

CITIZEN'S CHARTER

PREFACE

The ability of the banking industry to achieve the socio-economic objectives and in the process bringing more and more customers into its fold will ultimately depend on the satisfaction of the customers. We have a strong belief that a satisfied customer is the foremost factor in developing our business.

A need was felt by us at Standard Chartered Bank that in order to become more customers friendly the Bank should come out with charter of its services for the customers. Citizens' Charter concept was considered as a base instrument to fill this need and accordingly this document was prepared. The BCSBI has published the "Code of Banks" Commitments to Customers " (the Code) which sets minimum standards of banking practice and benchmarks in customer service for banks to follow. SCB is a member of the BCSBI and has therefore voluntarily adopted the Code as its „Fair Practice Code" in dealings with its customers. This document, called the Citizens' Charter of Standard Chartered Bank, provides key information on various facilities/services provided to customers in ordinary course of business and highlights Standard Chartered Bank's commitments towards the customer satisfaction, thus ensuring accountability and responsibility amongst its officials and staff. This charter for customers not only explains our commitment and responsibilities along with the redressal methods but also specifies the obligation on the part of customers for healthy practices in customer-banker relationships.

This is not a legal document creating rights and obligations. The charter has been prepared to promote fair banking practices and to give information in respect of various activities relating to customer service. Copies of the Code and Citizens' Charter will be available on request to all our customers at our branches, Customer Care Unit and at our web site. We wish to acknowledge the initiative taken by the Ministry of Finance, Government of India and Ministry of Administrative Reforms and Public Grievances for encouraging us to bring out this charter. We maintain constant consultations with our clientele through various Seminars, Customer Meets, etc., to evaluate, improve and widen the range of service to customer. However, all our customers are requested to keep us informed of their experiences about the various services rendered by the Bank and feel free to comment on this charter. The Charter provides essential information on transactions relating to savings, current and fixed deposit accounts, collections and remittances, grievance redressal etc. For further details and complete information on terms and conditions of service visit our branches or our website or write to our Local Head Offices (addresses and contact nos. available on our website www.sc.com/in) or contact us at the following address:

Head, Customer Care
Standard Chartered Bank
19 Rajaji Salai, Chennai - 600 001

NOTE

Information given in this document is current as of December 31, 2013, which is subject to change/revision.

Only key information on various services/facilities is given in this document. Each service has its own detailed terms and conditions, which are displayed on our website www.sc.com/in or can be made available on request.

For further details/information, please visit the Standard Chartered website www.sc.com/in or call your local Standard Chartered Phone Banking number or visit your nearest Standard Chartered Bank Branch.

Key Commitments to our Customers

1. Display business hours and Time - Norms for various banking transactions..
2. Render fair, reasonable and courteous services.
3. Attend to all customers present in the banking hall at the close of business hours.
4. Provide separate 'Enquiry' or 'May I Help You' counter at large branches.
5. We will ensure that our documents and procedures are clear and not misleading and that you are given clear information about our products and services

6. Display interest rates for various deposit schemes from time to time.
7. Notify change in interest rates on advances.
8. Provide details of various deposit schemes/services of the Bank.
9. Pay interest for delayed credit of outstation cheques, as advised by Reserve Bank of India (RBI) from time to time.
10. ATM transactions the wrong debit to the customer's account will be investigated and credit back to the customer account within a maximum period of 7 days from the date of customer dispute.
11. Accord immediate credit in respect of outstation and local cheques up to a specified limit subject to certain conditions, as advised by RBI from time to time.
12. Provide Complaint forms at every branch and also at our website, which customer can submit and get acknowledgement immediately. Also customer can submit written complaints at branches and take acknowledgement.
13. Display address of Regional / Zonal and Central Offices as well as Nodal Officer dealing with customer grievances/complaints. We will treat all your personal information as private and confidential, and operate secure and reliable banking and payment systems

WE EXPECT OUR CUSTOMERS TO:

- i. Help us meet the "Know Your Customer (KYC)" guidelines at the time of opening the account and at periodical intervals as per regulatory requirements from time to time.
- ii. Take precautions that are indicated for protection of their accounts
- iii. Avail services like Automated Teller Machine (ATM), Online banking, Electronic Clearing System (ECS), Electronic Fund Transfer (EFT) etc. if offered by the branch.
- iv. Avail nomination facility for their accounts and safe deposit lockers.
- v. Pay service charges for non maintenance of minimum balances, return of cheques, remittances, collections etc. The details of charges are available on the Bank's web site and also with our branches.
- vi. Provide valuable feedback on our services so as to enable us to correct our mistakes and improve our customer service.

