



## 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](http://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)**  

|   |   |   |   |   |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
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| 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 |
|---|---|---|---|---|---|---|---|

**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 (if applicable)**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
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**Marital status**  Married  Single  Other \_\_\_\_\_

**Spouse Name in Full (please use blocks on the right)**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
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**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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\*Note: this number will be used for Mobile Banking

**Preferred email address to be used for eStatements**  

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
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**Mailing address**  

|   |   |   |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|---|---|---|---|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| P | O |   |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| B | O | X |   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| C | O | D | E |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| C | I | T | Y |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

**Ownership of Residence**  Self-owned  Rented  Company provided  Other \_\_\_\_\_

**If Rented, Rental Amount** \_\_\_\_\_

**Physical Residential Address (include City/District & Country)**  

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
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**No. of Years stayed** \_\_\_\_\_

**Previous address if less than 3 years at current address**  

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
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# 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 |
|---|---|---|---|---|---|---|---|

**Duration at current organisation**

|  |  |
|--|--|
|  |  |
|--|--|

 Years 

|  |  |
|--|--|
|  |  |
|--|--|

 Months **Salary receipt date**

|   |   |
|---|---|
| D | D |
|---|---|

**Previous Employer if Less than 3 years** \_\_\_\_\_

**Commencement Date:**

|   |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|---|
| D | D | M | M | Y | Y | Y | Y |
|---|---|---|---|---|---|---|---|

**Other income Source** \_\_\_\_\_

**Monthly gross income** \_\_\_\_\_ **Amount** \_\_\_\_\_

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

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
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## 1C Bank/Borrowing Details (Please indicate your Bank account and borrowing details)

Account with Standard Chartered Bank (if applicable)

|   |   |   |   |   |   |   |   |   |   |   |   |   |  |  |
|---|---|---|---|---|---|---|---|---|---|---|---|---|--|--|
| A | C | C | O | U | N | T | N | U | M | B | E | R |  |  |
|---|---|---|---|---|---|---|---|---|---|---|---|---|--|--|

Borrowing details

| Bank Name | Original Loan Amount | Monthly loan instalment |
|-----------|----------------------|-------------------------|
|           |                      |                         |
|           |                      |                         |

## 2 Joint / Supplementary Applicant details

Applying for:  Joint Account  Debit Card  Mortgage

Relationship with primary applicant  Spouse  Parent  Son  Daughter  Other \_\_\_\_\_

Full name

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

Nationality  Identity document  Passport  National ID

Date of birth  Passport / National ID

Gender  Male  Female Marital status  Married  Single  Other \_\_\_\_\_

Source of funds \_\_\_\_\_

Name as it should appear on your Debit Card

|   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| M | A | X | 1 | 9 | C | H | A | R | A | C | T | E | R | S |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|

Mother's maiden name (Security feature for your protection. Mandatory field for Debit)

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
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Photograph

Specimen signature (for Secondary applicant)

|                             |  |
|-----------------------------|--|
| Secondary / Joint Applicant |  |
|-----------------------------|--|

## 3 Which solutions / products would you like to apply for?

Purpose/Reason for opening account or establishing relationship

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**Current Accounts**

- Ordinary Current Account
- Cash Link Account
- Cheque Book

**Is this your salary account?**

- Yes  No

**Savings Accounts**

- Ordinary Savings Account
- Savings Plus Account

**Lending Products**

|               | Regular                  | Cash Covered             | Corporate Guaranteed     |
|---------------|--------------------------|--------------------------|--------------------------|
| Personal Loan | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Mortgage Loan | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

**Currency Options**

- Personal Loan  USD
- Ordinary Current Account  USD  ZAR  BWP  GDP  EUR
- Cash Link Account  USD  ZAR  BWP  GDP  EUR
- Ordinary Savings Account  USD  ZAR  BWP  GDP  EUR
- Term Deposit  USD

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 |  |  |  |  |  |  |  |
|---|---|---|---|---|---|---|--|---|---|---|---|---|---|--|--|--|--|--|--|--|

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 |
|---|---|---|---|---|---|---|--|---|---|---|---|---|---|

Credit Principal to

|   |   |   |   |   |   |   |  |   |   |   |   |   |   |
|---|---|---|---|---|---|---|--|---|---|---|---|---|---|
| A | C | C | O | U | N | T |  | N | U | M | B | E | R |
|---|---|---|---|---|---|---|--|---|---|---|---|---|---|

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 |  |  |  |
|--|---|---|---|--|---|---|--|---|---|---|---|---|---|---|---|---|---|--|--|--|

**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 _____ |

## 6 Digital Banking

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.

## 7 Referee Details (Personal Loan & Mortgage applicants only)

|                               | Referee 1<br>(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"/> |                          |                          |
| <b>Standard Mortgage</b>                   |                          |                          |                          |                          |
| Sale Agreement & or Letter of Offer        |                          |                          |                          | <input type="checkbox"/> |
| Title Deed                                 |                          |                          |                          | <input type="checkbox"/> |
| Valuation Report                           |                          |                          |                          | <input type="checkbox"/> |
| <b>If Married in Community of Property</b> |                          |                          |                          |                          |
| 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:

Name of company official:

Title:

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

Company Stamp:

## 8E For Credit Department Use

Approved  Declined  Defer

Debt Ratio  Approval level  Interest Rate

Loan Centre Officer 1: Name  Signature

Loan Centre Officer 2: Name  Signature

Name of Credit Approver 1: Name  Signature

Name of Credit Approver 2: Name  Signature

Name of Head of Credit (where required)

## 9 Declaration

### 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 account as trustee, nominee, agent or other capacity. The minor has no right or interest in any funds in the account.
3. 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.
4. 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.
5. 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 or credit reference agency).
6. 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) you hold with us unless you expressly tell us otherwise.
7. 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](http://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.
8. 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.
9. If you are applying for this product 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.
10. 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.

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 of Applicant (In Presence of Bank Official) \_\_\_\_\_

Date: 

|   |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|---|
| d | d | m | m | y | y | y | y |
|---|---|---|---|---|---|---|---|

Spouse's Signature (If married in community of property) \_\_\_\_\_

Date: 

|   |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|---|
| d | d | m | m | y | y | y | y |
|---|---|---|---|---|---|---|---|

Co-borrower Signature \_\_\_\_\_

Date: 

|   |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|---|
| d | d | m | m | y | y | y | y |
|---|---|---|---|---|---|---|---|

### Photograph

|                   |
|-------------------|
| Primary Applicant |
|-------------------|

### Specimen signature (for Current, Savings Accounts and Fixed Deposits)

|  |
|--|
|  |
|--|

## 10A Contact details

### Primary Account Holder

Country Code    \*

Please sign to verify your Mobile number\*

### Email address

\*Note: this number will be used for Mobile Banking

### Mailing address

P O B O X C O D E C I T Y

### Physical Residential address

## 10B Source of Funds for Joint Account Applicant

### Nature of employment

Salaried  Self-employed  Others

### Employment terms

Permanent  Contract

### Name of employer / business

### Occupation / designation

