

Business Working Capital Financing Form

Section 1: Client Information

<p>Name of Borrower <i>(insert FULL legal name exactly as it appears in the constitutional documents):</i></p>	<p>Country of Incorporation/registration:</p> <p>Date of Incorporation (dd/mm/yy):</p> <p>Certificate of Incorporation / Business Registration no:</p> <p>GST Registration ID:</p> <p>Bumiputera Status: <input type="checkbox"/> Bumiputera <input type="checkbox"/> Non –Bumiputera</p> <p>No. of full time employees: _____</p>
<p>Business Registered Address:</p> <p>City / State / Country :</p> <p>Postal Code :</p>	<p>Constitution/Legal Status:</p> <p><input type="checkbox"/> Sole Proprietorship</p> <p><input type="checkbox"/> Unlimited Partnership</p> <p><input type="checkbox"/> Limited Partnership</p> <p><input type="checkbox"/> Private Limited Company</p> <p><input type="checkbox"/> Society/Association/Club</p> <p><input type="checkbox"/> Others (Please specify): _____</p>
<p>Mailing Address/Trading Address <i>(if different from above Business Address):</i></p> <p>City / State / Country :</p> <p>Postal Code :</p>	<p>Office Telephone Number :</p> <p>Office Fax Number :</p> <p>Website:</p>

Residency Status

<p>Residency status <input type="checkbox"/> Resident</p> <p><input type="checkbox"/> Bumiputera Controlled</p> <p><input type="checkbox"/> Non-Bumiputera Controlled</p> <p><input type="checkbox"/> Non-Resident Controlled</p> <p><input type="checkbox"/> Federal / Government Controlled</p> <p><input type="checkbox"/> Other Government Controlled</p> <p><input type="checkbox"/> Financial Public Enterprise</p> <p><input type="checkbox"/> Non-Financial Public Enterprise</p>	<p><input type="checkbox"/> Non-Resident</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p><u>Resident means:</u></p> <p>a. A body corporate incorporated or established, or registered with or approved by any authority, in Malaysia.</p> <p>b. An unincorporated body registered with or approved by any authority in Malaysia.</p> <p>c. The Government or any State Government.</p> <p>d. Any other person as may be specified by the Central Bank to be a resident.</p> </div>
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Contact Details

Contact Person name (insert FULL legal name exactly as it appears in the constitutional documents):

 Designation (of contact person) : _____
 Contact Number : (Office) _____ (DID) (Mobile) _____
 (Email) _____ (Fax) _____

Relationship Details

Does your business have an existing relationship with Standard Chartered Bank Malaysia Berhad (Commercial Banking/ Corporate & Institutional Banking) or Standard Chartered Saadiq Berhad? Yes No

Your existing Current Account No. with the Bank (if applicable) : _____

Group Company Information

Is the applicant part of a group companies Yes No Not Applicable
 Estimated group annual Sales Turnover (if applicable): (RM'000) _____

Nature of Business / Business Activity	Financial Summary	
Major Business Activity/Nature of Business: <input type="checkbox"/> Manufacturing <input type="checkbox"/> Wholesale Commerce Retail <input type="checkbox"/> Commerce <input type="checkbox"/> Building and Construction <input type="checkbox"/> Services <input type="checkbox"/> Logistics and Transportation <input type="checkbox"/> Import / Export <input type="checkbox"/> Trading <input type="checkbox"/> Professional Firms <input type="checkbox"/> Consultant <input type="checkbox"/> Commission Agents <input type="checkbox"/> Others (Please specify): _____	Sales (RM'000)	Year _____ _____ Latest FY _____ _____
	Net Profit Before Tax (RM'000)	_____ _____

Major Product Lines / Services		Major Raw Materials	
Name	% of Sales	Name	% of Purchases

Section 2: Facilities Requested

Facility Details

Loan Purpose

<input type="checkbox"/> For working capital	<input type="checkbox"/> For import / export of goods
<input type="checkbox"/> For purchase of local goods and services	<input type="checkbox"/> Others (please specify) :

