Individual Clients
Banking Products and Services
Application Form



# **Individual Clients Banking Products and Services Application Form**

Before you sign this application form, please read our Client Terms and Conditions, Current and Savings Account Terms, Personal Loan Terms and Mortgage Loan Terms as may be relevant to the product purchased. A schedule of Interest Rates, Bank Fees and Charges is also available on our website at: **www.sc.com/zw.** You may request for a physical copy of these terms and conditions at any of our branches or by calling us on: **+263 4 758 078/9.** 

#### **Deposit Insurance**

Your deposits with Standard Chartered Bank are insured through the Deposit Protection Corporation (DPC). Deposit protection is a scheme established by government to protect depositors against the loss of their insured deposits placed with member institutions licensed to operate banking or finance business. As an integral component of an effective financial safety net, a Deposit Protection Scheme enhances consumer protection by providing explicit protection to depositors.

Deposit Insurance		
DPC Contact Details Physical Address	Telephones	Web
Head Office (Harare) Evelyn House 26 Fife Ave/Cnr Blakiston Harare Zimbabwe.	Harare: +263 242 252336/460 +263 242 250900-1 +263 242 255661/674 +263 242 251040-44	Email: info@dpcorp.co.zw  Website: www.dpcorp.co.zw
Regional Office (Bulawayo) 34 Lawley Road/Corner Leopold Takawira Avenue Suburbs.	Bulawayo: +263 292 231817/8	

## Class of insured deposits

- time/fixed deposits;
- demand deposits;
- savings deposits;
- interest accrued and/or payable on all deposits;
- shares in a building society (class B&C shares), other than capital shares, deferred shares or preference shares; and
- any other liability or financial instrument as may be specified by the Corporation from time to time by notice in the Government Gazette.

#### **Extent of Insurance cover**

Currently the maximum insurance cover limit is pegged at USD1,000 per depositor per bank. DPC reviews the cover limit from time to time in line with the growth of the Fund and market conditions.

#### Holder of funds for pay-out purposes

DPC will hold funds for pay-out purposes in the event of bank closure or liquidation.

# **Event that will trigger payout from the fund:**

- When a member institution is placed under, closed or liquidated, the Corporation is mandated by law to pay depositors who have lost their deposits.
- DPC advises the insured depositors via electronic or print media to collect claim forms from its offices or download from the website in order for them to be compensated.
- Under normal circumstances, once a duly completed and certified claim form has been submitted together with supporting documents (copy national ID, valid passport or valid driver's licence), a depositor is reimbursed within 14 working days from date of submission of a duly completed claim form.
- In order to provide clients with greater convenience, payments are made either through mobile phone or bank transfers.



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3 Which solutions / products w	ould you like to app	oly for?								
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4A Term deposit										
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* All Term Deposits will automatically roll over given to us on the contrary.  4B Personal Ioan  New Ioan Top up Balance transfer	<ul> <li>Special instructions</li> <li>* All Term Deposits will automatically roll over for a similar tenure on maturity at the prevailing counter rate unless written instructions are given to us on the contrary.</li> <li>4B Personal Ioan</li> </ul>									
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4C Mortgage										
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/without cash-out  Equity release / Top up Estimated Property	erty Value		Loan amou	ınt						
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Address of property to be financed (for value	·									
Person to be contacted for valuation										
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Mother's maiden r	name (Security feat	ure for your protect	ion)													
For Supplementary D	Debit Card, Joint Applic	cant to complete section	on 8 of this form.													
5 Account or	perating mandates	for Current, Savin	gs and Term Dep	osit Accounts												
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	Mode of	Operation		Signatory for Joint Account												
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Savings Account	☐ Individual	☐ Joint	Any one of us	All of us	Other											
Fixed Deposit	☐ Individual	☐ Joint	Any one of us	☐ All of us	Other											
You will automatically be subscribed to our Digital Banking Services, including eStatements online banking, electronic alerts and mobile banking. You may use these Digital Banking Services after activation.  If you wish to opt out of any of the Digital Banking Services, please check the relevant boxes below.  Online Banking  Mobile Banking  e-Statements and payment e-Advice on any of our products will be sent to your preferred email address as indicated in Section 1A of the form. We will not send physical statements but e-Statements. However, a statement can be accessed at any time through the Bank's digital platforms. Should you require a physical statement, please contact your nearest branch.  Yes No  1. I would like to receive marketing and promotional SMS from the Bank:  2. I would like to receive marketing and promotional emails from the Bank:  3. I would like to receive marketing and promotional calls from the Bank:																
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7 Referee	Details (Persona	al Loan & Mortga	ge applicants or	nly)												
		Referee 1														

