

Contact us

To learn more about what we can do for you, please call:

• Ahmedabad, Bengaluru, Chennai, Hyderabad, Kolkata, Mumbai, New Delhi, Pune	6601 2424 / 3940 2424
• Allahabad, Amritsar, Bhopal, Bhubaneswar, Chandigarh, Coimbatore, Ernakulam, Indore, Jaipur, Jalandhar, Kanpur, Lucknow, Ludhiana, Nagpur, Patna, Rajkot, Surat, Vadodara	6601 242 / 3940 242
• Gurgaon & Noida	011 - 6601 2424 / 011 - 3940 2424
• Dehradun, Guwahati, Howrah, Jalgaon, Mathura, Preddatur, Saharanpur, Siliguri, Thane	1800 425 8390

Standard Chartered is committed to making your banking with us a pleasant experience and values your feedback:

Email us : customer.care@sc.com OR Priority.Banking@sc.com

Write to us : Standard Chartered Bank, Customer Care Unit, 19 Rajaji Salai, Chennai - 600 001

Call us : 24 hour Priority Contact Centre

You've mastered success.
Master the financial complexities
that come with it.



Here for good

At Standard Chartered, we are with you for the long run.

It is a commitment that we do not take lightly as we strive to be open, collaborative and fair at all times.

For more than 150 years, Standard Chartered has maintained the highest standards of corporate governance, employee diversity, social responsibility and respect for the environment.

Importantly, we have continued to share our success as we've built a trusted business in over 70 markets across Asia, Africa and the Middle East.

Here for you

You have worked hard to become successful.

But success brings its own complexities and challenges of managing multiple priorities.

At Priority Banking, it is always about you, your needs and your aspirations. Your Priority Banking relationship comes with our commitment to proactively partner you for the long run, bringing you solutions across your investments, protection, cash and lending needs, at all times, leveraging on our global network, capabilities and pool of experts.

As you move from one milestone to the next, we provide dedicated service to meet your changing needs.

We are here for you. Here for good.



Scan to experience the Priority journey with us

Welcome to a privileged world of wealth solutions and rewards



1. Seamless high-quality everyday banking

a. Convenient banking solutions, delivered digitally

- i. Easy sign-up
- ii. 24x7 access to all your accounts
- iii. Enjoy convenient funds transfers and bill payments to more than 100 payers on your mobile phone, tablet or laptop
- iv. No additional fee for cash withdrawals made using your Priority Banking Visa Infinite debit card⁴ from local and international Visa/MasterCard ATM networks
- v. Convenient local and foreign currency accounts

b. Exclusive credit cards and preferential financing

- i. Exclusive Priority Banking Visa Infinite credit card, with travel and lifestyle privileges⁵
- ii. A wide range of financing solutions for your housing and other borrowing needs, with preferential pricing
- iii. Enjoy sky high benefits with the Standard Chartered Emirates credit card¹⁰



2. Protecting you and your family against the unexpected²

a. Comprehensive range of insurance solutions

- i. A wide range of life insurance solutions from leading insurance companies
- ii. A wide range of home, health and accident insurance plans
- iii. Retirement planning solutions
- iv. Access to insurance specialists who can help ascertain your protection needs and identify a plan as per your needs



3. Grow your wealth and finance your property

a. Comprehensive range of third party wealth solutions¹

- i. Wealth Care – a structured process to help you identify your investment needs
- ii. Wide range of financial solutions to choose from
- iii. Regular and timely market reports and investment insights to help you with product performance reviews
- iv. Unique 3-in-1 proposition from SCSI to buy and sell equities online⁸
- v. Remote Wealth Services to help you invest with ease
- vi. A wealth lending program to help you manage liquidity requirements
- vii. A dedicated Relationship Manager, supported by a team of experienced wealth specialists, to address your financial needs and help manage your financial priorities
- viii. Invitation to investment related events, so you are always in the know

b. Full suite of property financing solutions

- i. Wide range of property financing solutions, including home loans, Home Saver and Loans Against Property, with preferential pricing and simpler documentation
- ii. Home insurance solutions to protect your home and contents therein
- iii. Property loan specialists to help you find the financing options best suited to your needs



