

# APPLICATION FOR BANKING RELATIONSHIP

Please complete in "BLOCK LETTER" and follow below options, fill in relevant information that match your financial requirements.

- Account Opening - Section A,B, & C (if with Joint Account Holder)
- Mortgage - Section A,B,D, & F (for Applicant 2, please fill up information in Section C. for Applicant 3/4, please fill up information in Section B&C respectively in another form)
- Personal loan - Section A,B, D, & E
- Register Card/Auto Bill Payment - Section G

Before you sign this application form, please read our General Terms and Conditions, and Terms & Conditions of each specific product, and other terms indicated in the Important Notice of this form, which are available on our website at [www.sc.com/vn](http://www.sc.com/vn).

1. General Terms and Conditions: [https://www.sc.com/vn/personal-banking/deposits/forms/en/\\_pdf/tc-standard.pdf](https://www.sc.com/vn/personal-banking/deposits/forms/en/_pdf/tc-standard.pdf)
2. Terms and Conditions for Online Banking: <https://www.sc.com/vn/personal-banking/services/online-banking/en/terms-and-conditions.html>
3. Terms and Conditions for SMS Banking: [https://www.sc.com/vn/personal-banking/services/sms-banking/en/\\_pdf/sms-banking-terms-and-conditions-en.pdf](https://www.sc.com/vn/personal-banking/services/sms-banking/en/_pdf/sms-banking-terms-and-conditions-en.pdf)
4. Banking tariff : <https://www.sc.com/vn/personal-banking/deposits/tariffs/en/>

You can request for a physical copy of these terms and conditions by calling us at **08 3911 0000** (HCM) / **04 3696 0000** (HN)

## A. GENERAL INFORMATION

<input type="checkbox"/> For existing customers	<b>Currency</b>	<b>Account No.</b>
<input type="checkbox"/> PowerSaver Account	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> PowerSaver Payroll Account	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> E\$aver Payroll Account	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> E\$aver Account	<input type="text"/>	<input type="text"/>

Request Bank to open new account

### Which account would you like to apply for?

- |                                      |                              |                              |                              |                              |                              |                              |
|--------------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| <input type="checkbox"/> Power Saver | <input type="checkbox"/> VND | <input type="checkbox"/> USD | <input type="checkbox"/> SGD | <input type="checkbox"/> EUR | <input type="checkbox"/> GBP | <input type="checkbox"/> AUD |
| <input type="checkbox"/> E\$aver     | <input type="checkbox"/> VND |                              |                              |                              |                              |                              |

**Mode of Account operation**  Single  Joint AND  Joint OR

**Mortgage Loan Applicant**  Applicant 1  Applicant 2  Applicant 3  Applicant 4

## B. PERSONAL INFORMATION

### 1. General Personal Information

Salutation:  Mr.  Mrs.  Ms. Gender:  Male  Female

Full name: .....

DOB: ...../...../..... (dd/mm/yyyy) Place of birth: .....

Nationality: ..... Multi-nationality:  Yes  No  
(If yes, please provide details in supplemental form)

Account name: .....

ID/Passport No:  Date of issue: ..... Place of issue: ..... Previous ID/PP: .....  
(if any)

Visa/temporary resident card number: ..... Visa validity period: from:...../...../..... to:...../...../.....

Permanent address: .....  
(As stated on Resident book/passport)

Current resident address in Vietnam: ..... Duration of stay: .....

Phone number: Home phone: (+.....) (.....) Mobile: (+.....) (.....) Office phone: (+.....) (.....)  
(Country code) (Country code) (Country code)

Email address: ..... Fax: (+.....) (.....) Ext: (.....)  
(Country code)

Preferred time to contact:  Morning  Afternoon  Evening

Marital status:  Single  Married  Divorced No. of dependents: .....

Education:  Secondary  Colleges  Graduate  Postgraduate

Resident status:  Resident  Non-resident How long have you been in Vietnam? .....

