



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**.

1 Please tell us about yourself

Title Mr. Mrs. Ms. Dr. Prof. Other:

Birth name

F	I	R	S	T															
M	I	D	D	L	E														
L	A	S	T																

Current name (if different)

F	I	R	S	T															
M	I	D	D	L	E														
L	A	S	T																

Resident of Zimbabwe Yes No *If not please provide passport details:* **Passport No.** _____

Date of birth

D	D	M	M	Y	Y	Y	Y
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Issue/Expiry Date _____/_____/_____

ID Passport National ID Driver's Licence **Issuer Country** _____

ID No.

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Citizenship _____

Nationality

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Gender Male Female

Nationality 2

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Marital status Married Single Other

Spouse Name in Full

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(please use blocks on the right)

Number of Children _____ **Number of Other Dependents** _____

Education High School Diploma Undergraduate Post-graduate Other _____

1A Contact details

Telephone (Mobile) *

Country Code																			
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Please sign to verify your Mobile number*

Telephone (Office)

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Preferred email address to be used for eStatements

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Mailing address

P	O																		

Ownership of Residence Self-owned Rented Company provided Other _____

If Rented, Rental Amount _____

Physical Residential Address (include City/District & Country)

No. of Years stayed _____

Previous address if less than 3 years at current address

1B Source of Funds

Nature of employment Salaried Self-employed Others _____

Employment terms Permanent Contract Others _____

Name of employer / Business _____

Nature of Business _____

Employer's Physical Address _____

Qualification _____

Employer's Contact Number _____

Occupation / Profession _____

Employment / Staff number _____ **Contact at employer**

NAME

Contract tenure _____ **Contract expiry**

D	D	M	M	Y	Y	Y	Y
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Duration at current organisation

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 Years

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 Months **Salary receipt date**

D	D
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Previous Employer if Less than 3 years _____

Commencement Date:

D	D	M	M	Y	Y	Y	Y
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Other income Source _____

Monthly gross income _____ **Amount** _____

Address of employer (for salaried employees) / Address of business (for self-employed) _____

Purpose of Loan School Fees Furniture Home Improvement Other: _____
 Land Purchase Medical _____

Please note: (i) All Current Accounts and Solutions come with Mobile and Online Banking and SC Mobile Banking App.
(ii) For Joint Accounts, Joint Applicant to complete section 8 of this form

4A Term deposit

Deposit amount _____

Transfer deposit from account

A	C	C	O	U	N	T		N	U	M	B	E	R						
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Tenure of deposit

1 month 3 months 6 months 1 Year Other _____

Maturity instructions*

Credit Interest to

A	C	C	O	U	N	T		N	U	M	B	E	R
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Credit Principal to

A	C	C	O	U	N	T		N	U	M	B	E	R
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Special instructions _____

* 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.

4B Personal loan

New loan Top up Balance transfer **Loan amount applied** _____ **Loan duration (months)** _____

4C Mortgage

Purchase Purchase price _____ Deposit paid _____ Loan amount _____

Balance Transfer with /without cash-out Amount outstanding _____ Additional amount _____ Loan amount _____

Equity release / Top up Estimated Property Value _____

Loan Tenure _____ Years **Ownership Type** Rented Home Owner Leasehold

Property type House Apartment / Flat Townhouse

Address of property to be financed (for valuation purposes) _____

Person to be contacted for valuation

Name _____ Telephone _____

For Joint Mortgage, Joint Applicant to complete section 8 of this form.

4D Debit Card

Name as it should appear on your Debit Card

	M	A	X		1	9		C	H	A	R	A	C	T	E	R	S		
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Mother's maiden name (Security feature for your protection)

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For Supplementary Debit Card, Joint Applicant to complete section 8 of this form.

5 Account operating mandates for Current, Savings and Term Deposit Accounts

	Mode of Operation		Signatory for Joint Account		
Current Account	<input type="checkbox"/> Individual	<input type="checkbox"/> Joint	<input type="checkbox"/> Any one of us	<input type="checkbox"/> All of us	<input type="checkbox"/> Other _____
Savings Account	<input type="checkbox"/> Individual	<input type="checkbox"/> Joint	<input type="checkbox"/> Any one of us	<input type="checkbox"/> All of us	<input type="checkbox"/> Other _____
Fixed Deposit	<input type="checkbox"/> Individual	<input type="checkbox"/> Joint	<input type="checkbox"/> Any one of us	<input type="checkbox"/> All of us	<input type="checkbox"/> 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.

1. I would like to receive marketing and promotional SMS from the Bank:

Yes No

3. I would like to receive marketing and promotional calls from the Bank:

Yes No

2. I would like to receive marketing and promotional emails from the Bank:

Yes No

4. I would like to receive marketing and promotional letters from the Bank:

Yes No

Bill Payment (Applicable for Mobile Banking and ATMs)

Multichoice DSTV

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(First 10 digits of Smartcard number)

Other _____

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* Please refer to our tariff guide for charges on physical paper statements.

