You further confirm that you are not related to any director of any other bank in India.

If you are applying for any insurance product, you agree to be bound by the terms and conditions applicable to that product which are made available to you separately.

I/We hereby authorize you to provide monthly details of credit facilities given to me/us to credit information companies (CIC). Such details include the amount of monies I/We owe to you (even if I/We dispute the amount owed or have entered into agreement with you to settle the amount owed) and my/our repayment history.

The Bank may also get details of credit facilities given to me/us by other financial institutions from the CIC. I/We hereby agree that your loan shall be processed under the EMI waiver scheme at our sole discretion and subject to terms and conditions that may be prescribed by us from time to time. In case your application is processed under the EMI waiver scheme, you are aware that your last EMI shall be waived only if there is no single instance of EMI bounce or of any default or delay in payment of EMI for whatsoever reason or you have not opted for prepayment in the entire tenure of the loan. You are also aware that our decision shall be final and binding on you.

I/We authorize you to authenticate any credit card details you give us by conducting test authorizations with the issuer of that credit card.

Deadline for Application:

For Bank Use Only:

Name

Occupational Code

Recommended By

Approver By

Life credit or Primary Holder was in the age of 55 years or below on date

Photograph Talled

Documental of Balance

High Risk Profession

Match with

PEP/STR/Terrorist List

ML Risk Level

DSR Signatures

Credit Officer’s Name

Employee Number

KYC Address Proof

KYC ID Proof

For Branch Use Only:

Please affix photo here

Personal Loan

You want to celebrate life

we ensure you always

get the best

Here for good
Yours sincerely,

from any reputable lending institution.

If you do not pay your monthly dues, we will block your accounts with us and this will negatively impact your credit rating and may jeopardize your eligibility for future loans.

Name: 
ID Number: 
Sales Representative's Signature:

(*)Note: These figures are tentative. The final figures will be set out in your Personal Loan – Customer Confirmation Document, which we will give you once we have

Thank you for your application for Standard Chartered Personal Loan. At Standard Chartered, we believe in keeping you informed of key terms and conditions of the loan

In any banking relationship, time and convenience are important qualities that are well appreciated by any customer. We have designed this form so as to make it easier and more transparent when you come to apply for our comprehensive range of banking services. At Standard Chartered, we look forward to knowing you well, and serving you.

<table>
<thead>
<tr>
<th>Name</th>
<th>Phone</th>
<th>Email</th>
</tr>
</thead>
</table>

| Residential Address | Office Address | Permanent Residence Address |

Please mention Name and Address of two references (other than family)

<table>
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<tr>
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Children's Education
Travel/Holiday
Working Capital

| Declaration |

By signing the application you: 
- acknowledge that all information provided by you and/or any information derived from or in connection with the application is correct, complete and not misleading. ETS is liable to take action against any person who, by providing false or misleading information, deceives ETS.
- authorize us to verify any of the information you have given to us by contacting any of the bodies (including bodies in any foreign country or jurisdictions) and/or any third party (including our subsidiaries and affiliates, any other member of the Standard Chartered Group or its subsidiaries and affiliates) and/or any activator of credit protection in, or any permitted party (as defined in Part A of our Customer Terms forming our banking agreement with you).
- authorize us to immediately notify any creditor or credit rating agency that you have not discharged any part of your obligations under this application or any other agreement with ETS or any permitted party; and
- authorize ETS to make any other credit information companies, rating agency, business reference, or any other party to whom ETS may disclose this application or any other party to whom ETS may disclose any part of this application.

If we ask, you will also give us the documents to prove such a purpose.

If any other insolvency/bankruptcy proceedings have been made by or against you, or any person liable to you, or if there are any legal proceedings

We confirm and agree that we may give any information in connection with this application regarding your personal information to any service provider located in or outside of the Singapore provident to any person to whom ETS may disclose this application or any other party to whom ETS may disclose any part of this application (including data processing).

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Dear Customer,

Thank you for your application for Standard Chartered Personal Loan. At Standard Chartered, we believe in keeping you informed of key terms and conditions of the loan that you have applied for.