**Note:** Customer has to inform the Bank if any change on Resident status (Only required if customer apply for account opening)

### 2. Employment Information & Asset Ownership

Company name: .....

Type of business:  State-owned  Joint Venture  Joint Stock  100% foreign-owned  
 Limited  Other .....

Industry:  Construction  Foods/Beverages  Real Estate  Transportation  Telecommunication  
 Textile/Garment  Finance/Banking  Others .....

Office address: .....

Current Position:  Clerk/Officer  Team Leader/Supervisor  Middle Manager  Senior Manager  Business Owner

Department:  Human Resources  Marketing  Finance/Accounting  IT / Engineer  Teacher  
 Sales  Others .....

Monthly income (VND million): 6≤  <12  ≥12  ≥30  ≥100

Source of wealth & source of fund:  Business  Salary  Investment  Savings  Inheritance  Other .....

### 3. Mailing Address

Mailing Address:  Current Address  Permanent Address  Company address

## C. PERSONAL INFORMATION FOR JOINT ACCOUNT HOLDER/ APPLICANT...

Salutation:  Mr  Mrs  Ms Gender:  Male  Female  
Full name: ..... Relationship: .....  
DOB: ...../...../..... (dd/mm/yyyy) Place of birth: .....  
Nationality: ..... Multi-nationality:  Yes  No  
(If yes, please provide details in supplemental form)  
ID/Passport No:  Date of issue: ..... Place of issue: .....  
Visa/temporary resident card number: ..... Visa validity period: from:...../...../..... to:...../...../.....  
Permanent address: .....  
(As stated on Resident book/passport)  
Current resident address: .....  
Phone number: Home phone: (+ .....) ( ..... ) (Country code) Mobile: (+ .....) ( ..... ) (Country code) Office phone: (+ .....) ( ..... ) (Country code)  
Email address: ..... Fax: (+ .....) ( ..... ) (Country code) Ext: ( ..... ) (Country code)  
Marital status:  Single  Married  Divorced No. of dependents: .....  
Company name: .....  
Type of business:  State-owned  Joint Venture  Joint Stock  Limited  
 100% foreign-owned  Other  
Office address: .....  
Current Position: ..... Department: .....  
Monthly income (VND million): 6 ≤  <12  ≥12  ≥30  ≥100  
Source of wealth & source of fund:  Business  Salary  Investment  Savings  Inheritance  Other .....  
Resident status:  Resident  Non-resident How long have you been in Vietnam? .....  
*Note: Customer has to inform the Bank if any change on Resident status*  
Mailing address (applicable for Mortgage Co-applicant only):  Permanent address  Current address  Company address

## D. FOR LOAN APPLICANT

### 1. Property Information

Type of ownership:  Owned  Shared with parents/relatives  Provided  Rental  Collateral  Others  
Current residence type (only required for mortgage applicant):  
 Villa  Row house  Apartment  Shop house  Others .....

### 2. Employment Information

Employment type:  Employee  Contractual employee  Self-employed  Others .....  
Type of contract:  Finite ..... year(s) ..... month(s)  Indefinite Company Tax Code: .....  
Years in current employment: ..... year(s) ..... month(s) .....  
Information about previous job Company name: .....  
Position: ..... Years in position: ..... year(s) ..... month(s)

### 3. Income Information

Monthly income: Basic salary: ..... Monthly allowance: .....  
Monthly commission: ..... Monthly deduction: .....  
Other income: House rental: ..... Car rental: ..... Others: .....  
Monthly payroll date: ..... (dd) Total monthly income after deduction: .....