FAIR BANKING PRACTICES

Customers are requested to:

1. Ensure safe custody of cheque book and statements.
2. Issue crossed/account payee cheques as far as possible.
3. Check the details of the cheque, namely, date, amount in words and figures, crossing etc., before issuing it.
4. Not issue cheque without adequate balance and maintain minimum balance as specified by the Bank.
5. Send cheques and other financial instruments by Registered Post or by courier.
6. Note down account numbers, details of FDR, locker numbers, etc., separately.
7. Immediately inform the Bank of any change of address, telephone number, email id, etc. (as applicable).
8. Inform branch immediately, for change in Residential status (residential or non- residential or vice-versa)
9. Inform loss of demand draft, ATM / Debit / Credit Card, cheque leave (s)/book, key of locker, etc., immediately to the Branch.
10. Avail standing instructions facility for repetitive transactions.
11. Provide feedback on our services and bring any deficiency in services to the notice of the branch
12. Pay interest, instalments, locker rent and other dues on time.
13. Not sign blank cheque/s. So also not record your specimen signature either on pass book, cheque book and do not keep ATM card and PIN together or do not write PIN anywhere.

14. Inform the branch immediately, when a Minor turns Major or in the event of the unfortunate demise of any of the account holder's. The comprehensive code of conduct has also put up in our website and this can be accessed through the following link <https://www.sc.com/in/important-information/bcsbi-code.html>.

GENERAL TERMS AND CONDITIONS OF SERVICES

COMMON AREAS OF CUSTOMER-BANKER RELATIONSHIP:

1. SAVINGS BANK ACCOUNT
2. CURRENT ACCOUNT
3. TERM DEPOSIT ACCOUNTS
4. NOMINATION FACILITY
5. REMITTANCE FACILITIES
6. OTHER PRODUCTS AND SERVICES
7. SETTLEMENT OF CLAIMS ON ACCOUNTS OF DECEASED
8. CUSTOMERS GRIEVANCE REDRESSAL MECHANISM

SAVINGS BANK ACCOUNT

1. These accounts are designed to help the individuals (personal customers) to inculcate habit of saving money and to meet their future requirement of money. The amounts can be deposited / withdrawn from these accounts by way of cheques/ withdrawal slips / ATM cards.
2. Savings Bank accounts are very popular. These accounts can be opened by an eligible individual in single name or jointly with others and by certain organisations/agencies approved by RBI.
3. The prospective customer will need to comply with the "Know Your Customer (KYC)" guidelines which are mandatory. As required by law, while opening this account we will satisfy ourselves about the identity, including verification of address, of person/s seeking to open an account to assist in protecting the prospective customer/s, members of the public and ourselves against fraud and other misuses of the banking system.
4. The customer identification will be on the basis of documents provided by the customer as (a) Proof of identity and (b) Proof of address. Documents normally acceptable are displayed / available from branches and in our website. The customer has to submit the prescribed application form along with Photographs in all cases, as per R.B.I. directives.
5. The Bank is required to obtain Permanent Account Number (PAN) or General Index Register (GIR) Number or alternatively obtain declaration in Form No. 60 or 61 as per the Income Tax Act (vide Section 139 A) from the person/s opening the account.
6. The account holder is required to maintain certain minimum balance in the account, as specified by the Bank from time to time. The minimum balance requirements of various types of accounts are displayed at branches, website and available from schedules of service charges (SOSC) for applicable account types / products Non-maintenance of minimum balance would attract service charges as per schedule of service charges applicable from time to time. Interest at 4% p.a. on Savings account balance is presently paid by bank on half yearly basis. Interest is calculated based on the daily balance in the account.
7. All our Savings bank accounts are provided with free cheque book facility. A cheque which is presented after 3 months from the date of issue will be treated as "stale or outdated" and shall not be paid.
8. Quarterly bank statements are provided for all the savings accounts and on customer request monthly statements and Passbooks can also be given free of charge.
9. Account Holders must use these accounts for personal purposes and not for business transactions
10. No Frills Account:- Branches may open a 'small account' for those customers who are in no position to submit the above mentioned documents provided they maintain balances not exceeding rupees fifty thousand (50,000/-) in the account, and the total credits summation in the account should not exceed rupees one lakh (1,00,000/-) in a year. Customer opting for small account will not be allowed to hold any other bank account with the bank and will have to regularise KYC within 12 months of opening such account.

11. No operation (withdrawals/drawings) for the last 24 months and 10 years render a Savings Bank Account "Dormant" and "Inoperative / Unclaimed" respectively.
12. The service charges/minimum balance requirements are subject to change. For details of service charges applicable to savings bank accounts, please ask from your branch. Service charges are also available on the Bank's web site.

