

Retail Products

Application Form



and control. I hereby agree to indemnify the Bank against any loss, damage, liability or such costs incurred by the Bank on account of any breach by me or the Supplementary Cardholder of the aforesaid conditions or any other terms and conditions contained in the Bank's Credit Card terms or by reason of any legal disability or incapacity of the Supplementary Cardholder. I also understand that the Supplementary Card fees shall be billed in my statement and I shall be responsible for payment of all charges incurred on the Supplementary Card. The continuation of the membership of the Supplementary Cardholder(s) shall be dependent on the continuation of my membership.

I accept full responsibility and agree not to make any claim against Standard Chartered Bank in respect thereto. I authorize you to disclose information about my card account to such persons as you in your absolute discretion think fit.

Supplementary Cardholder resides at the same address Yes No

If no, Supplementary Cardholder address

Residential Address

Flat/Villa No _____ Building No. _____

Road No. _____ Block No. _____

City _____ Country _____

P.O. Box/PIN _____
(where applicable)

7 Would you like a Personal Loan?

Financing Details

New Loan Top-up (Additional amount on your existing personal loan)

Amount of Loan Requested BHD _____

Preferred Repayment Period (Months)

Purpose of Loan

Vacation Medical Property/Home Maintenance

Education Buying a Vehicle Investment

Consumer Durables Other _____ (please specify)

Account No

You authorize the Bank to debit your existing account with the Bank, or the account that we will open in your name, with the amount of the monthly instalment of your Personal Loan.

8 Would you like an Auto Loan?

Purpose

New Vehicle

Used Vehicle

Details

Brand _____

Model _____ Year

Chassis/Serial No. _____

Engine No. _____

Reg. No. _____

Mileage (Kms. used cars) _____

Dealer Name _____

BHD

Vehicle Price

Down Payment

Loan Amount

Tenor (months)

Account No

You authorize the Bank to debit your existing account with the Bank, or the account that we will open in your name, with the amount of the monthly instalment of your Auto Loan.

11 US Status and Tax Residence Information

This form must be completed by any individual who wishes to open a banking account.

US Status

Please check "√" in either the Yes or No boxes

Questions	Main Applicant	Joint Applicant
1. Is the Account Holder a US Resident?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Is the Account Holder a US Citizen?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Is the Account Holder holding a US Permanent Resident Card (Green Card)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Tax Residence Information

Please complete the following table indicating (i) the country where the Account Holder is resident for tax purposes and (ii) the Account Holder's Taxpayer Identification Number or functional equivalent (hereafter referred to as 'TIN') for each country indicated.

If the Account Holder is a resident for tax purposes in more than three countries, please use a separate sheet.

If a TIN is unavailable please provide reason **A, B or C** where appropriate:

- **Reason A:** The country where the Account Holder is resident does not issue TINs to its residents.
- **Reason B:** The Account Holder is otherwise unable to obtain a TIN (please explain why Account Holder is unable to obtain a TIN in the below table if you have selected this reason).
- **Reason C:** No TIN is required (note: only select this reason if the authorities of the country of residence for tax purposes entered below do not require the TIN to be disclosed).

More details are available in the Instructions to this Form (for Main Applicant)

No.	Country of Residence for tax purposes	TIN	If no TIN is available, enter Reason A, B or C
1.			
2.			
3.			

If Reason B selected above, explain why the Account Holder is unable to obtain a TIN in the corresponding row below

1.	
2.	
3.	

Tax Residence Information for Joint Applicant

No.	Country of Residence for tax purposes	TIN	If no TIN is available, enter Reason A, B or C
1.			
2.			
3.			

If Reason B selected above, explain why the Account Holder is unable to obtain a TIN in the corresponding row below

1.	
2.	
3.	

US Status

Is the Account Holder a US Resident?	Enter 'Yes' if the Account Holder is a US Resident. Otherwise enter 'No'.
Is the Account Holder a US Citizen?	Enter 'Yes' if the Account Holder is a US Citizen. Otherwise enter 'No'.
Is the Account Holder holding a US Permanent Resident Card (Green Card)?	Enter 'Yes' if the Account Holder has a right of lawful permanent residence / holds a US Permanent Resident Card ("Green Card") issued by the US Government. Otherwise enter 'No'.

Tax Residence Information

Tax Residence / Citizenship Information : Please complete the table indicating (i) where the Account Holder is resident for tax purposes and (ii) the Account Holder's Taxpayer Identification Number or functional equivalent (hereafter referred to as 'TIN') for each country indicated.

The requirement to pay tax in a particular country does not necessarily signify tax residence in that country; it is possible to have to pay tax in a country in which one is not tax resident, and not to have to pay tax in a country in which one is tax resident. Whether a person is tax resident in a particular country depends on whether that person meets the definition of a tax resident under the tax laws of that country. For more information on tax residence, please consult your tax advisor or refer to the information at OECD automatic exchange of information portal at: <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency>

If the Account Holder is a dual citizen, enter the country where the Account Holder is both a citizen and a resident at the time this form is completed. If the Account Holder is not a resident in any country in which the Account Holder has citizenship, enter the country where the Account Holder was most recently a resident. If the Account Holder is a US citizen, a Form W-9 must be provided.