Import Facility			Export Facility		
Import LC Sight / Usance	: RM	Tenor: days/	CBN Clean / CBN Discrepant	: RM	Tenor: days/
Import Loan	: RM	Tenor: days/	Bank Guarantee	: RM	Tenor: days/
Shipping Guarantee	: RM	Tenor: days/	Invoice Financing	: RM	Tenor: days/
Invoice Financing	: RM	Tenor: days/	Banker Acceptance	:RM	Tenor: days/
Banker Acceptance	:RM	Tenor: days/			
Bank Guarantee	:RM	Tenor: days/			

When tenor for LC/Banker Acceptance/Import Loan/Invoice Financing is applied with more than 120days, please provide additional justification for applied tenor.

Working Capital			Others		
Overdraft	: RM		Guarantee, Standby LC	: RM	Tenor: days/
Short Term Loan	: RM		Plain FX Forwards	: RM	Tenor: days/

Term Loan – this section is required when a customer applies for both BIL and/or LAP (and/or C-Mortgage) and BWC concurrently

Loan against Property (LAP)	: RM			
C-Mortgage	: RM			
Business Instalment Loan (BIL)	: RM			

Total Facility Requested : RM

If CAT2 limit is applied, please furnish the following information

Sales in foreign Currency			Purchase in foreign currency		
Currency	Amount	Payment Terms	Currency	Amount	Payment Terms

FX Derivative limit offered by other banks in nominal limit (USD' 000)

When tenor for CAT 2 limit is applied with more than 120days, please provide additional proof to justify the tenor, such as Contract / Invoice

Are you an Exporter? Yes No

If yes, ____% of export as a percentage of Total Sales Turnover.

Are you an Importer? Yes No

If yes, ____% of Import as a percentage of Total Sales Turnover.

Section 3: Security Details (Amount in LCY'000)

Type of Security		
Fixed Deposit (LCY)	: RM	Account Number:
Fixed Deposit (LCY)	: RM	Account Number:
Bank Guarantee	: RM	Name of Bank:
SBLC	: RM	Name of Bank:

Guarantee	: RM	
Property	: RM	Type of property:
Security to be held in the name of		
Total Security	: RM	

Section 4 (A): Details of Shareholder(s)

Name of shareholder/	NRIC No. / Passport No.	No of shares	% Shareholdings	Director (Y/N)

Total paid up share capital

RM

For Sole Proprietorship applicant

Your other financial commitments

(E.g. with cooperatives, building societies, credit companies and merchants that provide lending facilities)

RM

Section 4 (B): Details of Key Owner(s) and Guarantor(s)

(Please attach additional copies of this section if necessary)

Owner / Principal / Guarantor 1	
Full Name as in NRIC/Passport (Dr / Mdm / Mr / Mrs / Ms):	NRIC/Passport Number:
Position / Responsibility in Company	Nationality
Residential Address:	Contact Details: (O) _____ (HP) _____ (Email) _____
Postal Code:	
Residential Status: <input type="checkbox"/> Self-Owned <input type="checkbox"/> Fully Paid up <input type="checkbox"/> Mortgaged <input type="checkbox"/> Rented <input type="checkbox"/> Others (please specify _____)	Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female Date of Birth (dd/mm/yy): Relationship to entity <input type="checkbox"/> Owner <input type="checkbox"/> Principal <input type="checkbox"/> Guarantor
Race: <input type="checkbox"/> Chinese <input type="checkbox"/> Malay <input type="checkbox"/> Indian <input type="checkbox"/> Other (please specify _____)	Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed
Year(s) in the Company: _____ year(s)	Annual Income (Latest): RM _____ per annum
Owner / Principal / Guarantor 2	