### 4. Financial Information

	Loan 1	Loan 2	Loan 3	Loan 4
	<input type="checkbox"/> Secured <input type="checkbox"/> Unsecured	<input type="checkbox"/> Secured <input type="checkbox"/> Unsecured	<input type="checkbox"/> Secured <input type="checkbox"/> Unsecured	<input type="checkbox"/> Secured <input type="checkbox"/> Unsecured
- Loan type:	.....	.....	.....	.....
- Loan Amount:	.....	.....	.....	.....
- EMI: (Equated Monthly Installment)	.....	.....	.....	.....
- Loan tenor:	.....	.....	.....	.....
- Outstanding tenor (months):	.....	.....	.....	.....
- Interest rate %	.....	.....	.....	.....
- Outstanding Balance	.....	.....	.....	.....
- At bank:	.....	.....	.....	.....

## 5. Information of Immediate Relatives (mother/father, spouse, brother/sister, son/daughter)

Name of immediate relative: ..... Relationship: .....

Home address: .....

Home phone: ..... Office phone: ..... Mobile phone: .....

## 6. Credit Life Insurance

Do you agree to purchase Credit Life Insurance for Personal loan OR Mortgage Reducing Term Assurance for Mortgage?

Yes (please fill up the Application Form and choose mode of payment below)  No (please move to next section)

Include together with loan amount  Keep it separate from loan amount  
(Please tick (✓) the box below)

I authorise the Bank to deduct the Credit Life Insurance premium from the final Loan amount approved and transfer to Prudential

## E. FOR PERSONAL LOAN APPLICANT ONLY

Loan type:  Secured  Unsecured

Loan tenor (months):  12  24  36  48  60

Loan requested: In figures: VND .....

In words: .....

Expected disbursement date: ..... / ..... / ..... (dd/mm/yyyy) Current loan no. (if any): .....

## F. FOR MORTGAGE APPLICANT ONLY

### 1. Applied Loan Information

Amount requested: VND ..... Loan tenor: ..... year(s)

Loan type:  Home loan  Loan Against Property  Alternate Property

Floating interest cycle:  Monthly  Quarterly  Half yearly  Yearly

Loan Purpose:  Purchase  Construction  Extension/ Renovation  Others: .....

Monthly expenditure: VND .....

### 2. Details of Property to be purchased/constructed/renovated/extended

Address: .....

Nearest landmark: .....

Developer & Project: ..... Builtup area/Land area: ..... s.m

Property type:  House  Apartment  Villa  Others: .....

Property is:  Resales  First sales  Under construction

Stage of construction, extension: ..... Expected time of completion: ..... / ..... / .....

You want to use this house for:  Self-Occupancy  Family Occupancy  Renting  Others .....

### 3. Details of Property to be mortgaged (if different than above)

Address: .....

Nearest landmark: ..... Builtup area/Land area: ..... s.m

### 4. For Other loan purpose

Value of asset(s)/service(s) to be purchased: VND .....

## G. CARD

### Bank cards

#### For Main Account Holder

- Visa Debit Card  
 ATM Smartlink card  
(free issuance fee for Payroll customer)  
 Visa Platinum Card  
(with annual fee)  
 Priority Platinum Card

Primary A/c for card linkage:  V  N  D .....

Other A/c for card linkage:  V  N  D .....

#### For Joint Account Holder

- Visa Debit Card  
 ATM Smartlink card  
(free issuance fee for Payroll customer)  
 Visa Platinum Card  
(with annual fee)  
 Priority Platinum Card

Primary A/c for card linkage:  V  N  D .....

Other A/c for card linkage:  V  N  D .....

#### Note:

- a) All cards can only be linked to Power Saver VND account  
b) All cards/Online Banking are only issued/applied for Single Account or Joint OR account

## H. IMPORTANT NOTICE

Online banking service will be automatically subscribed for all Clients. SMS banking service will be automatically subscribed for Priority Clients.

If you wish to unsubscribe for any of the Electronic Banking Services, please check the relevant boxes below.

Online banking       SMS banking

eStatement can be downloaded through Online Banking

We may send you notification of successful / unsuccessful execution of instructions to the email address you have given us.