4. Making global banking simple

a. International Banking services

- i. Your Priority status is recognised across over 30 markets in Asia, Africa and the Middle East with dedicated relationship managers to help you with your financial needs, wherever you are
- ii. Availing multi-country accounts is easy and our Global Link service seamlessly links all your Standard Chartered accounts around the world in a single view
- iii. With our global presence, we can help connect across our network and provide seamless and free global fund transfer services, with preferential pricing and flexibility of currency selection⁶

b. International mortgages

- i. Avail a local currency mortgage in London, Dubai or Hong Kong, no matter where you live (applicable only for Non-Resident Indians)
- ii. Avail mortgage for purchasing property located in India from your current location (for clients based in UAE, Singapore and Hong Kong)



5. Going the extra mile and rewarding you more

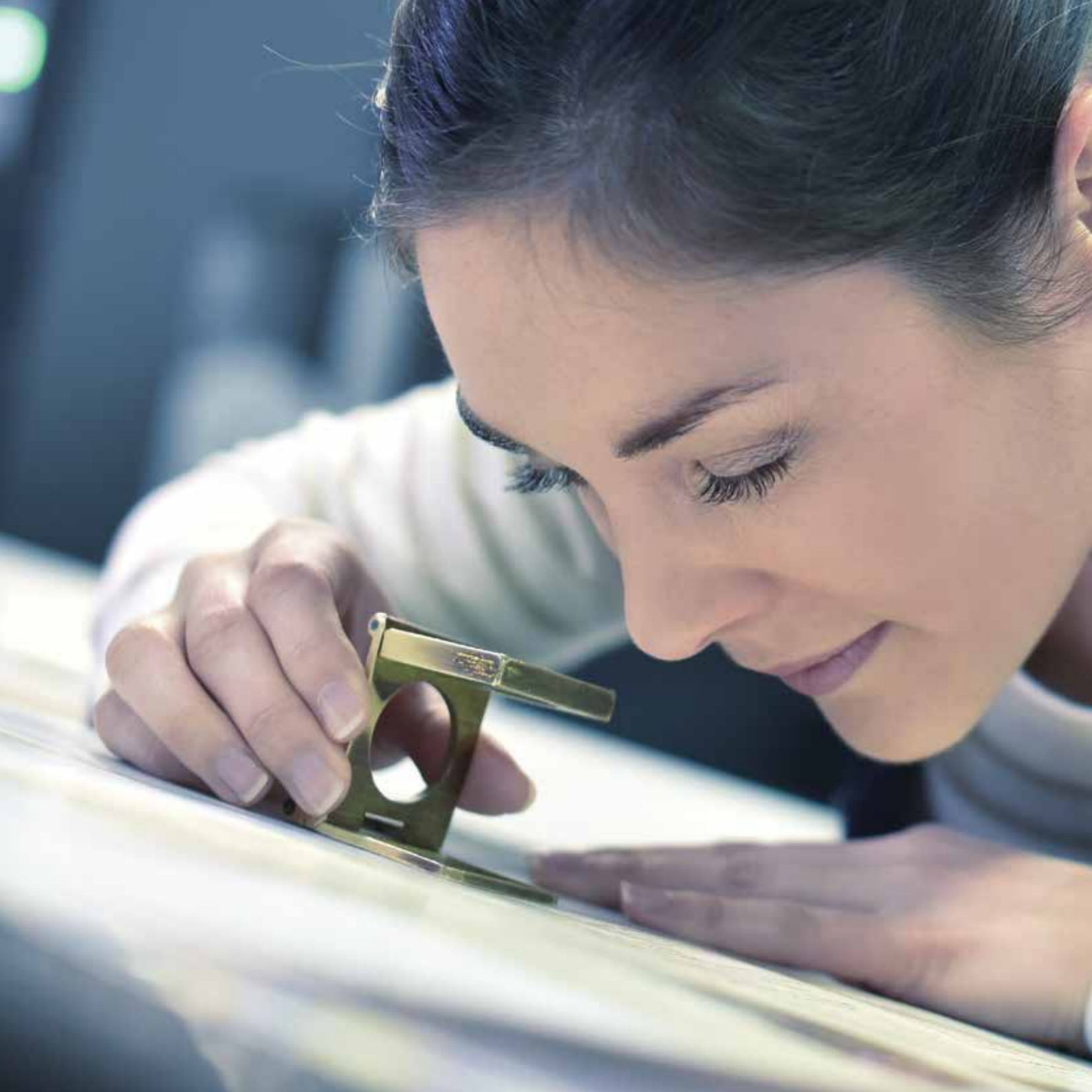
a. Exceptional service

- i. A dedicated Relationship Manager, supported by a team of experts, to help you navigate the ever-changing economic environment and plan for your needs
- ii. Access to Priority Banking centres in our branches, Priority teller counters and a dedicated 24 hour Priority Contact Centre to offer you high-quality service

b. Rewarding the whole relationship

- i. Enjoy a range of unique benefits valued at over ₹1 lakh per annum[#]
- ii. Fee waivers and discounts on everyday banking services
- iii. Exclusive lifestyle privileges and invitations, including premium offers from exclusive partners
- iv. Priority benefits for your immediate family

⁶International Banking Funds Transfer – subject to fund transfer between accounts being permitted by the regulator.



1. Seamless high-quality everyday banking

a. Convenient banking solutions, delivered digitally

As you live a busy life, it is no surprise that you require convenient everyday banking that works for you. We offer a suite of convenient, easy and fully digital banking services that allow you to focus on your life, family, career and financial aspirations.

Easy sign-up

We will sign you up fast to enable you to take immediate advantage of:

- Savings account linked to your Priority Banking Visa Infinite debit card
- Online and Mobile Banking services