CURRENT ACCOUNT

1. Current Accounts can be opened by individuals & non-individuals like sole proprietors, partnership firms, limited liability partnerships, private & public limited companies, HUF, specified associations, societies, trusts etc
2. As required by law, while opening this account we will satisfy ourselves about the identity, including verification of address, of an entity or person(s) seeking to open the account, to assist in protecting the prospective customer/s, members of the public and ourselves against fraud and other misuses of the banking system.
3. Formalities/procedures relating to opening of Current Accounts for individuals are same as those mentioned for Savings Bank Accounts. For partnership firms, limited companies HUFs, trusts etc the documentation formalities will be provided to you on request.
4. The Bank will also require one recent photograph of all the signatories and the Permanent Account Number (PAN) or General Index Register (GIR) Number of the person or entity or alternatively obtain declaration in Form No. 60 or 61 as per the Income Tax Act (vide Section 139 A) from the prospective customer..
5. No interest is payable on credit balances in Current Accounts.
6. Minimum balance as stipulated from time to time will be required to be maintained.
7. Service charges are levied for non-maintenance of minimum balance as per current Schedule of Service Charges.
8. The service charges/minimum balance requirements are subject to change. Latest Schedule of Service Charges (SOSCs) is available from our website or branch.
9. A cheque which is presented after 3 months from the date of issue will be treated as "stale or outdated" and shall not be paid.
10. As per RBI directive, the applicant for Current Account should declare in the account opening form or separately that he/they is/are not enjoying any credit facility with any Bank and if he/they does/do enjoy any credit facility, he/they should declare full particulars thereof indicating the name of the Bank/branch concerned
11. For opening special types of current accounts like for Executors, Administrators, Trustees, Liquidators etc., the Branch Manager may be contacted who will help in opening these type of accounts.

TERM DEPOSIT ACCOUNTS

Bank has tailored various deposit schemes to suit the needs and expectations of investing people in every walk of life.

Bank staff shall welcome you to seek more details and shall also be glad to assist in the area of investment in various deposit schemes vis-a-vis your requirement.

Term Deposit accounts can be opened by individuals, partnership firms, private and public limited companies, HUFs, specified associates, societies and trusts etc.

1. As required by law, while opening this account we will satisfy ourselves about the identity, including verification of address, of person(s) or entity seeking to open an account, to assist in protecting the prospective customer/s, members of the public and ourselves against fraud and other misuses of the banking system.
2. Formalities/procedures relating to opening of Deposit Accounts for individuals are same as those mentioned for Savings Bank Accounts. For partnership firms, limited companies HUFs, trusts etc the documentation formalities will be provided to you on request.
3. The Bank will also require one recent photograph and the Permanent Account Number (PAN) or alternatively obtain declaration in Form No. 60 or 61 as per the Income Tax Act (vide Section 139 A) from the person/s opening the account.
4. Term Deposit Accounts can be opened for a minimum period of 7 days up to maximum period of 5 years. The minimum/maximum periods are subject to change.

5. The rates of interest vary depending on the period of deposit. The interest rates on term deposits of different tenors applicable as on date are displayed at the branches and can be obtained from the branch or Phone banking. For deposits booked for a period lesser than a quarter, interest is paid on maturity. For deposits booked for a period greater than a quarter, interest is either paid or compounded quarterly
6. Premature closures of term deposits are normally allowed. The rate of interest payable will be the applicable rate (at the time of opening the fixed deposit account) for the period for which the deposit has run (not at the contracted rate) less penalty of 1%. In the event of death of the depositor, premature termination of term deposits will be allowed subject to completion of documentary formalities as required. Such premature withdrawal would not attract any penalty charge. The penal provisions for premature closure are subject to change from time to time and may also vary with deposit schemes. No interest will be paid on premature withdrawals of deposit which has remained with the Bank for less than 7 days. In case of the deposit being booked on preferential rates, on premature partial withdrawal of the deposit, the rate of interest payable for the remaining residual balance shall change. The revised rate of interest applicable will be as per the rates applicable on the residual amount (at the time of opening the fixed deposit account). The revised rate of interest shall be applicable on the entire tenor of the deposit and not only on the remaining tenor of the deposit. Loan facility against deposits is available - on Term Deposit. Such loans are sanctioned by charging interest at rates directed by RBI from time to time or as prescribed by the Bank. The bank reserves the right to offer such overdrafts
7. In the absence of specific instructions from the customer, a Term Deposit on maturity is automatically renewed for the same period at the rate of interest prevailing on the date of maturity. As a measure of good customer service, the Bank may intimate the depositor in advance regarding date of maturity.
8. Interest on overdue deposit is paid at a rate equivalent to the interest applicable on Savings account deposits prevailing from time to time during the period from the date when deposit has become overdue till the date of payment. This is, decided by the Bank from time to time.
9. Interest on Term Deposits is subject to income tax regulations. Exemptions are allowed under certain conditions as specified under the Income tax Act 1961. Depositors may furnish declaration in Form 15G or 15H in duplicate to receive interest without tax deduction at source (TDS).
10. Presently, if the total interest on deposits, per depositor, per branch, in one financial year exceeds Rs.10,000/-, the same is subject to Tax Deduction at Source (TDS) at the rates stipulated by the Income Tax Authorities. Form 15H is not acceptable when total interest payable by the Branch to a customer exceeds Rs.200,000/- or as per directives in Union Finance Bill from time to time.
11. The depositor may furnish declaration in Form No. 15 G / 15 H preferably at the commencement of the Financial Year for receiving interest on deposits without deduction of tax. The Bank will issue TDS Certificate for the applicable customers.