## I. CUSTOMER DECLARATIONS

I/We have read and understood our General Terms & Conditions and Terms & Conditions for each specific product, forming our banking agreement. They are available on our website at [www.sc.com/vn](http://www.sc.com/vn) or call us at **04 3696 0000** (Ha Noi), or **08 3911 0000** (Ho Chi Minh) for a physical copy. I/We agree to be bound by them when using any product the Bank may provide to me/us with. I/We acknowledge that I/We am/are bound by any variation the Bank make to these documents, in accordance with banking agreement.

I/we declare that the information in the Application for Banking Relationship form submitted to Standard Chartered Bank (Vietnam) Limited – **Hai Ba Trung Branch** - 1<sup>st</sup> floor, Hanoi Tower, 49 Hai Ba Trung Street, Tran Hung Dao Ward, Hoan Kiem District, Ha Noi City, **Le Dai Hanh Branch** - CDC Building, 25 Le Dai Hanh street, Hai Ba Trung District, Ha Noi City, or **Ho Chi Minh City Branch** - Saigon Trade Center, 37 Ton Duc Thang Street, Ben Nghe Ward, District 1, Ho Chi Minh City ("the Bank") is true, precise and most updated. I/We hereby authorize the Bank to update my/our information in the Bank's system and apply these information for all products, services that I/we am/are applying to the Bank in case the loan is approved and disbursed. I/we shall commit to inform the Bank of all changes if any, and agree that Bank can request to supplement documents and information from time to time, in order to modify and/or update my/our information which will be valid for use and replace all information that I/we have provided Bank earlier. I/We understand that the Bank may decline my/our application and will notify me loan rejection by any means that deems appropriate to the Bank including but not limit to notice letter, email, sms, recorded phone calls, etc... The Bank will also retain all supporting documents submitted for the processing of this application, regardless of whether my/our application is approved or not.

Apart from the Bank's right to reveal customers' information abiding by the law, I/we authorize the Bank to disclose information relating to my/our account(s)/transactions with the Bank in order for agents, business alliance partners of Bank to contact directly with me/us through any means to introduce their financial/insurance products.

In case this Application form is not accepted by the Bank, I/We hereby authorise to the Bank to disclose my/our information in this Application to the Bank's agent, business alliance partner to contact directly with me/us through any mean to introduce their financial/insurance product and I/we agree to receive advertisements/promotion offered by the Bank or the Bank's agents or business alliance partner.

**(Please tick (✓) in the suitable box below)**

### Account Opening

- I/We hereby instruct and authorize the Bank to mail by ordinary post all my/our correspondences, PIN/Cards to the mailing address stated in Section B of this account opening form.
- I/We confirm and agree that the Bank shall not be held responsible in any way for any losses that may be suffered by me/us as a result of such non-receipt or disclosure of PIN/Cards to any unauthorized third party.
- In case the account has more than one account holder, mail, PIN code/card will be transferred to the mail address registered in this application form of the main account holder. This shall be deemed to have sent to all the Account Holders.

### Loan application

- I/We allow the Bank to verify information about me/us from any third party and/or any credit bureau. This authorisation will continue to be valid in the event that the loan is not approved.
- I/We confirm that I am/we are not bankrupt at the time of this application.
- I/we understand and agree that Bank will have decision on examining my/our loan within maximum of 3 weeks from the day Bank receive my/our full and valid document set.
- Borrower authorizes the Bank to debit Borrower's account to settle for any debt(s) become(s) due. Borrower allows the Bank to combine or consolidate all or any of the Borrower's account(s) with the Bank whether held alone or jointly with any other person(s) or set-off to the credit of such account(s) (whether matured or not) in or towards the satisfaction of any or all outstanding balances and other liabilities due from the Borrower for the Loan and its Terms and Conditions.
- I/We hereby confirm neither I/we nor any Group of Related Clients (\*) of mine/our (refer to definition of "Group of Related Clients" available on the Bank's website on Personal loan page (Terms & Conditions) and Mortgage page) currently has/have lending balance of loans in excess of VND300 billions with the Bank including this loan.
- I/We confirm and agree that products and services which are registered/applied for along with (related to) the loan will be cancelled in event of the loan application being rejected.