- A full suite of credit cards, including the complimentary Priority Banking Visa Infinite card
- Unique 3-in-1 account[®] for share trading, if it's a good fit for your investment profile

Convenient digitally-enabled banking and payment services

Manage your money anywhere, anytime with our award-winning Online and Mobile Banking services that give you and your family the most precious currency of all - more time in your busy lives.

- Check balances and statements, pay bills, set up standing instructions or move funds between bank accounts instantly on your mobile phone, tablet or laptop
- Link-up, view balances and transfer funds seamlessly between your Standard Chartered accounts across multiple markets with our **Global Link** service

Scan to explore our digital services





Global Priority Banking Visa Infinite debit card⁴

Relish the freedom to go places knowing that you will receive Priority service you deserve, anywhere you go in our network.

Your Priority Banking Visa Infinite debit card is your primary global relationship card. Enjoy access to a wide range of convenient services that allow you to transcend borders:

- Make purchases at all Visa enabled merchants
- Free access to Standard Chartered and Visa/MasterCard ATM networks worldwide
- Enjoy withdrawals at no additional charge at over 4,000 Standard Chartered ATMs globally
- Earn 2% cash rewards on your spends on the card
- Our emergency cash services⁹ will always be available to you, should you happen to lose your wallet or card overseas

Convenient local and foreign currency accounts

With Priority Banking, your money is never idle with our local and foreign currency accounts. Watch your savings grow with our competitive interest rates on Standard Chartered Term Deposits, so that you can focus on things that truly matter.

b. Customised credit cards and preferential financing

Enjoy a full suite of credit cards and personal financing solutions at preferential terms, designed to meet your specific needs.

Exclusive globally recognised credit card

Your internationally mobile lifestyle, be it for work, business or leisure, means that you can be in Shanghai one day, Mumbai the next and Singapore a day later.

As a Priority Banking client, you can take advantage of the complimentary **Priority Banking Visa Infinite credit card**,⁵ which complements your global lifestyle and recognises your success.