Comprehensive Terms and Conditions, for all relevant Current, Savings guidelines & local regulations, has also been put up in our website and this can be accessed through the following link <https://www.sc.com/in/save/>

NOMINATION

1. Nomination facility is available for all deposit accounts, articles in safe custody and safe deposit vaults.
2. Nomination is available for accounts opened in individual capacity (i.e. single/joint accounts as well as accounts of a sole proprietary concern) only, i.e. not for accounts opened in representative capacity.
3. There can be only one Nominee at a time for a deposit account whether held singly or jointly. The rights of nominee arises only after the death of all the depositor(s)
4. Nomination can be made, cancelled or varied by the account holder anytime during his/her life time. While making nomination, cancellation or variation, the request or the Nomination form should be signed by all account holders.
5. Nomination can be made in favour of a minor also. During the period the minor does not attain majority, the natural guardian will receive the amount on minor's behalf.

Customers (new as well as existing) are advised to avail nomination facility, if they have not availed so far. For the existing accounts where nomination is not made, the account holder/s can do so by filling up form available with the branches. In case the depositor(s) do(es) not wish to make nomination, the same should be recorded on the account opening form by the depositor(s) with their full signature.

REMITTANCE FACILITIES

1. Customers can make local payments through Banker's Cheque (i.e. Cashier's Order or Pay Order) and may remit funds from one centre to another centre by means of Demand Draft or Electronic Fund Transfer ((RTGS,EFT,ECS etc. operated through RBI) or on Internet based Online fund transfer etc., within applicable limits, based on availability at various locations and by paying specified charges as per the Bank's rules.
2. Demand drafts / PO for Rs.50,000 and above will be issued by the banks only by debit to the customer's account or against cheque or other instruments tendered by the purchaser and not against cash payment.
3. Drafts are issued on our branches. They are issued on our Correspondent Bank's branches at centres where we do not have any branch.
4. Drafts of Rs.500,000/- and above are required to have signatures of two authorised officials. Before taking delivery of the drafts, please verify that the draft is complete in all respects including signature of the official(s) along with their specimen signature numbers at the place provided for.
5. Banker's cheques and drafts are valid for 3 months from date of issue and can be revalidated by issuing branches on written request of the purchasers. The drafts can be revalidated by the payee(s) if they are identified as the holder in due course. The drafts can be revalidated only once within one year from the date of issue. After one year of the draft, they are to be cancelled at the issuing branch, and a fresh draft obtained after paying the requisite service charges.
6. As directed by the RBI, the bank may issue duplicate demand draft up to ` 5,000/- on the basis of adequate indemnity and without obtaining Non-payment advice from the drawee branch.
7. As directed by the RBI, the banks will issue duplicate demand draft to the customer within a fortnight from the receipt of request with necessary indemnities, as applicable. For delay in issuing duplicate draft beyond the above stipulated period, the bank will pay interest at the rate applicable for fixed deposit of corresponding maturity in order to compensate the customer for such delay.

OTHER PRODUCT AND SERVICES

STANDING INSTRUCTIONS

Standing instructions can be given to the Bank for transfer/remittance of funds from one account to other account/s maintained in the same branch, any other branch of Standard Chartered Bank or any other bank or any other third party. This services / transfers can be also be availed / effected through our Online Internet Banking services. For details, please check our Online banking site www.standardchartered.co.in and register for transactions.

SAFE DEPOSIT LOCKERS

The facility of Safe Deposit Lockers is an ancillary service offered by some branches of the Bank and it is allocated to the customers on a first come - first serve basis. The major aspects governing the services are:

1. A locker may be hired by an individual (not minor), firms, limited companies, specified associations and societies, etc. Lockers are available in different sizes.
2. Nomination facility is available to individual hirer of Safe Deposit Locker.
3. Loss of key should be immediately informed to the Branch.
4. Lockers are rented out for a minimum period of one year. Rent is payable in advance. In case of overdue rent, the Bank will charge penalty as decided from time to time.
5. With standing instruction, the rent may be paid from the deposit account of the hirer.
6. The Bank will allow hiring of locker only if the required documents for identification and other required documents are provided by the hirer(s).
7. Terms and conditions and annual hire charges can be obtained from the branches or from our website from.
8. The Bank reserves right to break open the locker if the rent is not paid or in case the locker remains un-operated beyond a stipulated period of time in spite of giving notices as per the Bank rules and recover charges thereof.

COLLECTION SERVICE

Standard Chartered has a Cheque collection policy in line with the directions provided by Reserve Bank of India details as regards the collection service offered by the bank. The cheque collection policy is available at the Bank's website URL <https://www.sc.com/in/important-information/pdf/Policy-on-CollectionofCheques.pdf>.

Amongst other points the policy defines the turnaround time and compensation that will be provided in the event there is a delay in realisation of the cheque deposited by an account holder.

Customers are requested to deposit their cheque within the stipulated time frame at the branches to ensure timely clearing.

EXCHANGE OF SOILED/SLIGHTLY MUTILATED CURRENCY NOTES

All the branches of the Bank will freely exchange soiled/slightly mutilated currency notes and certain other types of mutilated currency notes of all denominations. The Bank's currency chest branches will exchange all categories of mutilated currency notes. Currency exchange facility is offered to the Bank's customers and others. The Bank follows RBI guidelines in this respect. RBI has permitted the banks to exchange mutilated currency notes which are genuine and where mutilations are such as not to cause suspicion or fraud.

