

Standard Chartered Personal Loan Top Up Offer (via email) Terms and Conditions

We kindly request you to note the following Terms and Conditions regarding this pre-qualified personal loan top up and Unsecured Overdraft offer (via email) ("Top Up Loan / OD")

1. You have been pre-selected for a Standard Chartered Top Up Loan offer and the availment of the same is dependent on a satisfactory Credit Reference Bureau (CRB) report and is at the sole discretion of the Bank.
2. The terms and conditions governing the Top Up Loan / Over Draft (OD) ("Product Terms") offer comprise of:
 - a. The Terms and Conditions listed below;
 - b. Standard Chartered Bank's Customer Terms and Conditions (which are available on our website : <https://www.sc.com/ug/downloads/scb-ug-combined-tc-29-11.pdf>)

Please ensure that you have read all the Product Terms before accepting the Top Up Loan / OD offer.
3. The Top Up Loan / OD offer has been made to you via email and therefore:
 - a. By replying to that email to accept the offer, you represent and warrant to us that you have read, understood and accepted the Product Terms and the product features, fees and charges applicable on the Top Up Loan / OD; and
 - b. The Bank will not accept an application for a Top Up Loan / OD where such application has been received from an email address that is different from the email address to which we sent the offer to you.
 - c. Please be sure to request for clarification and or seek additional information where necessary prior to accepting the offer.
4. Once we have approved your Top Up Loan / OD application we will send you a letter with your Top Up Loan / OD details.
5. By accepting this offer via email you:
 - consent to the Bank using your existing information available in the bank's records to update details in the Personal Loan system
 - consent for the Bank to accept information from your email address for any specific information that we may need to process this offer
 - authorise us to disclose to, and verify your credit standing to anyone allowed by law (such as an authority or credit reference agency)
6. Please see overleaf for some important details that you need to know about the Top Up Loan / OD product.

Important Information Document (IID)

1. The interest rate applicable on your Top Up Loan / OD is as per the email offer sent to you along with these terms and conditions. The Bank reserves the right to change this interest rate from time to time. Interest on the Top up loan is calculated on a daily balance basis and applied monthly. Interest on the Unsecured Overdraft is calculated on the utilised amount on a daily basis and applied monthly
2. You will be charged an arrangement fee on your Top Up Loan as per the email offer sent to you along with these terms and conditions. This arrangement fee will be charged only on the additional loan amount.
3. The pre qualified Top Up Loan / OD amount indicated in the email offer to you is determined by the Bank at its sole discretion. Note that the offer should only be accepted on a needs basis and you should be able to meet the repayments advised.
4. Notwithstanding the amount of Top Up Loan / OD that you have been pre-qualified for, the Bank may decrease or increase such amount at its discretion. You may also request an increase in the amount, but any such increase will be at the Bank's discretion. The Bank may withdraw this offer if it reasonably believes that you no longer qualify for it.
5. If we approve and disburse your Top Up Loan / OD, then we will debit your Current/Savings account with the repayment instalments on the instalment due date. If your Top Up Loan / OD is a scheme loan, then your employer will deduct the repayment instalments amount from your salary and remit the funds to your loan account at Standard Chartered Bank. (Please note that this repayment arrangement cannot be cancelled without the Bank's express instruction).
6. Please note that you have the right to terminate the loan agreement, within 10 working days after sending the email accepting the offer. Note that this is only available for customers whose loan is Ushs 3 million or more and at least one year in duration. Note also that the termination will only be effective if you return all the funds disbursed to your account plus 5% of the loan amount as administrative fees.
7. For any queries, additional information and/or feedback you may get in touch with us on 0800 160 160 Email: Ug.service@sc.com or visit any of our branches.