Your Visa Infinite credit card comes with exclusive travel and lifestyle benefits and medical insurance. As a special privilege for Priority Banking clients, you will also get a free **Priority Pass**, giving you access to airport lounges around the world when you travel. Tee-off in style with golfing privileges on the card,⁷

on the card which include access to premium golf courses and golf learning facilities in India.

Enjoy sky high benefits with the **Standard Chartered Emirates credit card**.¹⁰ Earn Skyward miles for spends, on all categories on your credit card, which can be redeemed for flights on Emirates or any of its partner airlines.

Preferential everyday financing

As a Priority Banking client, you'll enjoy preferential terms and lower fees, whether you require access to immediate financing solutions or for long-term investment goals.

With a range of personal financing solutions, you can always count on us for personal loans and secured loans at privileged rates and low fees, for your child's education, to purchase a new car or even for unexpected cash needs.

Scan to find your nearest branch or ATM



Scan to find out more about the Visa Infinite credit card





2. Protecting you and your family against the unexpected²

The future is unpredictable. Make preparations to protect yourself from the unexpected, to ensure that you and your family are never caught off-guard.

Unforeseen or unplanned events can have major financial implications. As a Priority Banking client, enjoy peace-of-mind with insurance solutions from leading insurance companies that safeguard you and your family from potential risks.

A wide range of insurance solutions

The insurance solutions from leading companies can help to ensure you and your family's future is well looked after, even in unforeseen circumstances.

a. Simple yet comprehensive suite of insurance solutions

We bring you options from leading insurance firms in India to choose from:

- Protection for life and accident uncertainties
- Protection against the rising cost of health care and critical illness
- Protecting your precious home and its contents

b. Long term wealth protection and investment needs

The solutions available through us are designed to help you maintain the lifestyle you have worked hard to achieve.

Through astute insurance planning, you can retain full control over your future goals like retirement planning, children's education and marriage.

c. Insurance specialists to help you

Our team of insurance specialists will partner with your Relationship Manager to offer solutions according to your needs.

Scan to
know
more
about our
insurance
solutions





3. Grow your wealth¹ and property

Investing can be complex, due to the massive amount of market data and product choices. The challenge is to help you identify suitable choices that best fit your unique needs as per your life-stage.

This is where Priority Banking can help you with our Wealth Care approach to provide comprehensive wealth services. Our Relationship Managers and specialists will work with you to identify solutions which are suitable for you. We can help you identify your financial needs before you select solutions from established global providers that best fit your risk profile and investment preference.

Our team of experienced investment specialists help bring your financial objectives into perspective. Led by your Relationship Manager, the team will partner you every step of the way to ensure you are always on track.

Scan to
find out
more
about our
wealth
solutions





a. Comprehensive range of wealth solutions

Take advantage of our global market expertise backed by our expert team of investment strategists and wealth specialists, for timely market insights to help you identify investment opportunities. The broad range of products available include mutual funds, structured products, private equity and real estate funds, foreign exchange solutions, bonds, equities and investment-linked insurance solutions.

- **Regular and timely global market views and investment ideas** from a global team of economists
- **Unique 3-in-1 proposition from SCSI[®] to help you invest online** in equity shares

- **Wealth lending programme** to help you unlock your assets and allow access to liquidity when required
- **Dedicated Relationship Manager, supported by a team of experienced wealth specialists,** to help you identify wealth solutions suitable to your financial needs

Our in-house **Fund Select³** publication that aims to provide our clients with selected funds for the month. The funds which are included in the Fund Select list are chosen based on our Bank's proprietary Fund Selection process. Funds have to first pass a **quantitative** screening that reviews the size, track record and risk/reward characteristics before they are subjected to a **qualitative** screening.

b. Full suite of property financing solutions

A great property is not just a home – it is an investment that can grow in value.