### IMPORTANT INFORMATION DOCUMENT

<table>
<thead>
<tr>
<th><strong>Loan Amount applied for</strong></th>
<th>INR</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Loan Tenor/Term</strong> (total number of monthly installments payable)</td>
<td>12 / 24 / 36 / 48 / 60 months</td>
</tr>
<tr>
<td><strong>Applicable IRR (per annum)</strong></td>
<td>INR</td>
</tr>
<tr>
<td><strong>Monthly Installment</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Repayment Due Date requested</strong> <em>(subject to not exceeding one month from date of disbursement)</em></td>
<td>1st / 5th / 10th / 15th of following month</td>
</tr>
<tr>
<td><strong>Loan Processing Charges</strong> <em>(For new loans only, Not applicable for top up loans)</em></td>
<td>3% of Loan Amount</td>
</tr>
<tr>
<td><strong>Documentation and Administration Charges</strong> <em>(applicable for Top Up applications only)</em></td>
<td>Upto 3% of Net Loan Amount</td>
</tr>
<tr>
<td><strong>Charges for cheques returned unpaid by your bankers</strong></td>
<td></td>
</tr>
<tr>
<td>a) ₹ 500 plus the applicable service tax for the first time that your repayment instrument bounces.</td>
<td></td>
</tr>
<tr>
<td>b) ₹ 500 plus the applicable service tax for each time that your repayment instrument bounces on subsequent presentations</td>
<td></td>
</tr>
<tr>
<td><strong>Late Payment Interest</strong></td>
<td>Interest on arrears at the rate of 4% per month plus the applicable service tax</td>
</tr>
<tr>
<td><strong>Repayment mode (Please tick one)</strong></td>
<td>Electronic Debit Authorization (EDA) for non Standard Chartered Bank accounts/Standing Instructions (SI) on Standard Chartered Bank account</td>
</tr>
</tbody>
</table>

You will need to provide one non dated security cheque for each year of sanctioned tenor for EDA/SI. These will be returned on closure of the loan.

(*)Note: These figures are tentative. The final figures will be set out in your Personal Loan – Customer Confirmation Document, which we will give you once we have approved your loan application.

If you do not pay your monthly dues, we will block your accounts with us and this will negatively impact your credit rating and may jeopardize your eligibility for future loans from any reputable lending institution.

| **Pre - payment Redemption Fee** | 5% of Principal outstanding amount of your Personal Loan. No part pre payment allowed. Prepayment until 12 EMIs cleared is not allowed. |

Please sign and return a copy of this document to acknowledge that its contents have been explained to you by our Sales Representative and that it correctly reflects your Personal Loan application. Please ensure that our Sales Representative gives you a copy of this letter for your records.

Yours sincerely,

Sales Representative’s Signature: ______________________

Name: ______________________

ID Number: ______________________

Date: __/__/____

Applicant Signature: ______________________

Name: ______________________

Date: __/__/____
<table>
<thead>
<tr>
<th>HELPLINE NUMBERS</th>
<th>Ahmedabad, Bengaluru, Chennai, Delhi, Hyderabad, Kolkata, Pune 39404444 / 66014444</th>
</tr>
</thead>
<tbody>
<tr>
<td>Allahabad, Amritsar, Bhopal, Bhubaneswar, Chandigarh, Cochin / Ernakulam,</td>
<td>39404444 / 66014444</td>
</tr>
<tr>
<td>Coimbatore, Indore, Jaipur, Jalandhar, Kanpur, Lucknow, Ludhiana, Nagpur, Patna,</td>
<td></td>
</tr>
<tr>
<td>Rajkot, Surat, Vadodara</td>
<td></td>
</tr>
<tr>
<td>Gurgoan, Greater Noida</td>
<td>011 - 39404444 / 66014444</td>
</tr>
<tr>
<td>Jalgaon, Guwahati, Cuttack, Mysore, Thiruvananthapuram, Vishakhapatnam</td>
<td>1800 345 1000</td>
</tr>
<tr>
<td>Siliguri</td>
<td>1800 345 5000</td>
</tr>
</tbody>
</table>