

PERSONAL LOAN CUSTOMER CONFIRMATION DOCUMENT (“CCD”)

Dated:

A. SALES EXECUTIVE

I/We have been in touch with a sales executive from Standard Chartered Bank “SCB”, his/ her name is: _____ (“Sales Executive”), and have applied for a Personal Loan from SCB.

B. PERSONAL LOAN

I/We am / are willing to obtain a Personal Loan on the terms and conditions contained in this CCD, the Personal Loan Terms and the Customer Terms (collectively referred to as “Personal Loan Agreement”). The details of the Personal Loan are given in Schedule A to this document. I/We accept the terms and conditions and request SCB to disburse the Personal Loan amount to me/us on the said terms. I/we also undertake the following:

Declarations in relation to my/our Personal Loan

1. I/ We confirm that:

- 1.1 I/ We have received, read and understood the Customer Terms and Personal Loan Terms provided to me/us by the Sales Executive. I/We have also read the same on the Banks website at the following [link:Customer Terms: https://www.sc.com/in/_documents/service-charges-fees/Customer_Terms.pdf](https://www.sc.com/in/_documents/service-charges-fees/Customer_Terms.pdf)
Personal Loan terms: https://www.sc.com/in/_documents/service-charges-fees/tncpl.pdf
- 1.2 I/We have opted for Electronic Clearing Services (“ECS”) /Standing Instruction as a mode for repayment of the EMI amount. The ECS/ Standing Instruction shall also be presented by SCB for recovery of the outstanding personal loan in case of a default.
- 1.3 I/We agree that all the documents with respect to Personal Loan transaction given to SCB, including KYC documents, will not be returned to me/us in case the loan is declined.

2. I/ We understand that

- 2.1 I/We can prepay the entire Personal Loan by **giving at least 21 working days** notice in writing and paying:
 - the outstanding principal amount of the Personal Loan
 - all outstanding EMIs, interests, fees and service tax
 - Pre closure charges at the rates mentioned in Schedule A to this CCD

Signature

Date: _____

Name: _____

Address: _____

3. I/We acknowledge that SCB relies on the information given by me/us at the time of my/our application for a Personal Loan and on my/our every usage of the Personal Loan. It must be correct, complete and not misleading. I/We shall notify SCB, within 30 calendar days, if any information given by me/us changes is incorrect or misleading.
4. Subject to applicable local laws, I/We hereby consent for SCB or any of its affiliates (including branches) (collectively "the Bank") to share my/our information with domestic or overseas regulators or tax authorities where necessary to establish my/our tax liability in any jurisdiction pursuant to orders, agreements with regulators or authorities or otherwise.
5. I/We agree that the Bank may block the personal loan account (and later remove the block) at any time, 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 need's to comply with internal policies associated with any applicable order or sanction of an authority.
6. In the event of change in address due to relocation or any other reason, I/We shall intimate the new address to the Bank within two weeks of such a change"
7. **EMI waiver/Cash back scheme** – In case my/our application is processed under the EMI waiver/Cash back scheme, I/we am/are aware that I/we am/are eligible for last EMI waiver/cash back only if there is no single instance of EMI bounce or of default or delay in payment of EMI for whatsoever reason during the entire tenure of the loan. I/We are aware that last EMI waiver offer is applicable only if I/We complete the total tenor of the Loan and will be discontinued in case of Pre Term closure of the Loan. I/We am/we also aware that the decision of the Bank shall be final and binding on me/us. Bank may at any time discontinue or withdraw the EMI waiver/Cash back scheme without assigning any reasons whatsoever. I/We understand that my/our case shall be processed under the EMI waiver/Cash back scheme at the sole discretion of the Bank and subject to terms and conditions that may be prescribed by the Bank from time to time.
8. **Governing Law & Jurisdiction** - These Terms & Conditions shall be governed by the laws of India.
All claims and disputes arising out of or in connection with the personal loans shall be settled by arbitration in accordance with the provisions of the Arbitration and Conciliation Act, 1996 and any subsequent statutory amendment, if any to the said Act, by a sole arbitrator to be appointed by the Bank except where such claim or dispute falls within the jurisdiction of the Debts Recovery Tribunal established under the Recovery of Debts Due to Banks and Financial Institutions Act, 1993.
Any arbitration award/ direction passed shall be final and binding on the parties. The Language of the Arbitration shall be English and the venue of such arbitration shall be at Mumbai.

C. AGREEMENT

By signing this CCD, I/We agree to be bound by the terms of this CCD including, customer terms & personal loan terms. I/We understand that I/we will get a copy of this CCD along with the welcome Kit from SCB after the loan is disbursed.