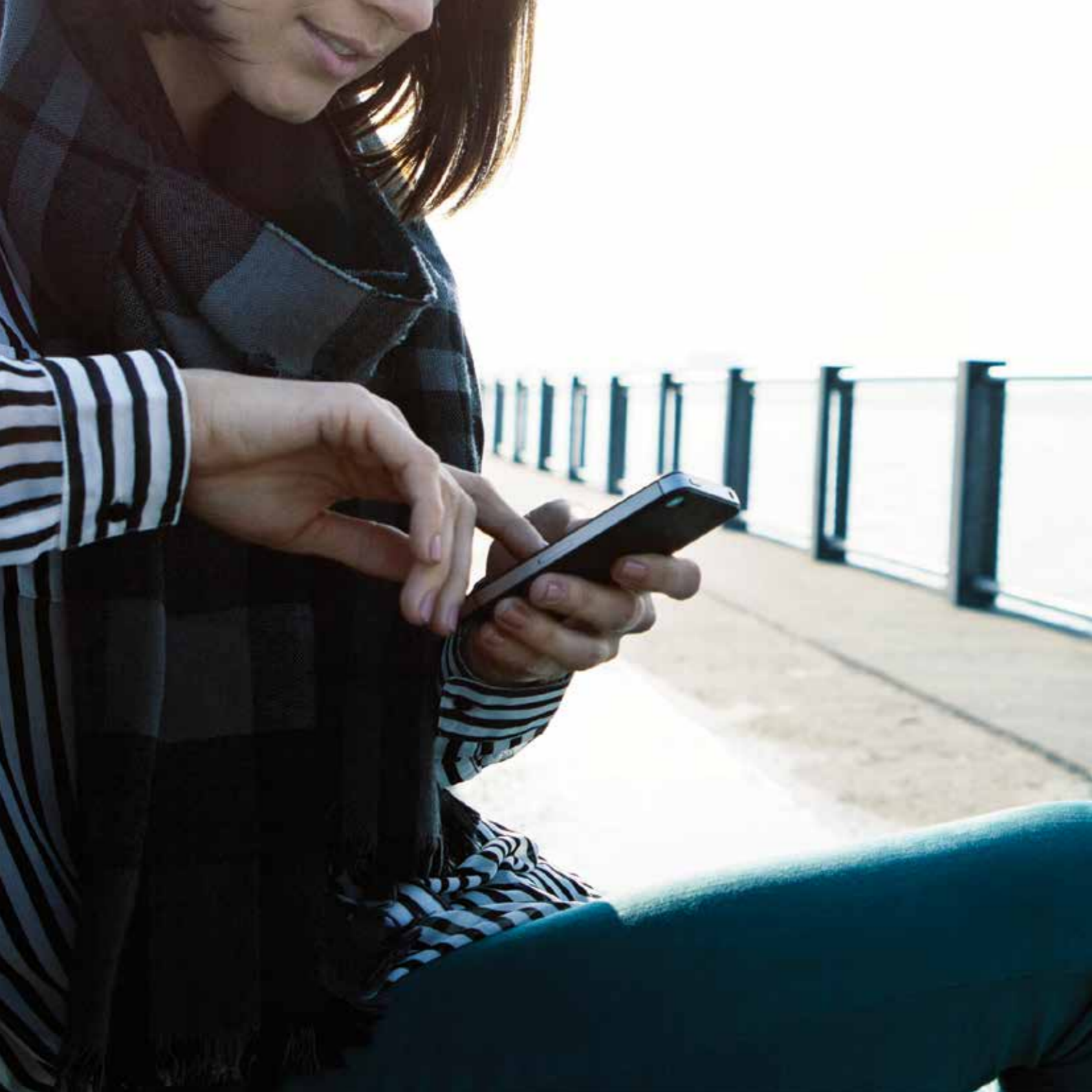
Whether you are a seasoned investor or a first-time buyer, buying or refurbishing property can be a complex and long process. We can help to make it easier.