### Personal Loan

- I understand and agree that this Application Form, together with and all the Terms and Conditions of Personal Loan will become the valid binding Loan Agreement upon the loan being approved by the Bank with the completion of, sign and stamp on the "For Bank's Use" section below.
- For loan under payroll scheme, the approved loan amount will only be disbursed as and when the first month salary to be credited into account or when Bank receives Payroll Transfer Letter.
- I understood and agreed that Loan amount, Loan tenor, Equated Monthly Instalment (EMI), EMI date, Expected disbursement date might be changed according to Bank's decision and assessment which will then be notified to me by phone calls and/or written notification, if I disagree to such notification of the bank, I will inform the bank in writing within 02 business days.
- I understand and agree that the loan can only be redeemed after six (6) months from the disbursement date and I have to pay early redemption fee as stated in the Most Important Document of this Application Form.
- I understand and agree that the loan amount requested in this Application for banking relationship is the maximum amount according to Bank's decision and assessment. The Bank, at its sole discretion, can offer the loan amount lower than amount requested in this Application for banking relationship. The Bank will confirm with me via telephone before disbursement (including but not limited to Loan amount approved, Expected disbursement date, Equated Monthly Instalment (EMI), interest rate (% p.a), Loan tenor, EMI date, the first and the last EMI date, Odd day interest...). This is recorded phone and is the evidence of my acceptance all loan details. By signing this Application form or confirming my acceptance of all loan details via telephone or any withdrawal, partial or in full, of the loan amount, I confirm my acceptance of this loan together with all Terms and Conditions applied."

- After disbursement, The Terms and Conditions and Extracted Loan Agreement will be sent to me by registered email or posting under mailing address stated in Section B of this account opening form. I understand and agree that the Extracted Loan Agreement will be automatically printed and sent to me/us without requiring my acknowledgement.

**Mortgage**

- I/We declare that, other than the loan(s) or other credit facility (ies), if any, obtained from other credit institutions and other institutions for the purchase of property, disclosed by me/us above, I/we have not obtained any or other loan(s) or other credit facility (ies) from other credit institutions and other institutions for the purchase of the property. I/We undertake to notify the Bank immediately upon my/our obtaining any or other loan(s) or other credit facility (ies) from other credit institutions and other institutions for the purchase of the property. And I/we understand that the quantum of the banking facilities granted herein may be reduced in the event that I/we obtain any other loan(s) or other credit facility (ies) from other credit institutions and other institutions for the purchase of the property.

- I/We, the applicant named above, understand that a Repayment Account will be opened or an existing account nominated in conjunction with my/our application for a mortgage loan, and said account will be used as the repayment account for all administrative charges, monthly instalment, payment of arrears, fire insurance premiums, annual review charges, valuation fees, legal costs and all other charges imposed by the Bank according to Vietnamese laws.

- I/We authorize the Bank to debit firstly such Repayment Account for the instalment amount of the Loan on the instalment due date and then, if necessary, any of my/our other current accounts opened with the Bank.

**Please put a tick on the box below**

I/we hereby confirm that I/we have read, understood and agree with the General Terms and Conditions including without limitation to the Tariff, General Terms and Conditions of for Account Opening, Terms and Conditions for Auto Bill Payment and Terms & Conditions for any products/services that I am /We are using or applying for, available at the Bank, its branches or website [www.sc.com/vn](http://www.sc.com/vn).  
The bank will send to the Account holders Account Opening Confirmation via email or mailing address registered in the application subject to the Bank sole discretion from time to time. This account opening application together with the Account Opening Confirmation, General Terms and Conditions, Tariff, Terms and Conditions for Auto Bill Payment and Terms and Conditions for any product/service shall form an account opening agreement between the Parties and shall supersede all previous signed Account Opening Form and sections.

