

IMPORTANT INFORMATION DOCUMENT - STANDARD CHARTERED PERSONAL BANKING

I/We confirm having read and understood the Customer Terms as well as the Current/Cheque/Savings Account and Fixed Deposit Terms of Standard Chartered Bank relating to the conduct of the account, Phone Banking, ATM, Debit Cards, Online Banking and e-Statements facilities including the Bank's Service & Price Guide and agree to be bound and abide by them and any other terms and conditions that may be in force from time to time. I/We specially understand and accept the following:

Charge	Type of Account		
	Saving	Current	eSaver
Minimum monthly weighted average balance required (in BHD)	20	500	20
Charges for non- maintenance (monthly charge in BHD)	1.050	5.250	1.050
Threshold for earning interest (in BHD)	25,000	Nil	5,000
Credit interest	0.05%	Nil	Refer below
Minimum monthly weighted average balance required for loan customers (in BHD)	20	20	20

Orphans, widows, disabled customers, pensioners, individuals receiving social subsidies from the Ministry of Labor & Social Affairs, students and Bahraini nationals with a monthly salary below BHD 250 are exempted from maintaining the minimum monthly weighted average balance requirement. Please note:

- Do not make any cash payments along with your application form to any Bank staff other than the cash tellers at our branches.
- The Bank can disclose any information to regulators without any prior approval from the applicant.
- The Bank reserves the right to change the interest parameters from time to time subject to prior customer notification of 30 days.
- Deposits held with Standard Chartered Bank in the Kingdom of Bahrain are covered by the Regulation Protecting Deposits and Unrestricted Investment Accounts issued by the Central Bank of Bahrain in accordance with Resolution No.(34) of 2010.
- The interest rates applicable to eSaver are as follows:

eSaver Account Balance	Interest Rate
Less than BHD 5,000	0.00%
BHD 5,000 to BHD 9,999	0.10%
BHD 10,000 to BHD 39,999	0.50%
BHD 40,000 and above	0.75%

- Accounts which are not operated for a specified period are classified as "Inactive Accounts". There will be a one year period for Current & Call Accounts and two years period for Savings Accounts. If all of your accounts with us are inactive, please note that you will not be able to operate them until a refreshed due diligence is performed by the bank.
- Accounts without customer-initiated transactions for a period of six years or more will automatically be marked as "Unclaimed Accounts", wherein credits and debits in the accounts will be restricted and the account will be placed on hold.
- Interest is calculated based on the monthly average balance and paid to the account on the last business day in June and December.
- I/We hereby confirm that I/we have received and understood all terms and conditions as mentioned in the customer copy of the Important Information Document (IID).
- I/We understand that certain transaction restrictions might be placed on my/ our account(s) in the event that Customer Due Diligence (CDD) documents submitted by me/us are found incomplete/ incorrect/ insufficient during internal reviews by the Bank after the account has been opened. I/We acknowledge that the Bank reserves the right to close the account in case I/we are not able to provide complete CDD documents as required by the Bank.
- At Standard Chartered Bank, we appreciate and value feedback on your experiences with our products and services. If you have a complaint, please contact our 24-hour Phone Banking on **+973 17531532** quoting your CPR number, or you may email us at **eService.Bahrain@sc.com** or visit our website **www.sc.com/bh** for any further clarifications.
- In addition to the preceding, an easy-to-use Complaint Guide is also available on the Bank's TV screens and help desks at Branches.

Fees and charges are subject to change. All fees and charges listed are inclusive of 5% Value Added Tax (VAT), where applicable.

I/We have received a copy of this document for my/our records.

Name of Primary Account Holder

Name of Joint Account Holder

Signature of Primary Account Holder

Signature of Joint Account Holder

Date / /

Account No

SC Mobile



Service & Price Guide