- **A wide range of property loans** with preferential interest rates and simple documentation
 - Home Saver, a smart way to finance your home and reduce monthly interest by offsetting the principal of your home loan with the surplus money in your linked transaction account
 - Loan Against Property
 - Commercial property loans

- **Home insurance solutions²** to protect your property and contents therein
- Our **property loan specialists** work with you to help you navigate the complexities of mortgages and loans so that you can make more informed decisions

Scan to know about our mortgage solutions





4. Making global banking simple

With expanding horizons, you might travel or work overseas and possibly relocate your family in the process. Living abroad can make managing your financial priorities a challenge.

With our footprint across the globe, we can help you make the most of your global opportunities.

a. International Banking services

- Your Priority status is recognised across over 30 markets in Asia, Africa and the Middle East with dedicated Relationship Managers to help you with your financial needs, wherever you are
- We can help you set up **multi-country accounts** across over 30 markets in Asia, Africa and the Middle East, easily and quickly
- With **Global Link**, you can seamlessly link and view multiple accounts in different countries in a single view and move funds within your accounts at the click of a button⁶
- **Free international money transfers** and flexibility to choose your currency
- **An international relationship team** in select hubs to help you manage relationships that transcends borders

b. International mortgages to make it easy for you to buy property overseas

Buying property overseas can be quite a complex process, given that often, you may be dealing with unfamiliar market conditions and local regulations.

Having us beside you can make it easier for you.

- i. Avail a local currency mortgage in London, Dubai or Hong Kong no matter where you live (applicable only for Non-Resident Indians)
- ii. Avail mortgage for purchasing property located in India from your current location (for clients based in UAE, Singapore and Hong Kong)

Scan to
know
more
about our
global
banking
solutions





5. Going the extra mile and rewarding you more

We understand your aspirations and we are here to help you achieve them. As a privileged Priority Banking client, your relationship comes with our commitment to provide dedicated service and attention to your needs. We will go the extra mile to get things done for you when it really counts, as we believe banking is about rewarding customer relationships.

a. Exceptional service

We value your relationship and regardless of what you need, we're here to help.

Dedicated Relationship Manager

Your Relationship Manager will manage your total relationship with the bank, help navigate the ever-changing economic environment and plan for your evolving needs.

Your Relationship Manager is well certified with comprehensive training to ensure they are equipped with the right skills.

Your Relationship Manager is supported by an experienced team of client service managers, and a team of qualified product and wealth specialists. With a team approach, you can be assured of constantly receiving the right level of service, expertise and attention.

Privileged access and preferential treatment

Enjoy the preferential service levels that you are accustomed to, with our 14 exclusive Priority Centres in India and 200 worldwide, as well as a dedicated 24 hour Priority Contact Centre.

Scan to
know
more
about
our
Priority
services





b. Rewarding the whole relationship

Banking is about relationships, and at Priority Banking, that is the principle that guides us. We recognise and reward your total relationship with us.

- **Enjoy a range of unique benefits valued at over ₹1 lakh per annum***

- **Preferential pricing** on your deposits and loans, discounts and fee waivers on everyday banking transactions and on services like cheque books and demand draft
- Enjoy **exclusive lifestyle privileges** including invitation to events and programs, such as Liverpool Football Club events in India, the Standard Chartered Mumbai Marathon and various lifestyle events
- At Priority Banking, we understand the importance of family and extend your Priority privileges to your immediate family as well
 - Global recognition of your Priority Banking status that extends to your spouse and children
 - Complimentary Priority Banking Visa Infinite credit card for your spouse
 - Preferential pricing on banking transactions, and access to Priority Banking centres, Priority teller counters and the 24 hour Priority Contact Centre
 - Discounts on annual locker rentals

