

Solutions for all your banking needs

NB: Before you sign this application form, please read our Client Terms, Current and Savings Account Terms, Credit Card and Personal Loan Terms, and other terms indicated in the declaration section of this form and which are available on our website at www.sc.com/gh. You can request for a physical copy of these terms and conditions by calling our Toll Free number 0800 740 100.

In this application, we would like to know you even better. We appreciate your time in sharing your information to help us have a comprehensive understanding of your financial needs and assist in planning your future. We look forward to serving you better.

Please complete in **BLOCK LETTERS** with **BLACK INK** and tick " " in the appropriate box

1 Please tell us about yourself

Salutation/Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Dr <input type="checkbox"/> Prof <input type="checkbox"/> Others	<input type="text"/>
Full Name		
<input type="text"/>	<input type="text"/>	<input type="text"/>
Identity Document	<input type="checkbox"/> Passport <input type="checkbox"/> National ID <input type="checkbox"/> Driver's License <input type="checkbox"/> Voter's ID <input type="checkbox"/> Others <input type="text"/>	Date of Birth <input type="text"/>
ID Document Number	<input type="text"/>	Nationality <input type="text"/>
ID Issue Date	<input type="text"/>	Country of Origin <input type="text"/>
ID Expiry Date	<input type="text"/>	Country of Residence <input type="text"/>
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	Resident Permit No. <input type="text"/>
Marital Status	<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Others <input type="text"/>	Permit Issue Date <input type="text"/>
Number of Children	<input type="text"/>	Permit Expiry Date <input type="text"/>
Number of Dependants	<input type="text"/>	Place of Issue <input type="text"/>
		Highest Qualification <input type="text"/>

1A Contact Details

Telephone (Mobile)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Mobile Operator
Telephone (Office)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Mobile Operator
Telephone (Home)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Mobile Operator
Preferred Email Address	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mailing Address	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Type of Residence	<input type="checkbox"/> Self-owned <input type="checkbox"/> Rented <input type="checkbox"/> Company provided <input type="checkbox"/> Others	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Current Residential Address	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
City	<input type="text"/>	Country	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Nearest Landmark	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Metropolitan Municipal District Area	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Length of Stay at Present Address	<input type="text"/>	Years	<input type="text"/>	Months	<input type="text"/>	<input type="text"/>
Previous Residential Address (if less than 3 years at Current Address)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

1B Employment / Business Details

Nature of Employment Salaried Self-employed

Employment Terms Permanent Contract Others

Name of Current Employer / Business

Occupation / Designation

Employee / Staff Number

SSNIT Number

Tax Identification Number (TIN)

Contact at Employer NAME

Contract Expiry Contract Tenure

Duration at Current Organisation Years Months Salary Receipt Date

Monthly Gross Income

Address of Employer (for salaried employees) / Address of Business (for self-employed)

B	U	I	L	D	I	N	G												F	L	O	O	R						
R	O	A	D										P	O	B	O	X			C	O	D	E			C	I	T	Y

City Country

Nearest Landmark

Metropolitan Municipal District Area

Telephone Number of Employer/Business

Do you receive money from any other sources? Yes No

If YES specify

Indicate range of additional income

Do you have savings, property or other income? (for example from stocks and shares, etc.) Yes No

If YES specify

Indicate range of additional income

1C Account held with other Banks

No.	Name & Address of Bank/Branch	Account Name	Account Number
1			
2			
3			
4			
5			

1D Next of Kin Details (in case of emergency)

Salutation/Title Mr Mrs Ms Dr Prof Others

Full Name Gender Male Female

F I R S T M I D D L E L A S T

Relationship

Tel. (Mob. 1) Tel. (Mob. 2)

Residential Address

Metropolitan Municipal District Area

Region

1E Additional Details

Full Name of Beneficiary

Owner(s) of the Account (if applicable)

1F This should be adopted where the applicant is not literate or is blind and the form is read to him or her by a third party

I agree to abide by the content of this agreement and acknowledgement that it has been truly and audibly read over and explained to me by an interpreter.

