



Cash Line Application Form

Please complete all details in CAPITAL letter

Branch: _____ Date: _____

Principal Applicant's Name: _____

Educational Qualification: Post Graduate Graduate Diploma HSC Other _____

Contact Number: _____ Email ID: _____

TIN Number: _____ NID Number: _____

Joint Applicant's Name: _____

Monthly Income (BDT): _____

Date of Birth: / /

Facility Applied For: Overdraft Fixed Loan (EMI)

Amount Applied For (BDT): _____

Purpose: _____

Tenor: _____

Collateral Type: Fixed Deposit Wage Earner's Development Bond

Previous Loan from Standard Chartered Bank: Type: _____ Amount: _____

Credit Card from Standard Chartered Bank: Credit Card Number: _____ Limit: _____

Staff Yes No

Personal Information

a) Principal Applicant

Existing Account Number with Standard Chartered Bank - -

Directorship of any Financial Institution: Yes No (If yes, Bank name: _____)

Father's Name: _____

Mother's Name: _____

Marital Status: Single Married

Spouse's Name: _____

Gender: Male Female

District of Birth: _____ Country of Birth: _____ Nationality: _____

Permanent Address: _____

Permanent Address District: _____

Residence Address: _____

Residence Address District: _____

Profession: _____

b) Joint Applicant (Co-Applicant not Allowed for Facility against Wage Earner Development Bond)

Father's Name: _____

Mother's Name: _____

Marital Status: Single Married

Spouse's Name: _____

Gender: Male Female

Date of Birth: / /

District of Birth: _____ Country of Birth: _____ Nationality: _____

Permanent Address: _____

Permanent Address District: _____

Residence Address: _____

Residence Address District: _____

NID Number: _____ TIN Number: _____

Profession: _____ Contact Number: _____

Declaration and Signature

I/we hereby acknowledge that I/we have read and understood the terms & conditions governing credit facilities with Standard Chartered Bank (given on the inside cover of this application) and agree to comply with them.

I/we hereby acknowledge that all the information given by me/us in this application are true, complete and I/we hereby authorise the Bank and third parties, including my/our other bankers, to exchange information for the purpose of processing my/our application and the conduct of my/our accounts with the Bank so long as I/we remain the customer of the Bank.

I/we acknowledge that the facility requested by me/us in this application against the above securities will be made available to me/us at the absolute discretion of the bank.

Undertaking of CIB Declaration:

I/We would also like to authorise the Bank to retrieve my/our CIB report through CIB Online system based on the CIB undertaking provided with this application. This undertaking is valid until we inform the Bank to disregard this instruction. You are also authorised to search CIB report online as and when required by the Bank for the purpose of applied loan. Please note that for any change in personal information or directorship (where applicable), we will notify the Bank in writing to update the CIB database and obtain fresh CIB report.

Signature
(First Applicant)

Signature
(Joint Applicant)

Date: / /

Date: / /

BANK USE SECTION ONLY

(Tick as appropriate)

- | | | |
|---|---|--|
| <input type="checkbox"/> Current/LDR/Savings account opened | <input type="checkbox"/> Letter of Continuation checked | <input type="checkbox"/> Security Discharged |
| <input type="checkbox"/> Application details completed | <input type="checkbox"/> Letter of Lien and set-off checked | <input type="checkbox"/> Memorandum of Deposit of Securities checked |
| <input type="checkbox"/> Lien confirmation obtained | <input type="checkbox"/> Demand Promissory Note discharged | <input type="checkbox"/> Letter of Authorisation of Encashment of Securities |

Customer Segment : _____

PEP: Yes No

Staff: FTE Contractual

Pricing: _____

Next Review Date: _____

Signature of Bank Official

BANK USE SECTION ONLY

LIMIT APPLICATION

Name of the customer: _____

Account No.: - -

Limit increase
 Limit Decrease
 Security Replacement
 Renewal
 New Loan

FACILITY SCHEDULE

	Facility Type	Present Outstanding	Limit/Loan (Existing)	Interest Rate	Limit/Loan (Proposed)	Repayment	Expiry Date
Existing Facility							
PROP. Facility							
	Total						

SECURITY CONDITION

Cross-Collateralized: Are multiple Securities cross-collateralized Yes No

If "Yes", this facility is cross-collateralized with securities of: _____

Loan to Value Ratio for this loan: _____

Loan to Value Ratio (Total loan of the customer): _____ Special Int, Rate : (If any) _____

Remarks: _____

Recommended By:

Name: _____ Signature _____ Date: _____

Supported By:

Name: _____ Signature _____ Date: _____

Approved By:

Name: _____ Signature _____ Date: _____

BANK USE SECTION ONLY

Account No.: --

SECURITY SCHEDULE

Security No.	Security Type	Favouring	Issuing off	Date of Issue	Face Value	Present Value	Value for Cross-coll	Retained LTV Ratio
Total								

Assessment:

- Total Limits including proposed limits BDT: _____
- LTV of security BDT: _____
- Surplus (deficit) BDT: _____

UNDERTAKING

Annexure-Ka

To
The Manager,
Standard Chartered Bank
67 Gulshan Avenue
Dhaka 1212

Date:

Subject: Provision of information on the ownership of companies and their bank liabilities and authorised for CIB Online.

Dear Sir,

I owner/partner/director/guarantor of
am applying for sanction/renewal/rescheduling of a loan in my own name/forementioned company's name.
My Father's name, Mother's name,
Husband's name, (in case of married woman)
Main (permanent) address: Street No./Village Street Name/PS/Upazila District
Postal code Country.....
Date of Birth..... District of BirthCountry of Birth
National ID Number Other ID documents (Passport/Driving License/Nationality Certificate) :
ID Number, ID issue date....., ID issue country.....
TIN: Gender: Male/Female, Telephone Number are given for your kind consideration. The
list of companies under the ownership of mine along with their bank liability status is given in the following table:

Serial No.	Name of the Company	Main Address	Additional Address	Whether the company is availing any loan or not		
				Yes		No
				Name of the bank/FI	Name of the branch	

Apart from stated above, if any liability in my own name or my company's name is found. I will be bound to obey any decision made by the authority concerned relating to sanctioning/rescheduling of the loan applied for and I will be punishable by law providing this false or fabricated information.

Seal and Signature of the bank official who certified the borrower

Customer's Name:
Name of the Borrowing Organisation

*If required please attach additional sheet for related organisation.

Account Opening Supplementary 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:

- | | 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 (collectively “the Bank”) 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.

Name : _____

Signature : _____

Date : _____

Terms and Conditions

In consideration of Standard Chartered Bank (together with its successors and assigns hereinafter called "the Bank") agreeing to grant me/us (herein referred to as "the Customer/Client") loan facility(ies) (each a "facility") under 'Cash Line Overdraft/Fixed' product, as applied by me/us, I/we agree that by signing the declaration below I/we shall be bound by the following terms and conditions:

1. Each facility shall be made available for the Customer from date of the Bank's acceptance of the Customer's application until such time as stipulated in the Banking Arrangement Letter (the "BA letter") and any supplementary amendment letter to the same and the amounts outstanding under each facility shall continue until full repayment to the Bank with interest and other charges.
2. The Bank is authorized to open and maintain, for the purposes of a facility in addition to any current/overdraft account(s) utilized in respect of the facility, such other or further account(s) as may be necessary for the purpose of administering and recording the obligations owed and payments made by the Customer in respect of the facility.
3. Interest on each facility shall accrue at the rate as mentioned in the applicable BA Letter or such other rate to be altered from time to time at the Bank's sole discretion, upon reasonable notice to the Customer, within Bangladesh Bank guidelines. Any repayment of a facility, whether in part or full, will be attributable first to interest which has accrued on the facility and then to principal. The rate of interest determined by the Bank from time to time shall remain in full force and effect as if the facility(ies) granted to the Customer were still in force, even though the account/accounts in the Customer's name with the Bank are closed, have become dormant or are subject to litigation, until full settlement of all of the Customer's liabilities to the Bank.
4. All payments required to be made of a facility shall be made by the Customer on the respective due date and the Customer hereby irrevocably authorizes the Bank to debit any of the Customer's accounts with the Bank for all amounts owing in respect to any facility, including interest, charges and expenses (together the "indebtedness"), at such time as the same shall become or be due and payable and to transfer such sum to the loan account (or other relevant account) for adjustment. Notwithstanding the foregoing authorisation, the Customer shall remain liable for, and agrees to make payment in full of, all such sums to the Bank.
5. As a condition precedent to the Customer's utilisation of any facility, the Customer must provide such documents as the Bank requires, to create, and/or evidence the creation of, a security interest (each a "Security Document") , which may include, but is not restricted to, any or all of the following:
 - a. Demand Promissory Note
 - b. Letter of Lien and Set-off over Deposit Account
 - c. Letter of Lien and Set-off over Wage Earner Development Bond (WEDB)
6. The Customer must, at all times, maintain sufficient collateral against each facility with the Bank, as identified under the relevant BA letter and any supplement to the same, such that the aggregate "lending value" (as defined in clause 7 below) of such collateral exceeds the principal amount outstanding under such facility. Without limiting the generality of the rights of the Bank under clause 9 below, if at any time the Bank determines that the Customer has insufficient collateral as required by this Clause 6, the Bank may, at its discretion, demand that the Customer: (a) promptly furnish the Bank with additional collateral acceptable to the Bank, and/or (b) repay all or part of the facility; and the Customer shall satisfy such demand in accordance with the requirements of the Bank. The Bank may also immediately enforce any of its rights under the Terms and Conditions, the relevant product agreement(s) (including the terms and conditions contained in this application) and/or Security Documents and/or immediately terminate any or all product(s).
7. "Lending value" of each item of collateral will be calculated as: (i) the lower of the face value or current market value of the asset (e.g. cash in the Deposit Account, WEDB) multiplied by (ii) the Loan to Value ratio ("LTV") assigned by the Bank for the relevant asset. The Loan-To-Value ratios are determined at the Bank's absolute discretion and are subject to the Bank's periodic review and change at any time without notice to the Customer.
8. In the event of any default on the part of the Borrower (including, but not limited to any breach of the requirements of clause 6 above) and without limiting the generality of the rights of the Bank under clause 9 below, the Bank shall be entitled at its sole and absolute discretion to do any of the following without further notice:
 - (a) require the Borrower to immediately reduce its liabilities to the Bank by such extent and in such manner as the Bank may in its sole and absolute discretion determine;
 - (b) cancel or reduce any facility;
 - (c) withhold further drawing of any facility by the Borrower;
 - (d) require the Borrower to furnish to the Bank additional collateral and/or execute such additional Security Document(s) as shall be satisfactory to the Bank; and/or
 - (e) realise and set-off the assets, or otherwise exercise any of its rights against the Borrower and/or any third-party collateral provider or surety (as the case may be).
9. Facilities are uncommitted and are available to the Customer at the Bank's discretion. The Bank retains the right at any time and in its unrestricted, sole and absolute discretion, to review the facilities, terminate facilities, and/or demand repayment of any amount outstanding under such facilities, whether or not any default has occurred and without any prior notice to or the consent of the Customer or any other party, and without being required to provide any reason .
10. Without limiting the generality of the rights of the Bank under clause 9 above, in the event of death or incapacity of the Customer, the Bank shall be entitled to immediate repayment of all amounts outstanding under the facilities.
11. The Bank's statement and records shall be binding on the Customer and constitute conclusive evidence of debit for all purposes.
12. If, at any time, any provision of hereof becomes illegal, invalid or unenforceable in any respect, the legality, validity and the enforceability of the remaining provisions shall neither be affected or impaired thereby.
13. Notices made by the Bank in respect of the facility may be through any legally permitted means, and if delivered by mail to the address given by the Customer to the Bank, shall be deemed to have been served to the Customer by 3(three) business days from the date of posting
14. If the declaration below is signed by more than one person as Customer, the liability of each such person thereunder, and these terms and conditions shall be joint and several.
15. These terms and conditions shall be governed by and construed in accordance with the laws of Bangladesh and the Customer and the parties hereby irrevocably submit to the non-exclusive jurisdiction of the courts of Bangladesh.
16. In the event, that one or both of the Customer(s) becomes a Non-Resident at any time during the tenor of the loan, the Customer(s) shall immediately notify the Bank, repay any outstanding amount, interest and charges due and settle the facility.

Declaration:

I/we have applied for the Cash Line Overdraft/Fixed facility and have read and fully understood the above terms and conditions including the authorization for the encashment of the securities mentioned hereinabove. I/we declare that the borrowing proceeds only shall not be utilized for the purchase of any of the following purposes:

- Repayment of any loan
- Payment to any Money Exchange, Investment Companies, Auto Vendors or Securities and Exchange Houses
- Investment in Government securities/Shanchaypatras or Term Deposits

I/We declare that we shall notify the Bank, immediately, in the event that we become Non-Residents of Bangladesh at any time during the tenor of the loan. Consequently, we shall abstain from utilizing the limit any further and ensure immediate repayment of any outstanding amounts along with any accrued interest and charges.

I/we hereby warrant that all the information furnished by me/us in this application is true, complete and accurate in all respects and that I/we have not wilfully withheld any material fact.

I/we acknowledge that the facility requested by me/us in this application will be made available at the absolute discretion of the Bank.

First Applicant Signature

Joint Applicant's Signature

Witnessed By:

Name: _____

Signature: _____

Address: _____

Contact: _____