	Referee 1 (Must be a relative or spouse if married)	Referee 2
Full Name		
Telephone (Office)		
Telephone (Mobile)		
Email address		
Referee's employer		
Referee's residential address		
Years known to applicant		
Relationship to applicant		

This form mus	et be completed by any individual who wishes to oper	n a banking account. I	Please complete	in BLOCK L	ETTERS.
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Please che	ck " $\sqrt{\ }$ " Yes or No for each of the following	questions:	Yes / No	)	
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-	a U.S. Citizen?				
3. Are you	holding a U.S. Permanent Resident Card (C	Green Card)?			
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	Copy of ID / Passport				
	Utility Bill / Proof of Residence				
	(Letter from Employer acceptable)  Latest Payslip				
	Bank Statement (Non-SCB)				H
	Birth Certificate (Minors)				
	Standard Mortgage Sale Agreement & or Letter of Offer				
	Title Deed				
	Valuation Report				
	If Married in Community of Property				
	Certified copy of Spouse ID  Marriage Certificate				
	Only one set of documents is required even if you have op	ted for multiple product	s.		

FATCA Declaration

**8A** 

the applicant under any current of	r intended disciplinary action?	Yes No	
the applicant's residence as indica	ated in the application form?	Yes No	
an installment amount directly to onfirm that we will pay any other all hartered Bank Zimbabwe Limited.	Standard Chartered Bank Zim lowances/ benefits towards set. We also confirm that we will not Zimbabwe Limited. We also	ababwe Limited. In the event of attlement of the loan outstanding/in ot accept any change to these ins	e will pay the monthly salary/ dedu the applicant leaving the company terest and charges directly to Stan- tructions without prior written confinant about the employee's resignation
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My Declaration And Acc	eptance (Personal Loan 8	& Mortgage applicants only)	
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## By signing these General Terms and Conditions:

- 1. You agree that we will send all correspondence in electronic form using email or any other electronic media. However, we reserve the right to send paper correspondence at your last known address as per our records.
- 2. You are the ultimate beneficial owner of the account opened in relation to the minor; you do not hold the account or any funds in the accountt as trustee, nominee, agent or other capacity. The minor has no right or interest in any funds in the account.
- You represent and warrant that all information (including any documents) you have given us in connection with this application including minor accounts, if applicable, is correct, complete and not misleading. If this is not the case, you may be personally liable. You must notify us if you become aware that any information you have given changes, is incorrect or misleading.

