



Only Tellers sitting across the counter at branches are authorized to handle cash transactions. The bank will not be liable for any loss arising from cash given to unauthorized staff or persons.

Here for good







## 4B Consider these valuable services

### Debit Card Selection

- Naira  
 Foreign Currency     USD     GBP     EUR

Please note the daily maximum withdrawal amounts are as follows:

Tick as applicable (Select one only)	Max. daily withdrawal limit (USD) <b>ATM</b>	Max. daily spending limit (USD) <b>POS</b>
<input type="checkbox"/> Visa Electron	5,000	7,000
<input type="checkbox"/> Visa Gold	7,000	10,000
<input type="checkbox"/> Visa Platinum <small>(for Excel Banking customers)</small>	10,000	15,000
<input type="checkbox"/> Naira	₦160,000	₦600,000
<input type="checkbox"/> Visa Infinite <small>(for Priority Banking customers)</small>	15,000	20,000

For anything lower than that please ask our sales / service team.

### Name on the Debit Card (Maximum of 21 characters including spaces)

Main Applicant

### SMS Alert

Provide Mobile Number (if different from that in section 1 above)

Please note that you require a minimum of one local currency account to receive alerts.

**Online Banking**     Yes     No

Please make sure you log on to our Online Banking to read the Terms and Conditions.

### E Statements

(a) Provide email address (if different from that in section 1 above)

(b) Frequency     Monthly     Quarterly

**\*Please note that for cheques above a certain amount (as determined from time to time by the bank) we will call to confirm and payment will not be made until you are contacted.**

# 5 Declaration

## By signing this application:

- you represent and warrant that all information (including any documents) you have given us in connection with this application is correct, complete and not misleading. If this is not the case, you may be personally liable.
- you acknowledge that we may decline your application without giving you any reason for doing so. If this happens, no contractual relationship arises between you and us;
- you authorize us to disclose, verify and exchange any of the information you have given to us with anyone we may consider appropriate such as a legal or regulatory authority;
- you authorise us to disclose, verify and exchange any of the information you have given to us with credit reference / rating agencies and obtain information about you or your credit standing from any credit reference / rating agencies in line with the guidelines issued by the Central Bank of Nigeria regarding Credit Bureau Agency;
- you consent to each of Standard Chartered Bank PLC and its subsidiaries and affiliates (including each branch or representative office) (“Standard Chartered Group”) its officers, employees, agents and advisers disclosing information relating to you (including details of our banking agreement, the accounts, the products or any arrangement with us) to our head office and any other member of the Standard Chartered Group in any jurisdiction (“permitted parties”); professional advisers, service providers (whether located in or outside of Nigeria) for the purposes of providing any service to you in connection with this application (including data processing), or independent contractors to, or agents of, the permitted parties, such as debt collection agencies, data processing firms and correspondents who are under a duty of confidentiality to the permitted parties, any actual or potential participant or sub-participant in relation to any of our obligations under our banking agreement between us, or assignee, novatee or transferee (or any officer, employee, agent or adviser of any of them), any credit reference agency, rating agency, business alliance partner, insurer or insurance broker of, or direct or indirect provider of credit protection to, or any permitted parties; any court, tribunal or authority (including an authority investigating an offence) with jurisdiction over the permitted parties; a merchant or member of VISA International or MasterCard International where the disclosure is in connection with the use of a card; any authorized person or any security provider; anyone we consider necessary in order to provide you with the services in connection with an account;
- you have read and understood our Customer Terms and the applicable documents referred to in Part A of our Customer Terms forming our banking agreement which are also available at any of our branches or on our website at [www.standardchartered.com/ng](http://www.standardchartered.com/ng) and you agree to be bound by them. 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, authorizations, consents and waivers and agree to limitations on our liability;
- you consent to us contacting you at the address, email address and phone numbers you have provided to us, to give you information on other products and services that we, or our strategic partners, may offer;

## Accounts for minors

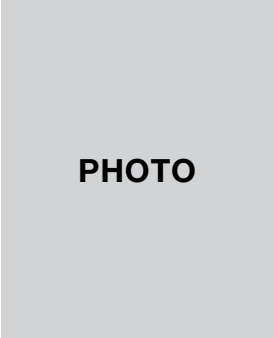

- if you are applying for an account in relation to a minor, you confirm that:
- all information (including any documents) you have given to us in connection with the minor is correct, complete and not misleading;
- we may give the information to the parties (whether situated in or outside of Nigeria);
- you are the ultimate beneficial owner of the account opened in relation to the minor you do not hold the accounts or any funds in the account as a trustee, nominee, agent or other capacity. The minor has no right or interest in any funds in the account.