**Signature of Main Account Holder/Applicant**

**OSV by**

**Signature of Joint Account Holder/Applicant**

Full name: .....

Full name: .....

Full name: .....

Signing date: ...../...../.....

Signing date: ...../...../.....

Signing date: ...../...../.....

Please tick on this box  if customer do not want to receive promotion information from the Bank.

**Prepared by / Date:**

ARM code: ..... Branch code: ..... Channel: .....

Product code:  122.Power Saver  124.E\$aver  127.E\$aver Payroll  027.Power Saver Payroll  Other

Waive MOB:  Yes  No Relationship No.1:..... Relationship No.2:.....

Segment code:

02. Priority	06. Payroll	06-(SSC). EB Mass Payroll	07. Priority Payroll
11. Personal Banking	12. Priority-Mortgage	14. Priority-Others	16. EB-Payroll
17. Priority-Global	20. EB Priority	31. Staff	32. Priority Staff

Program code: ..... Special code: .....

CDD check:  Norkom check  eBBs De-dup check

CDD status:  Completed  Hard hold  Overdue

**Signature of Sales staff**

**Signature of Sales Coor**

**Full name:**  
Date: ...../...../.....

**Full name:**  
Date: ...../...../.....

**Approved Loan Information:**

Loan No. ....	EMI (VND) .....
Approved loan amount .....	EMI Date .....
Loan tenor .....	First EMI date .....
Interest .....	Last EMI date .....
Disbursement date .....	Odd days interest .....

**Prepared by:**  
**Date:**

**Approved by:**  
**Date:**

**CHECKLIST OF DOCUMENTATION FOR MORTGAGE LOAN**

To speed up the process, please bring the following documents when you meet the home loan specialist of the Bank (please note that customers may have to provide more or less than the followings documents depends on your case).

- Proof of your income, for example, copy of your labor contract and copy of three months of your latest pay slips
- Three months of your latest main bank transaction statements
- Evidence of your savings, for example, bank account statement(s)
- Copy of documents proving the right to long term residence in Vietnam (for example, temporary resident card...)
- Copy of Permanent Resident Book/KT3/HK09
- Copy of Marital Status Certificate/original of Single Certificate
- Copy of certificate of house ownership or title documents relating to the mortgaged property of the applicant(s) (if any)
- Copy of your Purchase Agreement signed and sealed (if any) with Developer/Seller; together with related payment invoice/receipt (if any)
- Original of documents issued by Developer on the status of applicant over the mortgaged property (in case of under construction mortgaged property)
- Copy of documents certifying the rights of Developer on the project (in case of under construction mortgaged property).
- Original of guarantee letter of the owner of the house in case of resale for under construction property.
- Copy of construction permit of mortgaged property (if any).
- Approval letter of other co-owner(s) of mortgaged property and certified true copy of his/her/their ID card/passport.
- Copy of insurance contract (if any)
- Copy of rental/Leasing contract of mortgaged property (if any)

For collation purpose, please kindly take the original of the above-mentioned documents that the Bank requires the applicant(s) to provide their copy only. In addition, the required certified true copies must be made no more than 3 (three) months as from the date of submitting this application.

## **MOST IMPORTANT INFORMATION DOCUMENTS (MIID)**

Important for you to know about your Loan .....