MARK OF CUSTOMER /THUMBPRINT/SIGNATURE

Date

MARK OF CUSTOMER /THUMBPRINT/SIGNATURE

Date

Name of Interpreter

Address of Interpreter

Language of Interpretation

2 Which solutions / products would you like to apply for?

Solutions

- Sweet Salary Solution: Salary Account with Personal Loan/Credit Card and Visa Debit Card

Please Note:

Type of account and type of Debit Card must be selected.

Current Accounts

- Standard
 Call Account
 Premium Current
 Foreign Currency
 Foreign Exchange
 Access 24/7
 Is this your salary account?
 Yes No

Savings Accounts

- Premium Savings
 Savings Plus
 My Dream Account
 Diva Savings

Lending Products

Regular Corporate Guaranteed

- | | | |
|----------------------|--------------------------|--------------------------|
| Personal Loan | <input type="checkbox"/> | <input type="checkbox"/> |
| Mortgage | <input type="checkbox"/> | |
| Platinum Credit Card | <input type="checkbox"/> | |
| Infinite Credit Card | <input type="checkbox"/> | |
| Overdraft | <input type="checkbox"/> | |

Fixed Deposit

Regular High Yield

Currency Options

- Personal Loan GH¢ USD
 Foreign Currency USD EUR GBP
 Foreign Exchange USD EUR GBP

Visa Debit Cards

- Gold
 Platinum
 Infinite

Please note: All Current Accounts and Solutions come with Mobile and Online Banking.

For Joint Accounts, Joint Applicant to complete section 6 of this form.

Digital Banking

You will automatically be subscribed to our Digital Banking Services, including e-Statements, Online Banking, SMS & E-mail Alerts and Mobile Banking.

You however have the option to unsubscribe to any of our Digital Banking Services except e-Statements. If you wish to unsubscribe to any of the following Digital Banking Services, please tick the relevant boxes below:

- Online Banking Mobile Banking.

e-Statements will be made available to you via e-mail on the e-mail address you have given to us. If you would also like to receive paper statements, it is on request at a fee.

e-Statement Frequency: Weekly Monthly Yearly

NB: You may use these Digital Banking Services after activation.

2A Fixed Deposit

Deposit Amount

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Transfer Deposit from Account

A	C	C	O	U	N	T																	
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Tenure of Deposit

- 3 months 6 months 1 Year

Maturity Instructions*

- Credit Interest to

A	C	C	O	U	N	T																
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- Credit Principal to

A	C	C	O	U	N	T																
---	---	---	---	---	---	---	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Interest Payout Options**

- Upfront On Maturity

Special Instructions

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* All Term Deposits will automatically roll over for a similar tenor on maturity at the prevailing counter rate unless written instructions are given to us on the contrary.

**Applicable to High Yield Term Deposits only.

2B Unsecured Overdraft

Amount Required

Salary Account Number*

* For a new relationship, the Salary Account Number need not be filled in at this point in time. The overdraft will be linked to the Salary Current Account once it is opened.

2C Personal Loan

New Loan Top Up Balance Transfer

Loan Amount Applied

Loan Duration (months)

2D Employer's Consent (Personal Loan/Credit Card)

Is the applicant under any current or intended disciplinary action? Yes No

Is the applicant's residence as indicated in the application form? Yes No

We confirm that based on the above instructions (Authority to Employer/Assignment of Benefits), we will pay the monthly salary/deducted loan installment amount directly to Standard Chartered Bank Ghana Limited. In the event of the applicant leaving the company, we confirm that we will pay any other allowances/benefits towards settlement of the loan outstanding/interest and charges directly to Standard Chartered Bank Ghana Limited. We also confirm that we will not accept any change to these instructions without prior written confirmation from Standard Chartered Bank Ghana Limited. We also confirm that we will inform the Bank about the employee's registration or termination of his or her employment.

OPTIONAL FOR NON-SCHEME

Company Name

Name of Company Official

Title

Signature

Date

Company Stamp

2E Cards (Credit and / or Debit Cards as applicable)

Name as it should appear on your Debit and / or Credit Card

Mother's maiden name (Security feature for your protection)

Applicable to Credit Cards Only

Credit Card Repayment

Debit my account every month on the payment due date

Billing Cycle

1st 5th 10th 15th 20th 25th

Repayment Amount

Minimum Amount Due Total Amount Due

Card Limit Required

Default Daily Cash Withdrawal Limit on your Debit Card is Gold GH¢ 3,000, Platinum GH¢ 5,000, Infinite GH¢ 8,000 to 10,000. For Supplementary Credit Card and Debit Card, Joint Applicant to complete Section 6 of this form.