	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		

8A My Declaration And Acceptance (Personal Loan & Mortgage applicants only)

I hereby declare that all the information given by me is true and complete. I confirm that I have read the terms and conditions governing the grant of credit facilities (as given to me) and agree to be bound by them. I understand that this application will go through a vetting process. Should my loan be approved, a loan account of the amount requested will be created in my name. I understand that interest on this facility will be applied based on the prevailing variable interest rate for the entire period. I instruct Standard Chartered Bank Zimbabwe Limited to credit the loan amount approved, to my transaction account number:

_____ at _____ bank _____ branch

In the event that the amount I qualify for is less than the amount requested, I authorise the bank to disburse the sanctioned amount and confirm that the above declaration holds for the new amount as well

I will be servicing my monthly installment through direct payroll deduction by my employer OR

via Standing Order instruction from account number

_____ held at Standard Chartered Bank Zimbabwe Limited.

I agree to inform Standard Chartered Bank Zimbabwe Limited should my employment status change and I further confirm that I shall NOT change my salary pay point or stop sending my monthly repayments by employer to Standard Chartered Bank Zimbabwe Limited until I have paid off the loan in full and I authorise Standard Chartered Bank Zimbabwe Limited to place a Standing Order on my Account for the monthly repayment of the loan.

Signature of Applicant (signed in presence of Bank Representative)

Date DD MM YYYY

8B Authority To Employer/ Assignment Of Benefits (Personal Loan & Mortgage applicants only)

Please arrange to pay my salary, allowances, gratuity and all other benefits directly to my account held with Standard Chartered Bank Zimbabwe Limited with immediate effect. Please also pay my final salary and/or any terminal benefits directly to Standard Chartered Bank Zimbabwe Limited in the event of my separation from employment while my loan is still running.

Please arrange to deduct my loan installment from my salary, allowances and other benefits every month with immediate effect and pay the amount directly to Standard Chartered Bank Zimbabwe Limited. Please also deduct from my gratuity/ terminal benefits any monies still owing to Standard Chartered Bank Zimbabwe Limited in the event of my separation from employment while my loan is still running and pay directly to Standard Chartered Bank Zimbabwe Limited.

I agree and understand that the above authority will remain in force until the loan is paid off in full and shall be non-cancellable until confirmed by Standard Chartered Bank Zimbabwe Limited in writing.

Signature of Applicant (signed in presence of a Bank Representative)

Date DD MM YYYY

8C Document Checklist

Document Required	Current	Savings	Personal Loan	Mortgage
Passport size recent color photograph	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Copy of ID / Passport	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Utility Bill / Proof of Residence	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Latest Payslip	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bank Statement (Non-SCB)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Birth Certificate (Minors)	<input type="checkbox"/>	<input type="checkbox"/>		
Standard Mortgage				
Sale Agreement & or Letter of Offer				<input type="checkbox"/>
Title Deed				<input type="checkbox"/>
Valuation Report				<input type="checkbox"/>
If Married in Community of Property				
Certified copy of Spouse ID	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Marriage Certificate			<input type="checkbox"/>	<input type="checkbox"/>

Only one set of documents is required even if you have opted for multiple products.

8D Employers Consent (Personal Loan and Mortgage applicants only) Section to be completed by your Employer

Is the applicant under any current or intended disciplinary action? Yes No

Is the applicant's residence as indicated in the application form? Yes No

We confirm that based on the above instructions (Authority to Employer/ Assignment of Benefits), we will pay the monthly salary/ deducted loan installment amount directly to Standard Chartered Bank Zimbabwe Limited. In the event of the applicant leaving the company, we confirm that we will pay any other allowances/ benefits towards settlement of the loan outstanding/interest and charges directly to Standard Chartered Bank Zimbabwe Limited. We also confirm that we will not accept any change to these instructions without prior written confirmation from Standard Chartered Bank Zimbabwe Limited. We also confirm that we will inform the Bank about the employee's resignation or termination of his or her employment.

Company Name:

Company Stamp:

Name of company official:

Title:

Signature: _____ Date:

8E Account Opening Supplemental Form (including FATCA)

This form must be completed by any individual who wishes to open a banking account. Please complete in BLOCK LETTERS.

Name: Alias:

Country of Residence: Country of Birth:

Nationality/Citizenship:

(Incase of multiple nationalities, please list ALL Nationalities/Citizenships held).

Please check "✓" Yes or No for each of the following questions:

- | | |
|---|---|
| 1. Are you a U.S. Resident? | Yes / No |
| 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 (collectively "the Bank") to share my information with domestic and overseas regulators or 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:

8F For Credit Department Use

Form section for credit department use containing checkboxes for 'Approved', 'Declined', and 'Defer', and input fields for 'Debt Ratio', 'Approval level', and 'Interest Rate'. It also includes signature lines for Loan Centre Officer 1 and 2, Name of Credit Approver 1 and 2, and Name of Head of Credit.

9 Declaration

By signing these General Terms and Conditions:

- 10 numbered list of terms and conditions regarding account ownership, information accuracy, asset power, disclosure, personal information, banking agreement, exit options, insurance, and liability.

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

Signature and Date lines for Applicant, Spouse, and Co-borrower, with corresponding date input grids.

Photograph and Specimen signature (for Current, Savings Accounts and Fixed Deposits) sections with empty boxes for the applicant and signature.

10A Contact details

Primary Account Holder

Email address

Mailing address

Physical Residential address

Contact details form including Country Code, a long input field, a PO Box/Code/City input grid, and two address input fields. Includes a note: 'Please sign to verify your Mobile number' and '*Note: this number will be used for Mobile Banking'.