1. You have applied for a ..... for the amount of VND ..... and you will repay us in monthly installments for ..... months starting from ..... / ..... / .....
2. The interest rate on your Loan ..... is % per annum.
3. We will debit firstly your repayment account for the installment amount on the installment due date and then any of your other current accounts opened with the Bank if necessary.
4. The first installment will be on ..... Afterwards, on ..... monthly until the whole loan amount and interest to be paid in full.
5. Interest is calculated and charged on a monthly basis where one year consists of 12 equal months. The standard period for interest calculation by year is 360 days.
6. In case your repayment date is greater than one month from disbursement date, the "Odd Days Interest" will be calculated and charged for such exceeded days.
7. "Odd day interest" or at time of any partial payment, interest will be calculated on actual number of days.
8. EMI means Equal Monthly Installment or a monthly fixed payment amount made by the Borrower for both principal and interest. The loan is to be repaid in the specific number of monthly repayments as per the Tenor.
9. EMI Date is the date of Borrower's monthly repayment. For Payroll customer, EMI Date is Salary date. If salary date is varied, the earliest salary date is the EMI date. For Non-payroll customers, if loan disbursement is from 1st to 15th of month: EMI date would be 5th of every month. If loan disbursement is from 16th to 31st, EMI date would be 18th of the month.
10. The Bank offers special rate for Priority and Payroll customers. In case customer is no longer be customer in Priority or Payroll, the Bank shall have the right to levy monthly fee on such customer. Monthly fee will be charged as VND 175,000.
11. If you miss an installment you will be charged a late payment charge of VND 150,000 and late payment interest on the installment amount of 150% over your current interest rate.
12. The Bank reserves the right and customer agrees for the Bank to inform employer of the customers loan performance and induct the employers assistance in ensuring timely payment.
13. You may settle your Personal loan or prepay part of Mortgage Loan before the maturity date by giving prior notice to Bank.
  - For Personal loan: If there is no other special program offered, early redemption fee is 4% on loan outstanding balance if it happens in first year; 2% in second year and 1% in third year.
  - For Mortgage: as per Terms & Conditions specified in the Facility Agreement.
14. Disbursement period is maximum 30 days from the date of contract mentioned here above after which the Bank will not accept disbursement.

### **For Mortgage customers ( additional Clauses from 15 to 20)**

15. Interest rate can be changed based on market condition and at Bank's sole discretion if you have taken a variable rate loan. The Loan repayment schedule we have provided you with is indicative and may change if your Loan is re-priced.
16. There is a transaction fee (including valuation fee, registration fee and legal fee charged by any third party) of VND ..... which has to be paid prior to disbursal funds to you, unless otherwise agreed in writing.
17. If you default on your Mortgage Loan, we will take appropriate action, including legal action where necessary. This can include repossession and sale of the Property. A negative record will be placed on your credit bureau file, indicating your default. This may make it difficult for you to borrow subsequently from any reputable credit institution.
18. In the event of damage to the Property, the Borrower(s) shall immediately notify the Bank no later than 10 days from the date of occurrence of such damage.
19. The Bank shall provide free Property insurance worth the amount of your outstanding loan at all time.
20. In event you decide to buy any additional insurance on Property, you need to immediately notify to the Bank to ensure lien in that insurance (if more than one insurance policy is taken on same property, then insurance companies need to work together and give out one valid claim).
  - We will share your credit data with credit information centre or other organizations as may be required by law (including but not limited to debt collection purpose).
  - This information document is merely for your convenience and is not a legal document to replace the Facility Agreement and other agreements relating to the Loan between you and the Bank (if any). In the event of any inconsistency between information contained herein and the terms and conditions in the agreements mentioned-above, the terms and conditions of the letter in such agreements shall prevail.
  - If you have any questions during the tenor of Loan please contact our Call Centre at **(84 4) 3696 0000** (Hanoi) or **(84 8) 3911 0000** (Ho Chi Minh City) or visit our website [www.sc.com/vn](http://www.sc.com/vn).

Please note that you have been requested to read and understand fully all Standard Terms and Conditions and all the agreements either related to your loan and the account at the Branch and/or on website of the Bank. [www.sc.com/vn](http://www.sc.com/vn).

I/we have read, understood and agreed all above terms and conditions of the letter.

Signing date : ..... / ..... / .....

Customer Signature :

Customer Name : .....

Co-borrower signature:

Co-borrower Name : .....