Full Name as in NRIC/Passport (Dr / Mdm / Mr / Mrs / Ms):	NRIC/Passport Number:
Position / Responsibility in Company	Nationality
Residential Address: Postal Code:	Contact Details: (O)_____ (HP)_____ (Email)_____
Residential Status: <input type="checkbox"/> Self-Owned <input type="checkbox"/> Fully Paid up <input type="checkbox"/> Mortgaged <input type="checkbox"/> Rented <input type="checkbox"/> Others (please specify_____)	Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female Date of Birth (dd/mm/yy): Relationship to entity <input type="checkbox"/> Owner <input type="checkbox"/> Principal <input type="checkbox"/> Guarantor
Race: <input type="checkbox"/> Chinese <input type="checkbox"/> Malay <input type="checkbox"/> Indian <input type="checkbox"/> Other (please specify_____)	Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed
Year(s) in the Company:_____year(s)	Annual Income (Latest): RM_____per annum

Section 5: Major Buyers

(This section is required if Trade facilities are applied)

No	Name	Location / Country	Years of Relation	Product Traded	% of Sales	Terms of Trade	Tenure (days)	Currency	Related Party
1									<input type="checkbox"/> Yes <input type="checkbox"/> No
2									<input type="checkbox"/> Yes <input type="checkbox"/> No
3									<input type="checkbox"/> Yes <input type="checkbox"/> No
4									<input type="checkbox"/> Yes <input type="checkbox"/> No
5									<input type="checkbox"/> Yes <input type="checkbox"/> No

Section 6: Major Suppliers

(This section is required if Trade facilities are applied)

No	Name	Location / Country	Years of Relation	Product Traded	% of Sales	Terms of Trade	Tenure (days)	Currency	Related Party
1									<input type="checkbox"/> Yes <input type="checkbox"/> No
2									<input type="checkbox"/> Yes <input type="checkbox"/> No

3									<input type="checkbox"/> Yes <input type="checkbox"/> No
4									<input type="checkbox"/> Yes <input type="checkbox"/> No
5									<input type="checkbox"/> Yes <input type="checkbox"/> No