If a TIN is unavailable, please provide the appropriate Reason A, B or C.

- Reason A should be selected by an Account Holder where the country concerned does not, under any circumstances, issue TINs to individual tax residents. Where the country concerned does issue TINs to individual tax residents, but the Account Holder has not been issued with a TIN because of particular circumstances, Reason B should be selected instead.
- If you have selected Reason B, please explain why the Account Holder is unable to obtain a TIN, even though the country concerned does issue TINs to individual tax residents.
- Reason C should be selected if the country that issued the TINs does not require TINs of individual tax residents to be collected or reported.

Declaration and Signature

Declaration and Signature	The Form must be signed and dated by the Account Holder. If this Form is completed by an Individual authorised to sign for the Account Holder, please indicate the capacity in which you are signing the Form.
Capacity	An authorised representative or officer must state the capacity in which he/she is signing on behalf of the Account Holder. If this Form is completed by an agent acting under a duly authorised power of attorney, the Form must be accompanied by the power of attorney in proper Form specifically authorising the agent to represent the Account Holder in making, executing and presenting the Form.

Definitions

The following is a non-exhaustive list of selected terms to assist you with the completion of this Form. Should you have any questions, please contact your tax, legal and/or other professional advisor.

- Account Holder:** The term 'Account Holder' means the person listed or identified as the holder of a Financial Account. A person, other than a Financial Institution, holding a Financial Account for the benefit of another person as an agent, a custodian, a nominee, a signatory, an investment advisor, an intermediary, or as a legal guardian, is not treated as the Account Holder. In these circumstances that other person is the Account Holder. For example in the case of a parent/ child relationship where the parent is acting as a legal guardian, the child is regarded as the Account Holder. With respect to a jointly held account, each joint holder is treated as an Account Holder.
- Financial Account:** A Financial Account is an account maintained by a Financial Institution and includes: Depository Accounts; Custodial Accounts; Equity and debt interest in certain Investment Entities; Cash Value Insurance Contracts; and Annuity Contracts.
- Participating Jurisdiction:** A Participating Jurisdiction means a jurisdiction with which an intergovernmental agreement is in place pursuant to which it will provide the information required on the automatic exchange of financial account information set out in the CRS.
- Reportable Account:** A Reportable Account is a Financial Account that is maintained by a Reporting Financial Institution and that, pursuant to due diligence procedures consistent with CRS, FATCA and any applicable IGAs, has been identified as an account that is held by one or more persons that are US Persons or Reportable Persons with respect to another Jurisdiction or by a Passive NFE with one or more Controlling Persons that are US Persons or Reportable Persons with respect to another Jurisdiction.
- Reportable Jurisdiction:** A Reportable Jurisdiction is a Participating Jurisdiction with which an obligation to provide financial account information is in place.
- Reportable Person:** The CRS defines the Account Holder as a 'Reportable Person'. A Reportable Person is further defined as an individual who is tax resident in a Reportable Jurisdiction under the laws of that jurisdiction.
- Tax Identification Number (TIN):** Taxpayer Identification Number or a functional equivalent in the absence of a TIN. A TIN is a unique combination of letters or numbers assigned by a jurisdiction to an Individual or an Entity and used to identify the Individual or Entity for the purposes of administering the tax laws of such jurisdiction. Further details of acceptable TINs can be found at: <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers/#d.en.347759>
Some jurisdictions do not issue a TIN. However, these jurisdictions often utilise some other high integrity number with an equivalent level of identification (a 'functional equivalent'). Examples of that type of number include, for individuals, a social security/ insurance number, citizen/personal identification/service code/number, and resident registration number.
- US Citizen:** An individual who is a US citizen. "US" as used in this definition refers geographically to any State of the United States including the District of Columbia. "US" includes additionally a person born in the US Territories (American Samoa, Guam, Northern Mariana Islands, US Virgin Islands and Puerto Rico) who will be deemed a US Citizen.
- US Person:** A US person is defined in section 7701(a) (30) of the Internal Revenue Code and includes an individual who is a citizen or resident of the US.
- US Resident:** An Individual who is a person ordinarily living in the US; or any other person who satisfies the Substantial Presence Test defined by the IRS. For the avoidance of doubt, a Client will be treated as a US Resident unless proven otherwise if he declares to the Bank that he resides in the US, or is a US Person and provides a current US residential address to the Bank. "US" as used in this definition refers geographically to any State of the United States, the District of Columbia, and the US Territories (American Samoa, Guam, Northern Mariana Islands, US Virgin Islands and Puerto Rico).

Standard Chartered Bank

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Manama 315
Tel: 17 223 636, Fax: 17 225 001

Branches

Manama (Main Branch)

Building No. 180, Government Avenue
Manama 315
Tel: 17 223 636, Fax: 17 225 001

Budaiya

Najibi Centre, Building No. 3
Saar Avenue, Saar 515
Tel: 17 690 088, Fax: 17 690 016

Hidd

Lulu Hypermarket, Building No. 166
Road No. 3, Block 109
Tel: 17 343 388, Fax: 17 344 476

West Riffa

Al Haneen Plaza, Building No. 767
Road No. 1221, Block 912
Tel: 17 771 744, Fax: 17 777 181

24 hour Phone Banking 17 531532