**LOAN DECLARATION LETTER**

I/We,....., nationality ..... ID/Passport No....., having applied for a Loan since ...../...../..... with Standard Chartered Bank (Vietnam) Limited (“the Bank”), hereby declare and undertake that I/we will use the Loan for the purpose mentioned below:

**(Please tick ✓ for your choice from options below to declare the end-use of the Loan) amount)**

For Consumption / General Purpose:

- 1. Loan for purchase, repair of house and purchase of land use right to build house for living
- 2. Loan for satisfying demand of expenses on abroad study or disease treatment
- 3. Loan, finance lease for procurement of transport means
- 4. Loan, finance lease for buying home interior equipment
- 5. Loan to repay the loan not taken from non-official sources (friends, relatives etc.)
- 6. Loan for other requirements to serve living  Please specify

I/We hereby would like to request the Bank to disburse the Loan proceed to:  
(Please tick for your choice from options below for disbursement destination)

**1. DISBURSEMENT TO THE BENEFICIARY ACCOUNT**

Please disburse the approved loan amount to Beneficiarys account with details of account below:

- Account Name .....
- Account No .....
- Bank Name .....
- Bank Address.....

OR

**2. DISBURSEMENT TO BORROWER ACCOUNT**

I / We hereby declare that the Beneficiary does not have any account and hence I / We request the bank to disburse the approved loan amount into my / our account(s) with Standard Chartered Bank.

OR

I / We hereby declare that this loan is for reimbursement of the expenses already incurred by me and hence I / We request bank to disburse the approved loan amount into my / our account(s) with Standard Chartered Bank.

I / We agree that after the disbursement of the approved loan amount into my / our account(s), the Bank reserves the right to monitor the use of the loan in line with purpose(s) declared above as well as with the Bank lending rules, via phone call, or personal visit, or required supporting documents as the case may be.

I / We, understand that if the loan is used for any other purposes than the ones listed above, Standard Chartered Bank (Vietnam) Limited has the right to recall the loan facility. I / We hereby undertake that when Standard Chartered Bank (Vietnam) Limited recalls the loan on account of violation of above declaration, I / we will pay Standard Chartered Bank (Vietnam) Limited back the full loan amount with interest and any other arrears, dues and indemnify all damages in connection with or arising from any default thereof.

This Declaration Letter is effective from date of execution.

Execution date: ..... /..... / .....

Authorized applicant signature(s) and Full Name(s)

Execution date: ..... /..... / .....

Authorized applicant signature(s) and Full Name(s)



### Account Opening Form Supplement

This form must be completed by any individual who wishes to open a banking account.

Please complete in BLOCK LETTERS

Name :	_____
Country of Birth:	_____
Country of Residence:	_____
Please check "✓" Yes or No for each of the following questions:	Yes / No
1. Are you a U.S. Resident?	<input type="checkbox"/> <input type="checkbox"/>
2. Are you a U.S. Citizen?	<input type="checkbox"/> <input type="checkbox"/>
3. Are you holding a U.S. Permanent Resident Card (Green Card)?	<input type="checkbox"/> <input type="checkbox"/>

I hereby confirm the information provided above is true, accurate and complete.

Subject to applicable local laws, I hereby consent for Standard Chartered PLC or any of its affiliates (including branches) to share my information with domestic and overseas tax authorities where necessary to establish my tax liability in any jurisdiction.

Where required by domestic or overseas regulators or tax authorities, I consent and agree that the Bank may withhold from my account(s) such amounts as may be required according to applicable laws, regulations and directives.

I undertake to notify the Bank within 30 calendar days if there is a change in any information which I have provided to the Bank.

Signature: \_\_\_\_\_

Signing date (dd/mm/yy): \_\_\_\_\_

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Signing date (dd/mm/yy): \_\_\_\_\_

**1 = 50**

**year of  
banking the  
usual way**

**hours of  
precious time  
wasted**

With Digital Banking,  
you could put that  
time to better use.



## It's good when a little change makes a big difference

Discover Digital Banking today and you'll find you can pay your bills quickly and easily. Get a summary of all accounts electronically. Receive text and email alerts for added security. And more. A little change now adds up to a better way to bank.



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