

## **Non-Resident Indian (NRI) Corridor Terms and Conditions**

### **Terms and Conditions**

In these terms and conditions, “you” refers to NRI customers of Standard Chartered Group. The products and services we provide to you are governed by these terms and conditions. Should there be any inconsistencies to these Terms & Conditions; the version on the website on [www.sc.com/bn](http://www.sc.com/bn) will prevail.

#### **1. Membership**

- 1.1. You will need to meet our eligibility criteria to become an NRI Customer.
- 1.2. Your NRI membership will remain valid from the date you become a qualified member subject to you fulfilling the eligibility criteria and at our discretion.

#### **2. Eligibility criteria for Non - Resident Indian Customers**

- 2.1. You may enjoy our NRI corridor if you have successfully fulfilled one of the below criteria:
  - An Employee Banking (EB) customer with salary of Brunei Dollars One Thousand and Five Hundred (BND1,500) and above.
  - A qualified Priority Banking (PrB) customer excluding those given under trials, household and exceptions.
- 2.2. For those who wish to sign up as an EB customer, you must assign your salary to Standard Chartered Bank and be at least 21 years old to open an EB Account under the EB Terms and Conditions.
- 2.3. For those who wish to sign up as a PrB customer, please refer to the complete PrB Terms and conditions for more information and eligibility requirements.
- 2.4. Eligibility criteria for application of other products and services may vary and is subject to the respective Terms and Conditions.

#### **3. Non-Resident Indian Corridor**

- 3.1. We may charge you fees for providing you with the EB and Priority services individually.
- 3.2. Through this corridor, should you wish to open an account in India, our NRI Champions may assist you accordingly.
- 3.3. As an NRI customer eligible by the criteria stipulated herein above, you will enjoy a preferential telegraphic charge when transferring to India at BND 35 per transaction.
- 3.4. The fees are set out in the tariff sheet and may change from time to time. The updated tariff sheet is available on our website at [www.sc.com/bn](http://www.sc.com/bn).

#### **4. Information we disclose**

4.1 You consent to each member of the Standard Chartered Group, its officers, employees, agents and advisers disclosing information relating to you (including details of the accounts, products or any security) to our head office and any other member of the Standard Chartered Group in any jurisdiction and anyone we consider necessary to provide you with the NRI Services.

#### **5. General**

5.1. We may substitute benefits with similar value and at any time without prior notice and without assigning reasons thereof.

5.2. We may cancel or withdraw any products or services offered under NRI at any time.

5.3. In the case of any disputes arising from or in connection with any product or services offered under NRI, our decision is final and conclusive.

5.4. Products and services offered are governed by and subject to our terms and conditions on which we provide our products including, the Customer Terms, Credit Card Terms, Personal Loan Terms, Mortgage Loan terms and any other relevant documents forming our banking agreement. This may include terms and conditions which governs any on-going promotions.

5.5. We may vary, modify, delete or add to these Terms and Conditions in accordance with our usual practice and in accordance with any applicable law.