

APPLICATION FOR BANKING RELATIONSHIP

Please complete in "BLOCK LETTER" and where applicable.
Please tick on your chosen product and complete information in relevant section(s).

- | | |
|--|--|
| <input type="checkbox"/> Account Opening - Section A,B, & C (if with Joint Account Holder) | <input type="checkbox"/> Personal loan - Section A,B, D, & E |
| <input type="checkbox"/> Register Card/ Online Banking/SMS banking/Auto Bill Payment - Section G | <input type="checkbox"/> 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) |

A. GENERAL INFORMATION

<input type="checkbox"/> For existing customers	Currency	Account No.
<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"/> ESaver Payroll Account	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> ESaver 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"/> Other |
| <input type="checkbox"/> ESaver | <input type="checkbox"/> VND | | | | | | |

Mode of Account operation

- | | | |
|---------------------------------|------------------------------------|-----------------------------------|
| <input type="checkbox"/> Single | <input type="checkbox"/> Joint AND | <input type="checkbox"/> Joint OR |
|---------------------------------|------------------------------------|-----------------------------------|

Mortgage Loan Applicant

- | | | | |
|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|
| <input type="checkbox"/> Applicant 1 | <input type="checkbox"/> Applicant 2 | <input type="checkbox"/> Applicant 3 | <input type="checkbox"/> Applicant 4 |
|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|

B. PERSONAL INFORMATION

1. General Personal Information

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

Last name: Middle name: First name:

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

Account name:

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

Permanent address:
(As stated on Resident book)

Current resident address: Duration of stay:

Phone number: Home phone: Mobile: Office phone:

Email address: Fax: Ext:

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

Company 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

Annual income (VND million) 72≤ <150 ≥150 ≥360 ≥1200

3. Mailing Address

Mailing Address: Current Address Permanent Address Company address

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/ ONLINE BANKING/ SMS BANKING/ AUTO BILL PAYMENT SERVICE**Bank cards, Online Banking and SMS Banking****For Main Account Holder**

Visa Debit Card
 ATM Smartlink card
 (free issuance fee for Payroll customer)

Visa Platinum Card
 (with annual fee)

Primary A/c for card linkage:

Other A/c for card linkage:

Online Banking

SMS alert
 (Allow the bank to send SMS as required from time to time)

For Joint Account Holder

Visa Debit Card
 ATM Smartlink card
 (free issuance fee for Payroll customer)

Visa Platinum Card
 (with annual fee)

Primary A/c for card linkage:

Other A/c for card linkage:

Online Banking

SMS alert
 (Allow the bank to send SMS as required from time to time)

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

Auto Bill payment: please put a tick at the service you are using

Mobile phone service Provider

VMS Mobifone Viettel Sfone Registered Number: Billing date: (dd)

Fixed Line Service Provider

SST (for fixed line home phone) Registered Number: Billing date: (dd)

Viettel (for wireless home phone) Registered Number: Billing date: (dd)

ADSL services provider SST Registered contract number:

Insurance from Prudential Company

Policy holder name:

Policy Number:

- Debit the account which I/We am/are opening for this bill payment
- I/ We hereby authorize the bank to request Prudential for updated information of any insurance policy (ies) to implement auto bill payment service as registered by the customer;
- I/we have read and understood and agreed all Terms and Conditions of Auto Bill Payment Service at the Branch and on the Bank's website

H. CUSTOMER DECLARATIONS

I/we declare that the information in the Application for Banking Relationship form submitted to Standard Charter Bank (Vietnam) Limited, Ho Chi Minh City Branch, Saigon Trade Center, 37 Ton Duc Thang Street, Ben Nghe Ward, Dist.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.

I/We undertake to comply with General Terms and Conditions posted on the Bank's website and to keep myself/our-self updated of the aforesaid General Terms & Conditions as amended from time to time on website www.sc.com/vn. We agree to be bound on such amendment unless otherwise reverted within 5 working days from such update.

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.

(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.
- 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.
- 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.

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 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.
- I/We confirm that I am/we are not bankrupt at the time of this application.
- 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/we 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.
- By signing this Application Form and/or confirming my/our acceptance of all loan details and loan disbursement via phone call made by the Bank (only in cases loan is approved), I/We hereby confirm our acceptance of this loan together with all Terms and Conditions applied. Alternatively, any withdrawal, partial or in full, of the loan amount also confirms my/our acceptance of this loan together with all Terms and Conditions applied.
- I/We 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/We 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 /us 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.

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.

**Signature of Main Account Holder/
Applicant ...**

OSV by

.....

**Signature of Joint Account Holder/
Applicant ...**

Full name:

Full name:

Date:/...../.....

Name

Date:/...../.....

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

Bank verify by:

I. FOR BANK'S USE ONLY

Prepared by / Date:

ARM code: Branch code: Channel:

Product code: 122 124 127 027 Other

Master No: Relationship No:

Account Number: Waive MOB: Yes No

Segment code: **11.** Personal Banking **06.** Payroll **10.** Prefer **09.** Prefer Payroll
06-(SSC). EB Mass Payroll **16.** EB-Payroll **19.** EB-Preferred
02. Priority **07.** Priority Payroll **12.** Priority-Mortgage **17.** Priority-Global **14.** Priority-Others

Program code: PIN No.: Special code:

CDD check: SDD EDD Norkom check eBBs De-dup check

Signature of Sales staff

Signature of Sales Cord / Branch Ops

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: 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: part prepayment is 1% on the prepaid amount if the partial prepayment is within first 12 months of loan. No additional charge if the partial prepayment is executed post 12 months of loan. Full prepayment charge is 2% on the loan balance outstanding as of that month including all part prepayments in precedings 12 months (the early redemption is only allowed post 12 months of loan)
- 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.

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.

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

Date : / /
Customer Signature :
Customer 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)

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

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 Residence:	_____
Country of Birth :	_____
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: _____

Date (dd/mm/yy): _____

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 Residence:	_____
Country of Birth :	_____
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"/>

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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: _____

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.



Sign up for Digital Banking today

☎ 08 3911 0000 / 04 3696 0000 | 🌐 sc.com/vn