Section 7: Declaration

- I/We declare that all the particulars and information given above is true and I/we have not withheld any information which may be material in the context of this application.
- If any of the information given herein becomes inaccurate or misleading or changes in any way whether before this application is approved or whilst any amount under the facilities is outstanding, I/we shall promptly notify the Bank of such changes.
- I/We confirm that the Memorandum and Articles of Association of the Customer provides for the directors to exercise the financing power of the Customer, and that all resolutions and corporate acts required to enable the Customer to apply for and accept the facilities have been passed or done, as the case may be (for Companies only).
- I/We authorize the Bank to communicate and notify me/us of the Bank's indicative decision on my/our application in such a manner deemed appropriate by the Bank. Such notification shall be deemed to be received at the time communication is transmitted from the Bank's system, and the Bank's records of such transmission shall be conclusive evidence of the same. In addition, such indicative decision on the application is only indicative and shall not to be construed as a binding contract or agreement or obligation on the part of the Bank and any agreement to offer Business Working Capital (BWC) Facility shall be subjected to full terms as may be set out by the Bank in the agreement between us.
- I/We acknowledge that the Bank may decline my/our application without any obligation to give reason or notice for doing so. If this happens, no contractual relationship arises between us and you. I/We further consent to the Bank retaining all the supporting documents submitted for the processing of this application, regardless of whether my/our application is approved or not.
- I/We here by authorise and give the Bank consent to disclose to your Parent Company, any branch, related company, associate, agent or representative, Central Credit Bureau, SME Credit Bureau, Credit Guarantee Corporation, Central Credit Reference Information System, the Biro Maklumat Cek and/or such other authority or body established by Bank Negara Malaysia, as the Bank deem fit or necessary, of details pertaining to its customers' application for credit facilities including any information relating to me/us / the company.
- Without prejudice to the Bank's rights to disclose information related to regulation or otherwise, I/we consent and/or authorise the Bank to disclose in its absolute discretion as the Bank deems fit, any information and particulars relating to me/us, the Principal(s), the Partner(s), the Director(s), the Guarantor(s), the Security Provider(s) and/or my account and dealing relationships with the Bank, including but not limited to this application, the details of facilities, transactions undertaken and balances and positions with the Bank to the Bank's head office, branches, representative corporations or affiliates worldwide, any credit bureau approved by the relevant authority or of which the Bank is or may become a member or subscriber, the Bank's agents, insurers providers, professional advisers, any regulatory, supervisory or other government authority or body, court of law or tribunal, any actual or potential assignee(s) or transferee(s) of any rights and obligations of the Bank, and any other persons for any purpose as the Bank deems fit by the acknowledged that each of the above-mentioned entities or persons may at all times disclose my/our information to the Bank and to each other. The personal information furnished to the Bank in connection with this application belongs to me/us or to the Borrower, Principal, Partner, Director, Guarantor or their shareholder(s), agent(s), employee(s), director(s), officer(s), authorized person(s) or any other individual(s), I/we warrant that I/we consent to the Bank's collection, holding, use, processing, storing, transfer, disclosure and reporting (directly or indirectly) to any third party of any such personal information provided to the Bank in accordance with this form and/or in the event that the personal information supplied belongs to another individual, that I/we have obtained their consent to the aforesaid. I/We agree that any risks (eg, non-receipt or disclosure to any unauthorized third party) arising from the sending of the personal information will be fully borne by me/us and that the Bank will not be held responsible in any way for any losses that may be suffered by me/us as a result of the non-receipt or disclosure of the same to any unauthorized third party.
- I/We hereby authorize the Bank to conduct checks on my/our credit standing including any information relating to me/us/the company without further approval from me/us from whatever sources including the Inland Revenue and by whatever means that the Bank considers appropriate.
- I/We irrevocably and unconditionally agree that any disclosure by the Bank will not render the Bank liable to me/us for any claim, loss, damage or liability suffered by me/us.
- I/We confirm that there are no bankruptcy or winding-up proceedings instituted against me/us and I am/we are not undischarged bankrupt(s) (or, in the case of a company, that we have not been wound up) and that none of my/our credit facilities with any financial institutions have turned bad/irregular or is under default. I/We agree that the Bank is entitled to cancel my/our credit facilities/term financing if my/our confirmation is untrue.
- I/We confirm that I am / we are a resident/resident-controlled company.
- I/We shall not dispute the contents of the faxed copy received by the Bank which shall be deemed as an original application and I/we shall produce the original to the Bank upon request.
- I/We hereby agree to be bound by all terms and conditions of the SMS Alert Service continued in the Master Credit Terms for the Business Working Capital (BWC) Facility including all future amendments thereto.
- In the event of any inconsistency, the terms in the Bank's Master Credit Terms (Malaysia), Business Working Capital (BWC) Facility Terms and Conditions, Account Terms, Standard Terms, Country Supplement (Malaysia) and SME Country Supplement to Standard Terms (Malaysia) will prevail.