3 Account operating mandates for Current and Savings Accounts

	Mode of Operation		Signatory for Joint Account		
	<input type="checkbox"/> Individual	<input type="checkbox"/> Joint	<input type="checkbox"/> Any one of us	<input type="checkbox"/> All of us	<input type="checkbox"/> Other _____
Current Account	<input type="checkbox"/> Individual	<input type="checkbox"/> Joint	<input type="checkbox"/> Any one of us	<input type="checkbox"/> All of us	<input type="checkbox"/> Other _____
Savings Account	<input type="checkbox"/> Individual	<input type="checkbox"/> Joint	<input type="checkbox"/> Any one of us	<input type="checkbox"/> All of us	<input type="checkbox"/> Other _____

4 Reference Details (Personal Loan/Credit Card)

	Referee 1 (Must be a relative)	Referee 2
Full Name		
Relationship		
Telephone (Office)		
Telephone (Mobile)		
Email Address		
Referee's Employer		
Referee's Address		

5 Referee Details (for current accounts only)

Referee Name

Account Number

Telephone Number

Banker's Branch

Relationship between 1st & 2nd Applicant

Referee's Signature

6 Joint / Supplementary Applicant Details

Applying for: Joint Account Debit Card Supplementary Credit Card Mortgage

Relationship with Primary Applicant Spouse Parent Son Daughter Others

Salutation/Title Mr Mrs Ms Dr Prof Others

Full Name

F I R S T M I D D L E L A S T

Identity Document

Passport National ID
 Driver's License Voter's ID
 Others

Date of Birth

D D M M Y Y Y Y

Nationality

Country of Origin

Country of Residence

ID Document Number

ID Issue Date

D D M M Y Y Y Y

Resident Permit No.

ID Expiry Date

D D M M Y Y Y Y

Permit Issue Date

D D M M Y Y Y Y

Gender

Male Female

Permit Expiry Date

D D M M Y Y Y Y

Marital Status

Married Single

Place of Issue

Others

Highest Qualification

Source of Funds

Name as it should appear on your Debit Card / Supplementary Credit Card

Supplementary Card Limit

M A X 1 9 C H A R A C T E R S

Mother's maiden name (Security feature for your protection. Mandatory field for Debit and Credit Cards)

Photographs

Specimen Signatures (for Secondary Applicant)

Secondary / Joint Applicant

6A Contact Details

Telephone (Mobile)

Mobile Operator

Telephone (Office)

Mobile Operator

Telephone (Home)

Mobile Operator

Mobile Operator

Preferred Email Address

Mailing Address

P O B O X C O D E C I T Y

C O U N T R Y

Type of Residence

Self-owned Rented Company provided Others

Current Residential Address

H	O	U	S	E		N	O									F	L	O	O	R				
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E	S	T	A	T	E		N	A	M	E						R	O	A	D					
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City

Country

Nearest Landmark

Metropolitan Municipal District Area

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6B Employment / Business Details

Nature of Employment Salaried Self-employed

Employment Terms Permanent Contract Others

Name of Current Employer / Business

Occupation / Designation

Employee / Staff Number

SSNIT Number

Tax Identification Number (TIN)

Contact at Employer NAME

Contract Expiry

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Contract Tenure

Duration at Current Organisation Years Months **Salary Receipt Date**

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Monthly Gross Income

Address of employer (for salaried employees) / Address of business (for self-employed)

B	U	I	L	D	I	N	G													F	L	O	O	R				
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R	O	A	D							P	O	B	O	X		C	O	D	E			C	I	T	Y				
---	---	---	---	--	--	--	--	--	--	---	---	---	---	---	--	---	---	---	---	--	--	---	---	---	---	--	--	--	--

City **Country**

Nearest Landmark

Metropolitan Municipal District Area

Telephone Number of Employer/Business

Do you receive money from any other sources? Yes No

If YES specify

Indicate range of additional income

Do you have savings, property or other income? (for example from stocks and shares, etc.) Yes No