- You represent and warrant that you have power and all necessary authorisations to own your assets and carry on any business you conduct, to enter into each of our banking agreements and any other arrangement with us and to comply with your obligations and exercise your rights under them.
- You authorise us to disclose to, and verify any of the information you have given to us or your credit standing from anyone we may consider appropriate (such as an authority 5. or credit reference agency).
- You confirm that your personal information provided in this application form and that of your joint account holder(if any) or authorised person (if any) will apply to the account(s) 6. you hold with us unless you expressly tell us otherwise.
- You have read and understood or have been explained to where necessary (in the language you understand) our Client Terms, Current and Savings Account Terms, Personal Loan Terms, Mortgage Loan Terms and Conditions, Interest Rates, Bank Fees and Charges as may be relevant to the product purchased by yourself, which forms our banking agreement. They are available on our website at www.sc.com/zw or call us on +263 4 758 078/9 or visit any of our branches for a physical copy. You agree to be bound by them when using any product we may provide you with. You acknowledge that you are bound by any variation we make to these documents, in accordance with our banking agreement. In particular, you understand that by entering into our banking agreement, you give indemnities, authorisations, consents and waivers and agree to limitations on our liability.
- You acknowledge that you have the right to exit any of the individual constituent products in the Product Bundle. If you chose to do so, we may at our discretion revoke the preferential pricing offered to you on the Product Bundle. In this scenario, the pricing/ fees on the remaining product(s) will revert to the prevailing market rate on the individual product(s). For Loan products, we may chose to change the monthly repayment or loan tenor should the rate on your facility change.
- If you are applying for a Mortgage which comprises mandatory insurance, you have an option of choosing one from our panel of Insurance Providers. Should you opt to take an Insurance Provider from our panel, you agree that the insurance is underwritten by our Insurance Service Provider. Our Insurance Service Provider is not our associate or subsidiary or related corporation. Our Insurance Service Provider is solely responsible for all coverage and compensation there under. We collect your information and send it to our Insurance Service Provider for processing and review. Collection of information does not necessarily mean that your insurance application will be approved.
- You agree that we have the right to set off the amount held in lien against which a cash secured facility(ies) has been granted to you by us, in the event of default. You authorise us to purchase such foreign currency with the monies standing to the credit of your account(s) as may be necessary, to effect the set off and settle any outstanding amount on the loan facility, where necessary to facilitate the offsetting of the facility in default. You agree that the lien will only be lifted upon full repayment of the facility(ies). You agree that you shall lay no claim whatsoever to the funds under lien until such time the facility is repaid in full.
- The Bank shall be entitled to cede, assign, transfer or makeover any of its rights in terms of this facility to an alternative lender or collection agent without any requirement to get consent of the borrower or any other prohibition. Any cession or assignment agreed to by a party will not relieve the other party of any obligations with respect to any covenant, condition or obligation required to be performed by that party under this agreement which arose prior to any cession or assignment becoming effective.

I fully understand and agree that I am personally liable to the Bank for the credit facility, interest, insurance premiums, renewal charges, fees or penalties for any loan I have

applied for.		oorlany no							.,,	,				, .	0.1011		3,		o. p.	0110111	00 10				
Signature of Applicant (In Prese	nce of Ba	ınk Officia	l)													_ Da	ate:	d	d	m	m	У	У	у	)
Spouse's Signature (If married in	n commur	nity of pro	perty)	_												_ Da	ate:	d	d	m	m	у	у	У	)
Co-borrower Signature	Co-borrower Signature									_ D:	ate:	d	d	m	m	у	У	У	)						
Photograph S	pecim	en sign	ature	(for	Cur	rent	t, Sa	ving	gs A	ccol	unts	and	Fixe	ed D	)epo	sits)									
10 Source of Funds	or Joi	int Acc	count	: Ap	plic	ant																			
Nature of employment		Sala	ried		Sel	lf-er	nplo	yed		C	ther	s													
Employment terms		Pern	nanent	t 🗆	Cor	ntra	ct																		
Name of employer / busine	ss																								
Occupation / designation																									
Contract tenure										C	ontra	act	expi	ry	D	D	M	N	1	Υ	Υ	Υ	Υ		
Monthly gross income																	'	-						_	
Other income Source										Aı	mou	nt													
Address of employer (for s	alaried	d emplo	oyees)	) / A	Addr	ess	of b	ousi	nes	s (fo	r sel	lf-er	nplo	yed	)										

For bank use only (input as applicable for Loans and 7 or account	ints)									
A. To be filled by Sales/Branch										
Sales person's name	Closing ID									
Sourcing ID	Signature									
Referral person's name	Referral ID									
Sales/branch manager's name	Sales / branch manager's signature									
ARM Code	De-dupe confirmation Yes No									
B. To be filled by Branch	Signature									
Account Number	Relationship Number									
	Master Number									
Branch code	GL department ID									
Country of residence	ISIC Code									
Segment code	Employer code									
	(for salaried customers only)									
C. To be filled by Credit Initiation	Credit Risk Grade									
Approval conditions										
Credit underwriter's name	Signature & date									
Credit approver's name	Signature & date									
D. To be filled by Lending Operations (Loan Disbursement)										
Officer's name	Signature & date									
Manager's name	Signature & date									