## Regulatory requirement for CC PL applications (where applicable; and only if these express confirmations are required under the regulations)

- if you are applying for a credit card and/or personal loan (including personal instalment loan, personal revolving loan and personal line of credit/overdraft), you confirm that:
  - o none of your existing credit cards and/or unsecured loan have been cancelled due to payment default,
  - o you do not have any payments overdue by more than one month on any loans or credit cards you have with other financial institutions,
  - o you are not and have never been bankrupt and you have no intention to petition or are currently petitioning for bankruptcy.

## Where regulations specifically require confirmation on beneficiary of loan accounts.

- if you are applying for a personal loan (including personal instalment loan, personal revolving loan and personal line of credit/overdraft), you confirm that you are the sole beneficiary of the account(s). If we approve your application, we contact you at the address which you have provided to us in your application form.

<hr/> <p>Applicant Signature</p> <hr/> <p>Full Name</p> <hr/> <p>Date</p> <hr/>	 <p><b>PHOTO</b></p>	 <p><b>STAMP &amp; SIGN ACROSS</b></p>
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**For Bank use only** (Personal Loans)

**Checklist for Branch / DSR / DSA**

**Tick box selection**

If foreigner attach contract, work permit and resident permit

DSR/DSA's Name \_\_\_\_\_

Code \_\_\_\_\_

Signature

Recommended by  
Loan Centre Officer / Branch Manager Name

Signature

Product Code \_\_\_\_\_

Employer / Dealer Code \_\_\_\_\_

**Checklist for Loan Centre**

Debt Ratio \_\_\_\_\_

Approval Level \_\_\_\_\_

Interest Rate \_\_\_\_\_

Repayment Period (months) \_\_\_\_\_

Installment Amount \_\_\_\_\_

Score / Grade \_\_\_\_\_

6 months statement checked against payslip

Loan Centre Manager's Name

Signature

Credit Approver's Name

Signature

2nd Credit Approver Name

Signature

Credit Operations Manager's Name

Signature

**For Bank use only** (Current and Savings Accounts)

Account Number \_\_\_\_\_

Relationship Number \_\_\_\_\_

Master Number \_\_\_\_\_

Date Account Opened \_\_\_\_\_

Branch Code \_\_\_\_\_

ARM Code \_\_\_\_\_

Segment Code \_\_\_\_\_

Ultimate Country Code \_\_\_\_\_

ISIC Code \_\_\_\_\_

Employer Code \_\_\_\_\_

Tax category Code

ID Issuer  NIS  FRSC  DNCR

State Code

Residency Classification \_\_\_\_\_

Sourcing ID \_\_\_\_\_

Referral ID \_\_\_\_\_

Closing ID \_\_\_\_\_

Account Classification Code \_\_\_\_\_

GL Department ID \_\_\_\_\_

Signature Input by \_\_\_\_\_

Verified by \_\_\_\_\_

Completed by \_\_\_\_\_

Signature

Name \_\_\_\_\_

Date \_\_\_\_\_

Approved by \_\_\_\_\_

Signature

Name \_\_\_\_\_

Date \_\_\_\_\_

**Reference form**

**Reference form**

The Manager

The Manager

**Standard Chartered Bank Nigeria Limited**

**Standard Chartered Bank Nigeria Limited**

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Dear Sir,

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I/We wish to introduce the above named person who desires to open a Current Account with you. I/We have known the above named person for \_\_\_\_\_ (Period) and I/We: (Referee to comment).

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**Name of Bankers:** \_\_\_\_\_

**Address of Bankers:** \_\_\_\_\_

**Phone Number of Bankers:** \_\_\_\_\_

**Account(s) Name:** \_\_\_\_\_

**Account No(s) is/are:** \_\_\_\_\_

Dear Sir,

---

I/We wish to introduce the above named person who desires to open a Current Account with you. I/We have known the above named person for \_\_\_\_\_ (Period) and I/We: (Referee to comment).

---

**Name of Bankers:** \_\_\_\_\_

**Address of Bankers:** \_\_\_\_\_

**Phone Number of Bankers:** \_\_\_\_\_

**Account(s) Name:** \_\_\_\_\_

**Account No(s) is/are:** \_\_\_\_\_

Yours faithfully,

Yours faithfully,

Signature

Signature

Name \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

Address \_\_\_\_\_

Telephone Number \_\_\_\_\_

Telephone Number \_\_\_\_\_