Scan to know more about the rewards you can enjoy



#Range of unique benefits valued at over ₹1 lakh per annum

Product/Service	Benefit	Amt (₹)
Visa Infinite debit card	2 reward points on every ₹100 debit card spends (Assuming an average spend of ₹20,000 a month)*	4,000
Visa Infinite credit card	Annual fees waived	3,000
	5X reward points on every ₹100 of foreign spends (Assuming ₹1,50,000* spent per annum)	3,375
	5X reward points on every ₹100 spends on retail fashion outlets (Assuming ₹1,20,000* spent per annum)	2,700
	2X reward points on every ₹100 on other spends (Assuming ₹10,000* spent every month)	1,080
	Complimentary Priority Pass (Access to 900+ international participating airport lounges) issued to the primary and supplementary credit card holder of Visa Infinite card	13,260
	Priority Pass Lounge Usage Charges waived for FUM Qualified Customers for up to 2 lounge access per month to both Primary and Secondary Cardholders (Assuming only 2 international Priority Pass usage every year charged at USD 27)^	7,230
	2 Complimentary games, including 1 game along with a guest per month valuing at ₹4,500 per game per person, at 20 golf courses in India 1 complimentary coaching lesson at domestic golf courses (Assuming only 1 game with guest once in a quarter and 1 coaching lesson in a quarter)	54,000
	Complimentary DineOut Plus membership which gives up to 25% instant discount at finest hotels across India (Assuming ₹8,000 spent every month)	29,000
Common benefit on Visa Infinite debit & credit card	4 lounge visits per quarter at an average of ₹1,600* per visit at participating airport lounge in India (Assuming 2 visits per quarter)	12,800
Complimentary banking services	Free cheque/cash pick-up and delivery (Assuming usage of 2 services each at ₹200 and ₹100 respectively per month)*	7,200
	No charge for ATM usage abroad (Charged at ₹140 per transaction, assuming usage of 8 transactions per annum)*	1,120
	50% discount on annual locker fees (Assuming fee of ₹17,000 per annum)^	8,500
Total benefits valued at		147,265

*The above example is for illustrative purposes only. Terms and conditions apply.

^FUM (Funds under management) qualification requires maintenance of Minimum monthly average FUM (Funds under management) of ₹30 Lakh.

FUM includes any one or combination of the following products from the Bank: Savings accounts, Term Deposits, Investments made through the Bank.

Eligibility criteria

Priority Eligibility Criteria for new customers

(applicable for a Standard Chartered Bank relationship for the first 12 months of account opening)

1. Minimum monthly average FUM*(Funds under management) of ₹30 Lakh, or
2. Minimum monthly salary credit into Standard Chartered salary account of ₹3 Lakh¹, or
3. Mortgage approved amount above ₹2 Crore¹

Priority Qualification Criteria

(applicable for a Standard Chartered Bank relationship post 12 months of account opening)

1. Minimum monthly average FUM* (Funds under management) of ₹30 Lakh, or
2. Mortgage outstanding balance above ₹2 Crore²

¹On completion of 12 months, client has to ensure to meet the Qualification criteria

²At any point if outstanding balance falls below ₹2 Crore, client has to either restore the amount by way of top-up or meet the FUM qualification criteria

*FUM (Funds under management) includes any one or combination of the following products from the Bank: Savings accounts, Term Deposits, Investments made through the Bank.

Please note, if one family member maintains qualification / eligibility criteria, rest of the family members can enjoy Priority benefits.

Disclosure

The contents/offers/products/services mentioned herein are subject to change without prior notice, may not be available in certain cities or may be extended/withdrawn at sole discretion of Standard Chartered.

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services, or due to any unavailability of the document or any part thereof or any contents.

1. Investments

Standard Chartered Bank is not providing any investment advisory services under the wealth proposition. Standard Chartered Bank in its capacity of a distributor of mutual funds or while referring any other third party financial products may offer advice which is incidental to its activity of distribution/referral. Standard Chartered Bank will not be charging any fee/consideration for such advice and such advice should not be construed as 'Investment Advice' as defined in the Securities and Exchange Board of India (Investment Advisers) Regulations, 2013. Mutual Fund Investments are subject to market risk. Please read scheme related documents carefully before investing. Past performance is not indicative of future performance.

Standard Chartered receives commission/referral fees from third party product providers.