If YES specify

Indicate range of additional income

7 Declaration

By signing these General Terms and Conditions:

- 1. you agree that we will send all correspondence in electronic form using email or any other electronic media. However, we reserve the right to send paper

- correspondence at your last known address as per our records.
2. 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.
 3. you represent and warrant that all information (including any documents) you have given us in connection with this application including minor accounts, if applicable, is correct, complete and not misleading. If this is not the case, you may be personally liable. You must notify us if you become aware that any information you have given changes, is incorrect or misleading.
 4. you represent and warrant that you have power and all necessary authorisations to own your assets and carry on any business you conduct, to enter into each of our banking agreements and any other arrangement with us and to comply with your obligations and exercise your rights under them
 5. you authorise us to disclose to, and verify any of the information you have given to us or your credit standing from anyone we may consider appropriate (such as an authority or credit reference agency).
 6. you confirm that your personal information provided in this application form and that of your joint account holder (if any) or authorised person (if any) will apply to the account(s) you hold with us unless you expressly tell us otherwise.
 7. 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 Ghana or outside Ghana) 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 or China Union Pay where the disclosure is in connection with the use of a card; any authorised person or any security provider; anyone we consider necessary in order to provide you with the services in connection with an account.
 8. you have read and understood or have been explained to (in the language you understand) 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.sc.com/gh 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, authorisations, consents and waivers and agree to limitations on our liability.
 9. if you are applying for a bundled product, you agree and acknowledge that we may vary or terminate the package offers or change the terms of the package by giving you notice.
 10. you acknowledge that you have the right to exit any of the individual constituent products in the Product Bundle. With the exception of Credit Life Insurance which is bundled with Personal Loans, if you chose to do so, we may at our discretion revoke the preferential pricing offered to you on the Product Bundle. In this scenario, the pricing/ fees on the remaining product(s) will revert to the prevailing market rate on the individual product(s). For Loan products, we may chose to change the monthly repayment or loan tenor should the rate on your facility change.
 11. if you are applying for a product which comprises of insurance plans, you understand that you have an option of using an Insurance Provider of your own choice or choosing one from our panel of Insurance Providers.
 - a) Should you opt to take an Insurance Provider from our panel, you agree that the insurance is underwritten by our Insurance Service Provider. Our Insurance Service Provider is not our associate or subsidiary or related corporation. Our Insurance Service Provider is solely responsible for all coverage and compensation thereunder. We collect your information and send it to our Insurance Service Provider for processing and review. Collection of information does not necessarily mean that your insurance application will be approved.
 - b) Should you opt to take a provider of your choice the same shall be subject to our consent which shall not be unreasonably withheld. You also understand that if you opt for your own choice of insurance provider, you are required to arrange with the said company to assign the cover to Standard Chartered Bank Ghana Limited to the extent of the loan amount and total tenor applied for. We reserve the right to verify the details of the assigned policy. You also understand that you must present such cover to us prior to your loan being disbursed.
 12. you agree that we have the right to set off the amount held in lien against which a cash secured facility(ies) has been granted to you by us, in the event of default. You authorise us to purchase such foreign currency with the monies standing to the credit of your account(s) as may be necessary, to effect the set off and settle any outstanding amount on the loan facility, where necessary to facilitate the offsetting of the facility in default. You agree that the lien will only be lifted upon full repayment of the facility(ies). You agree that you shall lay no claim whatsoever to the funds under lien until such time the facility is repaid in full.
 13. I/We acknowledge and agree that; (i) the (Investment Product Term & Conditions) (the "IPTC") are available at www.sc.com/gh, as updated from time to time (ii) the IPTC shall apply to all transactions in relevant investment products (other than investment linked insurance products) that I/we enter into with or through the Bank; (iii) the Bank shall open such sub-accounts as necessary for such transactions; and (iv) the IPTC shall not apply to me/us if I/we do not enter into any such investment products with or through the Bank.
 14. It is not permitted to route funds generated from business transactions undertaken by you, through Individual Banking Accounts

DISCLOSURE TO CREDIT REFERENCE BUREAUS

The bank will obtain information about you from the credit reference bureaus to check your credit status and identity. The bureaus will record our enquiries which may be seen by other institutions that make their own credit enquiries about you.