FOREIGN EXCHANGE SERVICES

Foreign Exchange facilities and Cross-Border Payments : Funds can be remitted overseas through outward telegraphic transfer services available from all branches. The foreign currency deposit withdrawals, as per FEMA guidelines can also be made from select branches. For the convenience of customers, we also offer Prepaid Forex Card facility to customers for carrying foreign exchange while travelling outside India. Details of the exchange rate and charges which will apply to various foreign exchange transactions are provided at select branches. Cross border payments will be made subject to the provisions of the applicable FEMA Regulations from time to time.

SERVICE CHARGES

The Bank provides various services to customers for which service charges are levied. The charges are reviewed / revised from time to time. Service charges are levied for collection and remittance of funds, processing of loan proposals, issue of guarantees, safe custody, issue of duplicate instruments/statements, ledger folio charges etc. Details of service charges are available in our website from this given link : [service charges and fees](#).

ATM / DEBIT CARDS

Automated Teller Machine (ATM) card or Debit Card is issued to all savings bank and current account holders according to customer choice. The ATM/Debit card can be used for withdrawal of cash, for balance enquiries, transfer of funds between SCB accounts, for statement of accounts of recent transactions, etc. The Debit card is globally valid through Visa/Master Card network and can be additionally used for purchase of articles at shops and merchant establishments in India and also can be used at over 14 million outlets across the world. The card is issued against a nominal annual fee depending on the type of account or card variant. As transactions in accounts using Debit/ATM cards are possible only by a person holding both the card and the Personal Identification Number (PIN) known only to him, all successful transactions through ATM will be considered authentic. If the cardholder suspects irregularity, this must immediately be reported and request be given for blocking / hot listing the card.

ONLINE INTERNET BANKING

Customers can access their bank accounts and transact online through SCB's Online banking website www.standardchartered.co.in. The customers will need to sign up for registration by submitting the application form downloadable from above website. Log in will require user id and password customisable by the account holder. The facilities available include viewing bank account and Credit card balances, generating account / card statements, funds transfer to own and third party accounts, bill payments for registered billers, ordering chequebooks and drafts etc. Further details can be had from the branch or from the internet banking site <https://www.sc.com/in/>

INTERNATIONAL BANKING FOR NON-RESIDENTS

We also offer international Banking Services for Non-Resident Indians and for Premium Banking customers frequently travel overseas, to cater to their regular banking needs and provide financial solutions. We have designated International Banking Centres and Priority Banking centres across Asia, Africa and the Middle East. For Premium Banking customers we offer free international fund transfers, emergency cash services, foreign exchange and FX transaction services, free worldwide ATM network facility, single relationship manager service across locations etc.

Credit Cards:

Credit cards is a plastic currency bearing distinctive identification number with a credit limit that can be used for purchasing goods and services and to obtain cash disbursements on credit. The Card member is subsequently billed by the Bank for repayments of the credit extended either in full by the end of a specific period or can be settled in part, with the balance taken as extended credit as per the card issue terms. Interest is charged based on the terms of the Card member Terms and conditions and the Card member may at times be required to pay an annual fee, which will clearly be communicated at the time of the Card applications.

Applicants can choose from a wide variety of Standard Chartered Credit cards, including but not limited to Standard Chartered branded and co-branded cards in segments like Airline / commute, Fuel/Auto, shopping & entertainment, telecom and restaurants. Each card comes along with its unique features and rewarding benefits, which are communicated at the time of application and subsequently sent with the Card Plastic in the Welcome Kit. The Bank aims at enhancing the customer experience with best offers and discount deals from time to time.

When a customer applies for a Credit Card the Bank will satisfy itself about the identity, including verification of address, of a person/s applying for the Credit Card, to assist in protecting the prospective customer/s, members of the public and itself against fraud and other misuses of the banking system.

The Bank is required to verify the Permanent Account Number (PAN) or alternatively obtain declaration in Form No. 60 or 61 as per the Income Tax Act (vide Section 139A) from the person/s applying for the Credit Card.

The Bank will provide to prospective customers details of the documents required for identification of the person/s applying for the Credit Card. The original of all documents will need to be sighted. Documents normally accepted are current gas/telephone/electricity bill or either of ration card/voter's identity card/driving licence/passport.

The Bank shall provide the 'Most Important Terms and Conditions' (MITCs) to the prospective customer/customers at all the stages (i.e. during marketing, at the time of application, at the acceptance stage (welcome kit), along with the monthly statement and available on the bank's website).

The Bank has published its detailed Schedule of Charges displayed on its website and has also provided the same to prospective customer/ customers along with the MITC. Method of calculation of annualized percentage rates (APR) and Late Fee on card are explained with examples for better comprehension.

The Bank will send the Card member a monthly statement, showing payments and transactions for the month, provided the Card has been active during the said period. Customers should ensure that at least the Minimum Amount Due is paid by the Payment Due Date to keep the card account current and to avoid levy of late charges.