2. Insurance

Standard Chartered Bank is a licensed Corporate Agent of ICICI Prudential Life Insurance Company Limited (IRDA Registration No. 105) for life insurance products, Royal Sundaram Alliance Insurance Company Limited for general insurance products and Max Bupa Health Insurance Company Limited (IRDA Registration No. 145) for standalone health insurance products vide composite license number 1096736. Insurance is

the subject matter of solicitation. The benefits/features of the products are indicative only. For more details on risk factors and terms and conditions, please read sales brochure carefully before concluding sale.

3. Fund Select

This document is not intended to be an offer or solicitation of an offer to buy or sell funds and is not intended to constitute investment advice. Some funds may not be available for distribution to you depending on your location, domicile, nationality or the Standard Chartered entity you are dealing with. Please contact the relevant Standard Chartered entity you normally deal with for more information. You should refer to the relevant offering documents for detailed information before you decide whether to invest or not, and you are recommended to seek independent professional advice that takes into account considerations such as your financial situation and risk tolerance before making any investment decisions. Do not invest in investment products unless you fully understand and are willing to assume the risks associated with them. Past performance is not indicative of future performance. These investments involve risks, the prices of units or shares of the funds referred to in this document fluctuate, sometimes dramatically, and you may lose your entire investment. Some of the funds may invest extensively in financial derivatives instruments or emerging markets and may have leveraged exposure, which may lead to higher

risk of capital loss. The funds product risk label may differ from Standard Chartered's Product Risk Rating (PRR) and the Standard Chartered PRR may indicate a risk, lower or higher than the funds product risk label.

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4. Priority Banking Visa Infinite debit card offer

Reward points - Earn 2 reward points on every ₹100 spent. Maximum number of reward points per year is 50000. Subject

to minimum 500 points for redemption. Each reward point is redeemable for a cash credit at the rate of 1 point = ₹1. Rewards have to be redeemed by calling Phone Banking. Rewards for each calendar year expire at the end of June of the following year. Unlimited free cash withdrawals at any ATM across the globe. Overseas cash withdrawal charges on Priority Banking VISA Infinite debit card are waived. Non resident Indians and non-individual account holders cannot apply for Standard Chartered Visa Infinite debit card.

5. Visa Infinite credit card offer

The Priority Infinite credit card is available only in Standard Chartered credit card sourcing locations. The card will be issued at the bank's discretion based on the credit policy. Terms and conditions apply. Earn 5 reward points per ₹100 spent at retail fashion outlet and overseas. Benefits mentioned are illustrative. Please visit the link: <http://www.visa.co.in/infinite> for complete list of offers and benefits. These offers are given by Visa on the Infinite platform. All offers have validity.

6. International Banking Fund Transfer

Subject to fund transfer between accounts being permitted by the regulator.

7. Golf programme for Standard Chartered Priority Banking

Applicable only on Standard Chartered Visa Infinite credit card. You are entitled to access 20 premium golf courses and 11 learning facilities in India. Customers get 2 complimentary golf games per month, and 1 complimentary

guest game per month. Learn the nuances of playing golf or improve your game by enjoying golf lessons courtesy of Standard Chartered at specified driving ranges or training facilities on weekdays and weekends. Customers will be eligible for 2 complimentary golf game per month. The frequent travellers may also book a session of golf at over 200 golf courses worldwide by paying the golf course fee. Please read the detailed terms and conditions and enjoy the complimentary golf games or coaching sessions.

This offer is brought to you by Standard Chartered Bank ("Standard Chartered") in conjunction with Golfan Technology Solutions Pvt. Ltd. ("GolfLAN") *GolfLAN is a golf services provider engaged by Standard Chartered to administer the golf program.

8. Unique 3-in-1 account

The savings bank account will be maintained with Standard Chartered Bank and the demat and broking account will be maintained with Standard Chartered Securities India Limited (SCSI). Please log on to the <http://www.standardcharteredsecurities.co.in>, to know more about the demat and trading account.

9. Emergency cash

Applicable in select countries. No charges apply.

10. Standard Chartered Emirates credit card

Standard Chartered Emirates credit card is available only in Standard Chartered credit card sourcing locations. The card will be issued on bank's discretion based on the credit policy.