SPECIMEN SIGNATURE

Photograph

Client Signature

Primary Applicant

Date

D	D	M	M	Y	Y	Y	Y
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8 For bank use only (Input as applicable for Loans and / or accounts)

A. To be filled by Sales/Branch

Sales Person's Name

Sourcing ID

Referral Person's Name

Sales/Branch Manager's Name

ARM Code

Closing ID

Signature

Referral ID

Sales/Branch Manager's Signature

B. To be filled by Branch

Account Number

Relationship Number

Master Number

Branch Code

Country of Residence

Segment Code

GL Department ID

ISIC Code

Employer Code
(for salaried customers only)

8A Authentication for Politically exposed persons

Is the Applicant a Politically Exposed Person? Yes No

Low Risk

Medium Risk

High Risk

8B Interest Rate and Fees

Product	Personal Loans (Fixed/Variable)	Overdraft (Variable Interest Rate)	Credit Card
Interest Rate			
Bundle Discount			
Arrangement Fee			
Insurance			

The Annual Percentage Rate (APR) on your loan will be % per annum.

Please refer to our tariff guide for a more detailed and exhaustive list of fees and charges on all our products. The tariff guide is available at any of our branches. Alternatively, it is available on our website www.sc.com/gh

9 Deferral / Waiver of Document (if any) Authorised By

Name

Signature

Date

Name

Signature

Date

10 Remarks

Service Indicator Code (Relationship No. 1)

Service Indicator Code (Relationship No. 2)

Branch Code

ARM Code

Segment Code

Ultimate Country Code

ISIC Code

Residency Classification

Risk Code (Relationship No. 1)

Branch Code

Consolidated Statement Flag

GL Department ID

Referral ID

Sourcing ID

Closing ID

Branch Directory

Priority Banking Lounges:

Accra High Street Priority Lounge
Head Office Building, High Street

Osu Priority Lounge
1st Floor Osu Branch

Kumasi Harper Road Priority Lounge
Harper Road Branch

Ring Road Central Priority Lounge
1st Floor Ring Road Central Branch

Liberia Road Priority Lounge
1st Floor Liberia Road Branch

Tema Priority Lounge
Tema Branch

North Industrial Area Priority Lounge
North Industrial Area Branch

Tema Harbour Priority Lounge
Tema Harbour Branch

Opeibea House Priority Lounge
1st Floor Opeibea House Branch

* For Priority Clients only

Branches

Abeka
Abeka-Lapaz

Liberia Road
Opposite TUC Building

Tamale

Accra High Street

Liberation Rd - Takoradi

Tema
Community 1, Tema

Ahodwo

Madina
Near Firestone

Tema East
Motorway Roundabout

Breeze @ East Legon
Dellino Plaza

North Industrial Area
Accra North

Tema Harbour
Harbour Roundabout

Dansoman
Dansoman Market

Obuasi
Opposite Methodist Church

Achimota
Achimota Retail Centre

Harper Road
Adum, Kumasi

Opeibea House
Airport, Accra

West Hills
West Hills Mall

KNUST

Osu
Osu Oxford Street

Legon
Near University
Bookshop

Spintex Road
Near Hydraform Estates -
Junction

* Contact us on 0302 610750 or 0302 633393 to be connected to any branch

Business Banking

Accra
Business Banking Centre
SSNIT Building, Awudome

Accra
Business Banking Centre
87 Independence Avenue, Accra

Kumasi
Business Banking Centre
Harper Road

* Contact us on 0302 610750 or 0302 633393 to be connected to our Business Banking Centres

Banking Hours

Monday - Friday All Branches 8:30 am - 4 pm

Saturday Abeka, Achimota, Ahodwo, Opeibea, Spintex, Osu, Tema. 9 am - 2 pm

Monday - Sunday Breeze @ East Legon 24 Hours

For Enquiries / Feedback / Complaints / Compliments call our 24 hour Client Care Centre on Toll Free number 0800 740100 or +233 302740100 or send us an email on GH.StandardChartered@sc.com or visit our website www.sc.com/gh