15. The information provided in this form and in any other document(s) provided to the Bank is true, accurate and complete. The Bank may decline my/our application without providing any reason, in which event no contractual relationship will arise between the Bank and us.
16. I/We acknowledge that I/we have received, read and understood the Bank's prevailing Master Credit Terms (MCT), Account Terms, Standard Terms, applicable Country Supplement and the terms contained in this Business Working Capital (BWC) Facility Application Pack and agree to be bound by them in connection with all Accounts opened by me/us with the Bank.
17. We confirmed that we had been informed by the Bank that the deposit account is insured by Perbadanan Insurans Deposit Malaysia (PIDM) and had received a copy of the PIDM brochure before signing up this application form. I confirm that I have fully declared all my financial commitments and acknowledge that I have accurately disclosed all important information that has a bearing on the Bank's financing decision.
18. I/We understand that if I/we do not wish to share my/our information with other companies within Standard Chartered Group for the purpose of promotions and offers, I/we may Opt Out by visiting any of the Bank's branches or calling the Bank's Contact Centre at 1 300 888 111.
19. I/We acknowledge and agree that:
 - (i) The Investment Product Terms are available at sc.com/my, as updated from time to time (the "IPT");
 - (ii) The IPT shall apply to all transactions in relevant investment products (other than investment linked insurance products) that I/we enter into with or through the Bank;
 - (iii) The Bank open accounts including accounts in currencies other than Ringgit Malaysia and accounts hold investment products for such transactions; and
 - (iv) The IPT shall not apply to me/us if I/we do not enter into any investment products with or through the Bank.
20. I/We acknowledge and agree that In the event there is change of business nature/ownership/shareholding, cessation of business and negative pledge; I/we shall notify the Bank and I/we acknowledge and agree that consent MUST be obtained from the Bank prior to the above changes failing which the Bank reserves the right to varies the term & conditions OR recall the facility/facilities. Once the Bank recall the facility/facilities, I/we acknowledge and agree that I/we are required to fully repay the outstanding sum plus interest and fees (if any) in full to the Bank failing which legal recovery process will be initiated.
21. I/We acknowledge and agree that in the event there is change of business operation or correspondence address; I/we shall notify the Bank failing which the Bank reserves the right to vary the terms & conditions of the facility/facilities.
22. I/We authorise the Bank to open an account in my/our name(s) and to accept and act on instructions received from either I/we or my/our joint account holder. This shall apply to each and every account of whatever nature opened by me/us in my/our name(s) now or after this, whether singly or jointly.
23. **For selection of non-panel solicitor/law firm for loan/financing documentation:**
I/We wish to appoint the non-panel solicitor/law firm to attend to the financing documentation. I/We will not hold the Bank liable for any liabilities, losses or damages which I/we may incur or sustain by reason of the appointment of the said solicitor/law firm and/or caused by the said solicitor/law firm and I/we agree to release the Bank from all liabilities regarding the same. Notwithstanding anything contained herein, I/we acknowledge and agree that the appointment of said solicitor/law firm is subject to the Bank's approval and the Bank may at its sole discretion appoint a panel solicitor/law firm to attend to the financing documentation.
24. I/We, or any of our corporate shareholders (with at least 10% legal or beneficial ownership in us), have not and will not issue any bearer shares to any persons.
25. I/We, or any of our corporate shareholders (with at least 10% legal or beneficial ownership in us), am/are not capable of issuing bearer shares under my/our existing constitutional documents.
26. I/We acknowledge that the information I/we have given to the Bank in connection with this application and any related reportable account(s) may be provided, directly or indirectly, to any relevant tax authority, including the tax authorities of the country in which this account(s) is/are maintained and exchanged with tax authorities of another country or countries in which I/We may be resident for tax purposes pursuant to bilateral or multilateral agreements between governments to exchange financial account information.
27. I/We undertake to notify the Bank within 30 days of any change in circumstances which affects my/our tax residence status or where any information contained herein to become incorrect.
28. If you are holding any other products with the bank, your latest residential/permanent address as provided herein will be used to update your records and will take effect for all your accounts held with the Bank.

Section 8: PERSONAL DATA PROTECTION ACT (PDPA)

Dear Customer,

Collection and Use of Personal Data

Thank you for your interest in our banking services.

For the purposes of securing, or the continuation of, the banking services provided by us, you/your company may need to collect and supply to us the personal data of, including but not limited to and where applicable, any of your officers, employees, authorized signatories, directors, managers, individual shareholders, individual guarantors/obligors, suppliers/vendors and/or related parties (the “**Relevant Individuals**”).

By signing this document, you represent, warrant and confirm that you are entitled to provide the personal data of the Relevant Individuals to us and that you have obtained, or shall obtain, the necessary consent from the Relevant Individuals as required by applicable law **to disclose their personal data to us to be processed and collected by us for the purposes stated above.**

Our privacy policy (“**Privacy Statement**”) can be found on our website sc.com/my/. We reserve the right to amend the Privacy Statement at any time and will place the latest version of our Privacy Statement on our website or at our branches or via such other suitable methods. The Privacy Statement is not intended to, nor does it, create any contractual rights whatsoever, nor does it create any contractual obligations on us in respect of any other party or on behalf of any party.