Payments received against the Card outstanding will be adjusted against all taxes, fees and other charges, interest charges, cash advances and purchases in that order.

Customers should contact the Bank immediately at 24-Hour Standard Chartered Phone Banking, if a Card is lost, stolen, misplaced, or if someone else get to know the PIN or other security information.

The Bank may tie up with credit bureaus authorised by the RBI and will share credit information including but not limited to current balance, payment history etc., along with demographic details with these credit bureaus, as per the Credit Information Companies(Regulation) Act, 2005.

In case of charge disputes, the bank should be informed within 30 days of receipt of the Statement. On receipt of such information, the Bank may reverse the charge on a temporary basis. If, on completion of subsequent investigations, the liability of such charges is ascertained to be on the cardholder, the charge will be reinstated in a subsequent statement and a fee of Rs. 200 will be charged. The complainant would have a time frame of 60 days for informing the Bank of any other complaints/grievances. If the Card member notifies the Bank of a billing dispute, the Bank will suspend reporting to the bureau till the dispute is resolved.

For the comprehensive Terms and Conditions, relevant Credit Card guidelines & local regulations, please visit the Bank's website <http://www.sc.com/in/personal/credit-cards/en/>

PERSONAL LOANS

Personal Loans are designed to help the Salaried and Self employed individuals and Companies to borrow at a competitive interest rate, without a collateral or guarantor. The loan can be availed depending on their requirement and repayment capacity, for personal use and other purposes. These single-applicant loan products are available in over 20 locations within the country. It helps the customers to maintain liquidity and satisfactorily meet the need for funds for personal use, business purposes etc.

As required by law, while extending a loan the bank will satisfy itself about the identity, including verification of address, repayment capacity of an individual seeking to avail a personal loan, to assist in protecting the prospective customer(s), members of the public and ourselves against fraud and other misuses of the banking system.

The Bank requires valid references and relevant documents for identification of the individual applying for the loan. The basic necessary documents are listed in the tear-away portion of the application form.

The Bank will also require one recent passport size photograph and the Permanent Account Number (PAN) or alternatively obtain declaration in Form No. 60 or 61 as per the Income Tax Act (vide Section 139 A) from the individual applying for the loan.

The customer is required to make Equated Monthly Instalments (EMI) payments as agreed upon, at the time of applying for the loan. Any default on repayment would attract penal charges as specified in the loan agreement. Interest on these loan accounts is levied monthly at the rate stated in the loan agreement.

Customers must use the funds from this personal loan as indicated by them in the end-use section of the application form. These funds should not be used for anti-social or for speculative purposes.

For more details, please refer to <https://www.sc.com/in/>, the detailed loan agreement and the loan application form or call our Customer Care Unit.

MORTGAGE LOANS

Standard Chartered through its Mortgage Business extends Housing Loans, Loans against property to the Salaried and Self employed Customers. Housing Loans are available for purchase of ready/under-construction properties from host of developers or for self-construction. Loans against Properties are extended to customers to utilise the funds for Business/closing other high cost debts or for Personal Use.

Loans are extended to Borrowers at competitive interest rates, basis various credit parameters including assessment of their repayment capacity.

Home Saver: Automatically moves your Home Saver account balance to offset your Home Loan, minimizes interest costs

Home Loan: Great variety of loans for: Purchasing a constructed flat/ house, purchasing a flat under construction, home extension & renovation.

Loan against Property: A multipurpose loan at very attractive interest rate

Necessary documents are taken from borrowers to ensure that stipulated KYC norms are met with. Disclosures related to documentations requirement, Schedule of Charges etc are available in the Application Form.

For more details, please refer to <https://www.sc.com/in/> for the detailed loan agreement and the loan application form or call our Customer Care Unit.

PAYMENT OF BALANCE IN ACCOUNTS OF THE DECEASED CUSTOMERS TO SURVIVORS/CLAIMANTS

The procedures/documentation for settlement of claims has been considerably simplified if there are no disputes among legal heirs

As directed by the RBI, the banks may not insist on succession certificate from legal heirs for claim amount upto certain maximum threshold as decided by the bank's board. However, the banks may adopt such safeguards in considering settling of claims as appropriate including accepting an indemnity bond.

1. If the depositor has registered nomination with the Bank; - the balance outstanding in the account of the deceased depositor will be transferred to the account of/paid to the nominee after the Bank satisfies about the identity of the nominee and other necessary details. , etc.
2. The above procedure will be followed even in respect of a joint account where nomination is registered with the Bank.