Signature

Date: _____

Name: _____

Address: _____

Schedule A - Key Terms and Conditions of the loan

I understand that SCB is willing to offer me a Personal Loan on the terms listed below. I accept the terms & request SCB to disburse the Personal Loan amount mentioned in section D to the table below after making deductions listed in section B and C to the table below.

Section A	Loan details	Amount (INR)
1	Gross loan amount (in INR)	
2	Net loan amount (rounded to nearest 1000) *for top up loans only - after deduction of existing balance on the current loan	
3	Interest Rate% (on diminishing balance)	
4	1 st Equated Monthly Installment (“EMI”) presentation date	
5	No. of ECS instructions submitted	
6	EMI Amount (in INR)	
7	Tenure of loan (in months)	
8.1	Last EMI waiver (Fill Yes if applicable else NA)	
8.2	PL Cash back Scheme (Fill Yes if applicable else NA)	
Section B	Loan Processing Fees / Doc & Administration Charges / Documentation Fees	
9	Loan Processing Fees (In INR) for non top up cases only	
10	Loan Pre Closure Charges	
11	Part Pre Payment (If applicable to a Max of 25% of the Principle Outstanding)	
12	Doc and Administration Charges (Top Up only) – Charged on net loan amount payable (Gross loan amount - outstanding principal on current loan)	
13	Documentation Fees (in INR)	
14*	Service tax on Fees (14% of Fees (9+10+11) in INR)	
15**	Swachh Bharat Cess (0.5% of Fees (9+10+11) in INR)	
16***	Krishi Kalyan Cess of (0.5%. of Fees (9+10+11) in INR)	
17	Total of section B (9+10+11+12+13)	
Section C	Other Deductions	
18	Odd Days Interest applicable if any (ODI)	
19	Advanced EMI (Fill Yes if applicable else NA)	
20	Total of section C (15+16)	
Section D	Net loan amount payable after all deductions	
Net loan amount payable (Topups= (2-14 -17); Non Topups (1-14-17))		

***Service tax applicable**

Service tax is levied as per the rates in force.

**** Swachh Bharat Cess** @ 0.5% effective 15th November 2015 as per Notification No.22/2015 dated 6th November 2015 issued by Central Government

***** Krishi Kalyan Cess** @ 0.5% effective 1st June 2016

Signature

Date: _____

Name: _____

Address: _____

In case of any queries, complaints or issues with regard to the personal loan please call our phone banking numbers and we will be happy to help you

Phone Banking Numbers

Ahmedabad, Bangalore, Chennai, Delhi, Hyderabad, Kolkata, Mumbai, Pune	66014444/39404444
Allahabad, Amritsar, Bhopal, Bhubaneswar, Chandigarh, Cochin / Ernakulam, Coimbatore, Indore, Jaipur, Jalandhar, Kanpur, Lucknow, Ludhiana, Nagpur, Patna , Rajkot, Surat, Vadodara	6601444/3940444
Gurgaon, Noida	011 - 6601 4444 3940 4444
Jalgaon, Guwahati, Cuttack, Mysore, Thiruvananthpuram, Vishakhapatnam, Mathura, Proddatur, Dehradun, Saharanpur	1800 345 1000 (For domestic dialing within India only)
Siliguri	1800 345 5000 (For domestic dialing within India only)

Grievance Redressal – if you are not satisfied with the response that you have received, you can write in to Head Customer Care, P.O Box 8888, Customer Care Unit, Standard Chartered Bank, Chennai 600 001. Email address: head.service@sc.com

Signature

Date: _____

Name: _____

Address: _____

Key Fact Statement

Personal Loan

1	Loan amount			
2	Loan term			
3	Interest type (fixed or floating)		FIXED	
4	(a)	Interest chargeable (In case of Floating Rate Loans)	(a)	NA
	(b)	Interest chargeable (In case of Fixed Rate Loans)	(b)%
5	Date of reset of interest		NA	
6	Mode of communication of changes in interest rates		NA	
7	Fee payable			
	A	On application (Please individually specify all type of fee)	NA	
	B	During the term of the loan (Please individually specify all type of fee)		
	C	On foreclosure (Please individually specify all type of fee)% aftermonths	
	D	Fee refundable if loan not sanctioned/disbursed	NA	
	E	Conversion charges for switching from floating to fixed interest and vice-versa	NA	
	F	Penalty for delayed payments		
8	EMI payable			
9	Details of security/collateral obtained		NA	
10	Date on which annual outstanding balance statement will be issued		NA	

Signature

Date: _____

Name: _____

Address: _____