Thank you for your kind attention and it is our pleasure to serve you.


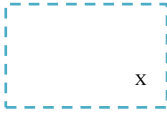
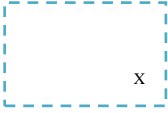
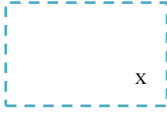
Standard Chartered Bank Malaysia Berhad

Acceptance by Customer

Company Chop:

Authorized Signatory

<div style="border-bottom: 1px solid black; height: 40px; margin-bottom: 5px;"></div> <div style="text-align: right; margin-bottom: 5px;"> <div style="border: 1px dashed blue; width: 60px; height: 30px; display: inline-block; margin-right: 10px;"></div> x </div> <p style="text-align: center; margin: 0;">Initial</p> <p>Name of Authorized Signatory/Guarantor:</p> <p>Date :</p>	<div style="border-bottom: 1px solid black; height: 40px; margin-bottom: 5px;"></div> <div style="text-align: right; margin-bottom: 5px;"> <div style="border: 1px dashed blue; width: 60px; height: 30px; display: inline-block; margin-right: 10px;"></div> x </div> <p style="text-align: center; margin: 0;">Initial</p> <p>Name of Authorized Signatory/Guarantor:</p> <p>Date :</p>
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<p>_____</p> <p>(Signature)</p> <p>Name of Authorized Signatory/Guarantor:</p> <p>Date :</p> <p style="text-align: right;">  Initial </p>	<p>_____</p> <p>(Signature)</p> <p>Name of Authorized Signatory/Guarantor:</p> <p>Date :</p> <p style="text-align: right;">  Initial </p>
<p>_____</p> <p>(Signature)</p> <p>Name of Authorized Signatory/Guarantor:</p> <p>Date :</p> <p style="text-align: right;">  Initial </p>	<p>_____</p> <p>(Signature)</p> <p>Name of Authorized Signatory/Guarantor:</p> <p>Date :</p> <p style="text-align: right;">  Initial </p>

DOCUMENTATION CHECKLIST:				
Necessary Documentation	Sole Proprietorship	Partnership	Limited Company	Professionals
Photocopy of NRIC of all directors/ partners / authorized signatory(ies)	√	√	√	√
Photocopy of Original Business Registration Certificate (Form A)	√	√		
Latest 6 months of Bank Statements of the main operating account(s)	√	√	√	√
Latest Income Tax return Form for Directors/Shareholders/Sole Proprietor/ Partnership	√	√	√	√
Photocopy of Original Certificate of Registration (Form D) / Photocopy of Partnership Deed, if any. Certified copy of certificate of Registration (For Companies Incorporated under Companies Act 1965), or Form under Section 15 – Registration of Incorporation / Relevant Constituent documents (For Companies Incorporated under Companies Act 2016).	√	√	√	
Board Resolution with specimen signatures of the authorized signatories (bank's standard/company's)			√	
Disclosure of all borrowings/financings with other Banks or financial institutions	√	√	√	√
Audited Financial Statements for the last 3 years and latest Management Account			√	
Certified copy of the Company's Memorandum and Articles of Association or Constitution (For Companies Incorporated under Companies Act 1965), or Company Secretary's confirmation that they are relying on Section 31(3) and that the Company does not have a Constitution (For Companies Incorporated under Companies Act 2016)			√	
Certified copy of Form 49 - List of Director of Company (For Companies Incorporated under Company Act 1965), or Form Under Section 58 – Notification of Change in the Register of Directors, Managers and Secretaries (For Companies Incorporated under Companies Act 2016)			√	
Certified copy of Form 24 - Shareholding of the Company (For Companies Incorporated under Companies Act 1965), or Form under Section 78 – Return for Allotment of Shares (For Companies Incorporated under Companies Act 2016)			√	
Original Practicing Certificate issued by the High Court sighted and photocopy taken				√
Other documents: Company Profile/Brochure Tenancy Agreement GST Invoices Loan statement (for the last 12 months)	If any	If any	If any	If any