

**PRODUCT DISCLOSURE SHEET**
**Standard Chartered Bank Brunei ("Bank")**

Please read this Product Disclosure Sheet before you decide to take up Safe Deposit Locker.

Please read our Customer Terms, the Current/Savings Account and Fixed Deposit Terms, which are available in [www.sc.com/bn](http://www.sc.com/bn). This information provided in this disclosure sheet is valid as at 31 December 2019.

**1. What is this product about?**

- Safe Deposit Locker (SDL) is a secured storage box in the Bank's branch which can be rented by clients to store valuables.
- SDL is only available in Standard Chartered Bank Brunei Main Office located at 51-55, Jalan Sultan Bandar Seri Begawan.
- Safe Deposit Locker is exclusively offered to Standard Chartered Brunei Priority Banking segment clients.

**2. What are the fees and charges I have to pay?**

- a. Box charges are set as per their type and sizes:

Type	Size	Annual Rental Fees
Box A	3' x 10' x 20'	BND175
Box B	5' x 10' x 20'	BND225
Box C	10' x 10' x 20'	BND350
Box D	8' x 16' x 20'	BND400

- b. Charges are collected up front based on the applied / available box for rent.  
 c. Additional charges are listed in the below and may be imposed accordingly:

Key Deposit	BND200 and prevailing stamp duty charge
Replacement Key / Lost Key Charges	BND300 and prevailing stamp duty charge
Break Open Charges	BND100 and prevailing stamp duty charge

The fees and charges applicable to the Client's(s)' use of the Safe Deposit Locker are set out in the Bank's tariff booklet, which are available on the Bank's website at [sc.com/bn](http://sc.com/bn). The Bank's tariff booklet is revised periodically and the Client(s) must pay the fees and charges applying at the relevant time.

**3. What are the key terms and conditions?**

- The Client(s) is required to maintain at least one (1) JustOne Current or JustOne Savings account with the Bank at all times.
- All items deposited in the Safe Deposit Locker shall be deposited at the sole risk of the Client(s) and the Bank shall have no duty of care to the Client(s) or any other person in respect of them and shall not be responsible for them or their safe custody and -shall have no liability in respect of any theft or damage or loss of the contents or any consequential loss no arising directly or indirectly therefrom or for any neglect or default of any person resulting in any loss or damage whatsoever.
- The final terms and conditions are as stipulated the Agreement to Lease and Permit Client Access to Safe Deposit Locker and/or Safe Deposit Locker Application Form.

**4. What do I need to do if there are changes to my contact details?**

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner. You can call our 24-7 Client Care Centre at **+673 2658000** or update the information at any of our branches.

**5. Where can I get assistance and redress?**

Information is available at all our branches and on our website at [www.sc.com/bn](http://www.sc.com/bn).

If you have any enquiries, please contact us at **+673 2658000** or via email [SCB.Brunei@sc.com](mailto:SCB.Brunei@sc.com) (for non-account related enquiries). Customers who have registered for Standard Chartered online banking may also contact us through our website or visit any of our branches for more information.

If your query or complaint is not satisfactorily resolved by us, you may contact Financial Consumer Issues, Autoriti Monetari Brunei Darussalam via email at [fdi@ambd.gov.bn](mailto:fdi@ambd.gov.bn) or walk-in to their address as follow:

**Level 7, Financial Consumer Issues  
 Autoriti Monetari Brunei Darussalam  
 Ministry of Finance and Economy Building  
 Commonwealth Drive  
 Bandar Seri Begawan  
 Tel : +673 2380007**