

Saadiq Personal Finance Offer Letter

^ -			NI		
Ŀι	JSTC	ome	r IN	am	е

F		R	S	Τ								
M		D	D	L	Е							
L	А	S	Т									

Customer Address:

Flat/Villa No.	Building No	_ Road No
BlockNo.	_ City	_ P.O. Box
0: 44		

Dear Sir/Madam,

Offer Letter

Standard Chartered Bank hereby irrevocably offers to sell Metal from the ownership of Standard Chartered Bank, together with its permitted successors and/or assigns ("the Bank"), for a purchase price ("the Purchase Price") as per the following details ("The Metals"):

Metal Type										
Quantity										
Purchase Price	BD									
Number of Equal Monthly Instalments										
Equal Monthly Instalments*	BD									
Final Instalment	BD									
Commencment Date of Equal Monthly Instalments ("Payment Date")	D	D	/	M	M	/	Υ	Y	Υ	Υ

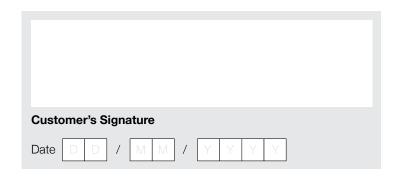
The Purchase Price shall be payable to the Bank in Equal Monthly Instalments ("the Instalments") as per the above details, commencing on the date indicated above and each successive month thereafter ("the Payment Period").

The acceptance of the offer contained herein, by means of an acceptance letter or any other means of acceptance conveyed to the Bank ("the Acceptance"), shall constitute a valid purchase and sale agreement in respect of the Metal (the "Agreement") between yourself/yourselves and the Bank.

For avoidance of doubt, it is clarified that the Bank reserves the right to cancel this sale (within 15 working days) if the Customer does not meet its credit criteria along with other checks related to (but not limited to) sanctions and financial crime compliance which would force the Bank not to proceed with the transaction.

The Bank's standard terms and conditions relating to the purchase of metals on deferred payment terms, ("The Term and Condition") apply unconditionally in respect of this offer and it shall form an integral part of the Agreement.

Terms and Conditions are available on our website at www.sc.com/bh.



^{*}The amount of the last instalment will be different



Agency Appointment

	((Customer Name)	of	(Place)		("the Client") hereby appoints Standard Chartered Bank, a compa
			in the Kingdom of Bah	rain, having its registe	ered office in the K	ingdom of Bahrain at P.O. Box 29, Manama, Kingdom of Bahr
Jyen	iei witi its p	emilited successors and	a/or assigns (the bank ,	as its agent details of	Willich are mentioned	d below.
Me	tal Details				Client Accoun	nt Details
Ме	tal Quantity	:			Branch	÷
Ме	tal Type	:			Client's Initials	÷
Sp	ot Price	: BD				
	ecitals					
2.	1. The Clie	nt is desirous of appointi k has agreed to be the C				
3.	2. "Spot Pr	means as defined in und rice" as indicated under of the Metal on a spot	Metal Details means an		e in Bahraini Dinars,	, or its equivalent in any other relevant currency ("the Spot Price"),
	4.1.1. t 4.1.2. s 4.1.3. r	to the Client entering into ake possession (physica commodities; sell the Metal to any third eceive payment of the S	I or constructive) of the N party at the Spot Price; pot Price on behalf of th	Metal and to store it on the Client; and	he Client's behalf in a	appoints the Bank to act as its exclusive agent to: a bulk quantity at the Bank's common location for usually storing ma
4.	2. The Ban amongs	t other duties:	s an undisclosed agent	of the Client and it sha	Il not disclose that it	t is acting as an agent of the Client and in this regard, the Bank shall obligations required to be done in connection with this Appointm
4.	4.2.2. b 3. The Ban 4. The Ban	k shall not be under a do k may sell the Metal to a	administration regarding uty to disclose and/or pr uny third party (not includ	the holding and the sell rovide any documents to ling the party from who	ing of the Metal as woo the Client in relation the Metal was pur	
	transacti 6. The app	ion (and not in part) and	d, once the Bank has fu all not create or be deen	ulfilled this mandate, its	mandate in terms h	tion, in terms of which the Metal shall be sold in its entirety in a one nereof shall cease. e between the parties, nor shall it establish a relationship of principa
	1. The Ban	Sale of the Metal lik shall sell the Metal and ansferable funds for good			free from any set-of	f, deduction, withholding or counterclaim in immediately available a
	The produce has final	ceeds of any sale of the ly received confirmation	Metal due to the Client of receipt of payment	shall be paid by the Bar from the purchaser of	the Metal.	ccount as per the details under Client Account Details, once the Ba
0.	exchang					ice currency and any currency loss or gain in this regard shall be for
		Representations and I				
6.		al shall be received and : er thereof.	sold in its present state a	and condition with no w	arranty or representa	ation whatsoever in connection with the Metal to any third party and
	consequ	ence of it acting as the	Client's undisclosed age	ent and such costs, liab	oilities and/or expens	ts, liabilities and/or expenses whatsoever and howsoever arising a ses shall be immediately paid by the Client upon the Bank's dema igation arising by reason of the agency relationship mandated herek
	eneral			, , , , , , , , , , , , , , , , , , , ,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	3
	 The add to anoth 	er physical address prov	vided that the change sh	nall become effective on	the 7th (seventh) bu	and legal process in this matter. The parties may change notice addr usiness day (i.e. a day when the Bank is generally open for busines:
7.		dom of Bahrain) from the ndment or variation of, a	•			ment Letter or any provision or term thereof and no extension of tir
7.	If, at any of the re	time, any provision here	of is or becomes illegal,	invalid or unenforceable	in any respect unde	party unless recorded in a written document signed by both parti- er the law of any jurisdiction, neither the legality, validity or enforceab ne law of any other jurisdiction shall in any way be affected or impai
7.	transfer	and/or assignment to a i	member and/or affiliate of			thout the written consent of the Bank. The Bank may cause any su disclose such information in connection with this Appointment Lette
	5. This App	nded transferee/assignee pointment Letter is not in pointment Letter is to be	tended to create any rigi			

Name Position

Verification of signature/s