3. In a joint deposit account, when one of the joint account holders dies, the Bank is required to make payment jointly to the legal heirs of the deceased person and the surviving depositor(s). However, if the joint account holders had given mandate for disposal of the balance in the account in the forms such as "either or survivor, former/latter or survivor, anyone of survivors or survivor; etc., the payment will be made as per the mandate to avoid delays in production of legal papers by the heirs of the deceased.
4. In the absence of nomination or survivor and when there are no disputes among the claimants, the Bank will pay the amount outstanding in the account of deceased person against joint application and indemnity by all legal heirs or the person mandated by the legal heirs to receive the payment on their behalf without insisting on legal documents up to the limit approved by the bank's board. Presently for Claims upto Rs.500,000/- or claims without Safe deposit Lockers are settled without insisting on Legal documents like Will, Probate, Succession Certificate etc. This is to ensure that the common depositors are not put to hardship on account of delays in completing legal formalities. For claims above such approved limits or locker claims by other than survivor or nominee, Legal documents as above will be required.

Redressal of Complaints

In the present scenario of competitive banking, excellence in customer service is the most important tool for sustained business growth. Customer complaints are part of the business life in any corporate entity. This is more so for banks because banks are service organizations. As a service organization, customer service and customer satisfaction are our prime focus. We believe that providing prompt and efficient service is essential not only to attract new customers, but also to retain existing ones. Our Bank has come up with a lot of initiatives that are oriented to providing a better customer service and a better complaints redressal mechanism with a view to "Out serve" customers.

The bank's policy, on grievance redressal has been formulated taking into account the following:

- Customers are treated fairly at all times
- Complaints raised by customers are dealt with courtesy and on time
- Customers are fully informed of avenues to escalate their complaints/grievances within the organization and their rights to alternative remedy, if they are not fully satisfied with the response of the bank to their complaints.
- All complaints are dealt efficiently and fairly
- The bank employees work in good faith and without prejudice to the interests of the customer.

In order to make the bank's redressal mechanism more meaningful and effective, a structured system has been built. This system would ensure that the redressal sought is just and fair and is within the given framework of rules and regulation. All the employees are aware of the Complaint handling process.

The customer has every right to register his/her complaint if he/she is not satisfied with the services provided by the Bank or its service providers. Customers can give their complaint in writing or over telephone or SMS or through the Internet Banking facility. In case the complaint is not resolved within the given time or if he/she is not satisfied with the solution provided by the bank, the customer can approach the Banking Ombudsman or other available legal avenues with their complaint for grievance redressal.

2. Internal Machinery to handle Customer complaints/ grievances

Customers who wish to provide feedback or send in their complaint may use the following channels available with the Bank:

- Call our Phone Banking Help lines
- Email us at customer.care@sc.com or Write to us at the below mentioned address:

Standard Chartered Bank
Customer Care Unit
19, Rajaji Salai,
Chennai 600 001

- Avail 24 hours Service Assurance facility by sending SMS to our dedicated service number: 9980033333 (except National Holidays).
- “May I Help You” desks are available at all our branches. Customers can also approach our Service Managers at the designated desks.

In case the response received through the above channels are not satisfactory, they can write to Mr. Arun Kumar R, Principal Nodal Officer and Head – Customer Care, India at the address mentioned above or email to him at Principal.NodalOfficer@sc.com or Head.Service@sc.com. We assure a response to letters / emails received through this channel within 5 working days.

The information on the help line numbers and the redressal mechanism mentioned above are available in all our branches. Further, this has also been put up in our website and can be accessed through the following link: <https://www.sc.com/in/help-centre/complaints.html>

Mandatory display requirements

- Our bank has the following in all our branches;
- Appropriate arrangement for receiving complaints and suggestions.
- Display of the name, address and contact number of the Principal Nodal Officer(s)
- Contact details of Banking Ombudsman of the area
- Code of bank’s commitment to customers

In case the customer is still not satisfied with the response or has not received a response from the bank within a month, then the customer can file a complaint before the Banking Ombudsman. More details on the banking Ombudsman Scheme will be available at www.bankingombudsman.rbi.org.in

APPENDIX I

RBI DEPARTMENT OF CURRENCY MANAGEMENT

The information on the Currency Management is displayed in our branches. Further, details can be accessed through the following link <http://www.rbi.org.in/scripts/PublicationsView.aspx?id=11353>

ANNEXURE:

Sr. No.	Name and Address of RBI Office	Phone Number	Jurisdiction
1	The General Manager Reserve Bank of India, Issue Department 2nd Floor, Near Gandhi Bridge Ahmedabad - 380 014.	079-27542115	The State of Gujarat and Union Territories of Dadra and Nagar Haveli and Daman and Diu
2	The General Manager Reserve Bank of India, Issue Department 10/3/8, Nrupathunga Road, Bangalore -560 001.	080-22215387	The State of Karnataka
3	The Deputy General Manager Reserve Bank of India, Issue Department Pt. Jawahar Lal Nehru Marg, Post Box No. 16, Bhubaneswar -751 001	0674-2394867	The State of Orissa.

