Retention

Bank as an authorised Originator will retain data in accordance to BEFTN Rules.

5. LIMITATION OF LIABILITY

- 5.1 In relation to BEFTN Services, Cardholder's liability for any claim of the Bank for any Losses provided under the Terms shall be the amount Cardholder owes to the Bank and the amount aid by the Bank to the BEFTN system operator or any other sub member pursuant to the BEFTN Rules or any applicable indemnity agreement.
- 5.2 Bank will not be liable for any failure or delay in transmission of an entry if such transmission would (1) result in Bank's having exceeded any limitation upon its intra-day net funds position established pursuant to BEFTN Rules, (2) violate any risk control provisions applicable to the Bank, or (3) violate any Rules or Laws.

6. INCONSISTENCY

If there is any inconsistency between:

- (a) this BEFTN Terms and the Application Form for the BEFTN Service, this BEFTN Terms shall prevail;
- (b) this BEFTN Terms and any of the Attachments, the relevant Attachment shall prevail; and
- (c) this BEFTN Terms and the Credit Card Terms and Conditions, the later one shall prevail.

Attachment A

(Processing Schedule)

Cardholder must execute and provide an authorization in favour of the Bank to initiate debit/credit entries from Cardholder's i.e. Receiver's Bank Account held with another bank i.e. RB for regular and smooth collection and Payment of Cardholder's Credit Card Bill generated by the bank.

Attachment B

(Exposure Limit)

In its authorization Cardholder will confirm and fix the ratio of its monthly Credit Card bill which Bank will collect through BEFTN system for payment of the same. However, such ratio shall be either equal or more than the minimum payment amount.

Attachment C

(Settlement)

Cardholder will promptly provide immediately available funds to indemnify the Bank if any debit entries are rejected after Bank has adjusted Cardholder's Credit Card Bill with the received fund from the RB through BEFTN.

Branch/Booth Directory

Dhaka

Gulshan Branch

67 Gulshan Avenue

Gulshan North Branch

Gulshan Centre Point
House 23 - 26, Road 90,
Gulshan - 2

Islamic Banking Centre

Gulshan Centre Point
House 23 - 26, Road 90,
Gulshan - 2

Banani Booth

14 Kemal Ataturk Avenue, Banani

Bashundhara Booth

Haveily Center (GF), Ka-11/2/A,
Jagannathpur,
Bashundhara Road, Dhaka.

Dhanmondi Road 5 Branch

House 6, Road 5, Dhanmondi R/A

Satmasjid Road Branch

Level 2, Taj Lily Green, Plot 51
Satmasjid Road, Dhanmondi
Dhaka 1205

Kakrail Booth

Karnaphuli Garden City,
109 Kakrail Road

Kawran Bazar Branch

53 Kawran Bazar

Sonargaon Booth

L101 Pan Pacific Sonargaon Hotel,
107 Kazi Nazrul Islam Avenue

InterContinental Booth

InterContinental Dhaka Annex Building,
1 Minto Road, Ramna

Motijheel Branch

Alico Building, 18-20 Motijheel C/A

Chawk Bazar Branch

12 Water Works Road,
Dalpatty, Chawkbazar

Mirpur Branch

Dynasty Tower, Plot 01, Road 12,
Block G, Section 6, Pallabi, Mirpur

Uttara Branch

Update Tower, Shahajalal Avenue
Plot-1, Sector 6, Uttara

Savar Branch

Dhaka Export Processing Zone,
Zone Service Complex

Narayanganj

Narayanganj Branch

26 Shaista Khan Road
(near Narayanganj Club)

Chattogram

Chattogram Main Branch

Sheikh Mujib Road, Agrabad

Karnaphuli EPZ Branch

Mohajan Golden Tower, 98/A, Mohajan
Ghata, Karnaphuli EPZ Gate,
Patenga Road, Chattogram

Nasirabad Branch

1 Shahid Abdul Halim Road
East Nasirabad

CEPZ Branch

Zone Service Building
Chattogram Export Processing Zone
Free Port Road
Ward 39, Chattogram City Corporation
P.S. Bandar, Chattogram

Bogura

Bogura Branch

Shatani House, Sherpur Road

Khulna

Khulna Branch

Jibon Bima Bhaban, KDA Avenue

Sylhet

Sylhet Branch

7 Noya Sharak, Jail Road,
Ward-16

Call our 24-hour Client Care Centre at 8332272 or 16233 (from mobile) or visit your nearest Standard Chartered branch.