

IMPORTANT INFORMATION DOCUMENT - STANDARD CHARTERED SAADIQ BANKING

I/We confirm having read and understood the Saadiq Standard Chartered Terms and Conditions relating to the conduct of the account, Phone Banking, ATM, Debit Cards, Online Banking and e-Statements facilities including the Bank's Service & Price Guide and agree to be bound and abide by them and any other terms and conditions that may be in force from time to time. I/We specially understand and accept the following:

Charge	Type of Account	
	Saving	Current
Minimum Monthly average balance Required (in BHD)	20	500
Charges for non- maintenance (monthly charge in BHD)	1	5
Threshold for earning profit (in BHD)	25,000	Nil
Minimum average balance required for finance customers (in BHD)	20	20

Orphans, widows, pensioners, individuals receiving social subsidies from the Ministry of Labor & Social Affairs, students and Bahraini nationals with a monthly salary below BHD 250 are exempted from maintaining the minimum balance requirement.

Please note:

- Do not make any cash payments along with your application form to any Bank staff other than the cash tellers at our branches.
- The Bank can disclose any information to regulators without any prior approval from the applicant.
- Deposits held with Standard Chartered Bank in the Kingdom of Bahrain are covered by the Regulation Protecting Deposits and Unrestricted Investment Accounts issued by the Central Bank of Bahrain in accordance with Resolution No.(34) of 2010.
- Accounts which are not operated for a specified period are classified as "Inactive Accounts". There will be a one year period for Current & Call Accounts and two years period for Savings Accounts. If all of your accounts with us are inactive, please note that you will not be able to operate them until a refreshed due diligence is performed by the bank.
- Accounts without customer-initiated transactions for a period of six years or more will automatically be marked as "Unclaimed Accounts", wherein credits and debits in the accounts will be restricted and the account will be placed on hold.
- Profit is calculated based on the monthly average balance and paid to the account on the last business day in June and December.
- I/We hereby confirm that I/we have received and understood all terms and conditions as mentioned in the customer copy of the Important Information Document (IID).
- I/We understand that certain transaction restrictions might be placed on my/ our account(s) in the event that Customer Due Diligence (CDD) documents submitted by me/us are found incomplete/ incorrect/ insufficient during internal reviews by the Bank after the account has been opened. I/We acknowledge that the Bank reserves the right to close the account in case I/we are not able to provide complete CDD documents as required by the Bank.
- At Standard Chartered Bank, we appreciate and value feedback on your experiences with our products and services. If you have a complaint, please contact our 24-hour Phone Banking on **+973 17531532** quoting your CPR number, or you may email us at **eService.Bahrain@sc.com** or visit our website **www.sc.com/bh** for any further clarifications.
- In addition to the preceding, an easy-to-use Complaint Guide is also available on the Bank's TV screens and help desks at Branches.

I/We have received a copy of this document for my/our records.

Name of Primary Account Holder

Name of Joint Account Holder

Signature of Primary Account Holder

Signature of Joint Account Holder

Note. Charges are in BHD wherever not specified

Account No

Date / /