Sr. No.	Name and Address of RBI Office	Phone Number	Jurisdiction
4	The Deputy General Manager Reserve Bank of India, Issue Department, Post Box No. 32, Bhopal -462 011.	0755-2554551	The State of Madhya Pradesh
5	The Deputy General Manager Reserve Bank of India, Issue Department Plot No. 3, Sector 10, H.H. Nirmala Devi Marg, CBD, Belapur, Navi Mumbai - 400 614.	022-27570105	The districts of Ahmednagar, Kolhapur, Nasik, Pune, Raigad, Ratnagiri, Sangli, Satara, Sindhudurg, Solapur, and Thane in the State of Maharashtra and the State of Goa.
6	The General Manager Reserve Bank of India, Issue Department Central Vista, Opposite Telephone Bhavan, Sector 17, Chandigarh -160 017.	0172-2784606	The States of Haryana, Himachal Pradesh, Punjab and the Union territory of Chandigarh.
7	The General Manager Reserve Bank of India, Issue Department Fort Glacis No. 16, Rajaji Salai, Chennai - 600 001.	044-25362041	State of Tamil Nadu and the Union Territory of Pondicherry.
8	The General Manager Reserve Bank of India, Issue Department Station Road, Panbazar, Post Box No. 120 Guwahati- 781001	0361-2540035	The States of Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland and Tripura
9	The General Manager Issue Department, Reserve Bank of India 6-1-56, Secretariat Road, Saifabad, Hyderabad - 500 004.	040-23237913	The State of Andhra Pradesh
10	The Deputy General Manager Reserve Bank of India, Issue Department Rail Head Complex, Jammu - 180 012.	0191-2474891	The State of Jammu and Kashmir
11	The General Manager Issue Department, Reserve Bank of India Rambaug Circle, Tonk Road, Post Box No.12, Jaipur -302 004.	0141-2569704	The State of Rajasthan
12	The General Manager Issue Department, Reserve Bank of India M.G. Marg, Post Box No. 82/142 Kanpur -208001.	0512-2311485	The districts of Agra, Aligarh, Allahabad, Auraiya, Bagpat, Banda, Bulandshahr, Chitrakoot, Etah, Etawah, Fatehgarh, Fatehpur, Firozabad, Noida, Ghaziabad, Hamirpur, Hathras, Orai, Jhansi, Kannauj, Kanpur, Kaushambi, Lalitpur, Mahoba, Mainpuri, Mathura, Meerut, Mirzapur, Muzaffarnagar, Ramabai Nagar, Robertsganj, Unnao, Manyavar Kanshiram Nagar (Kasganj), Panchsheel Nagar (Shamli), Prabuddha Nagar (Hapur) of the State of Uttar Pradesh and all districts of the State of Uttarakhand

Sr. No.	Name and Address of RBI Office	Phone Number	Jurisdiction
13	The General Manager Issue Department Reserve Bank of India Post Bag No. 49, Kolkata -700 001.	033-22308344	The States of Sikkim, West Bengal and the Union Territory of the Andaman & Nicobar islands
14	The Deputy General Manager Issue Department Reserve Bank of India 8-9,Vipin Khand, Gomti Nagar Lucknow -226010.	0522-2304409	The districts of Ambedkar Nagar, Azamgarh, Bahraich, Ballia, Balrampur, Barabanki, Bareilly, Basti, Bijnor, Budaun, Chandauli, Deoria, Faizabad, Ghazipur, Gonda, Gorakhpur, Hardoi, Jaunpur, J P Nagar, Lakhimpur Kheri, Kushinagar, Lucknow, Maharajganj, Mau, Moradabad, Pilibhit, Pratapgarh, RaeBareli, Rampur, Saharanpur, Sant Kabirnagar, Sant Ravidas Nagar, Shahjahanpur, Shravasti, Siddharthnagar (Navgarh), Sitapur, Sultanpur Varanasi, CSM Nagar, Bhimnagar of the State of Uttar Pradesh
15	The General Manager Reserve Bank of India, Issue Department Main Building, Shahid Bhagat Singh Marg, Mumbai -400 001.	022-22703954	Greater Mumbai i.e. Mumbai is land and the suburban district (roughly south of a line connecting Dahisar and Mulund on the Western and Central Railways respectively)
16	The General Manager Reserve Bank of India, Issue Department, Main Office Building, Dr. Raghvendra Rao Road, Post Box No. 15, Civil Lines, Nagpur -440 001.	0712-2546719	The State of Chattisgarh and the districts of Akola, Amaravati, Aurangabad, Beed, Bhandara, Buldhana, Chandrapur, Dhule, Gadchiroli, Hingoli, Jalgaon, Jalna, Latur, Nagpur, Nanded, Osmanabad, Parbhani, Wardha, Yavatmal in the State of Maharashtra.
17	The General Manager Reserve Bank of India, Issue Department 6, Sansad Marg, New Delhi -110 001.	011-23710223	The State of Delhi
18	The Deputy General Manager Reserve Bank of India, Issue Department, South Gandhi Maidan, Post Box No. 162 Patna -800 001.	0612-2370814	The State of Bihar and Jharkhand
19	The Deputy General Manager Reserve Bank of India, Issue Department, Post Box No. - 6507, Thiruvananthapuram - 695033.	0471-2324218	The State of Kerala and the Union Territory of Lakshdweep
20	The Manager Reserve Bank of India, Currency Chest Post Box No.3065, Ernakulam, Kochi-682018	0484-2405366	-Not applicable-