

DEPOSIT REQUEST FORM

FOR EXISTING TO BANK CUSTOMERS

PLEASE FILL THE APPLICATION IN BLOCK LETTERS

Application date: DD/ MM/ YYYY

ALL FIELDS ARE MANDATORY. TICK AS APPROPRIATE

Section -1: ACCOUNT INFORMATION

I/ We the undersigned are existing Standard Chartered Bank account holders, details of which are provided in section 5. I/We request Standard Chartered Bank

to debit the account no. _____ ("Debit Account") OR

I/ We the undersigned request Standard Chartered Bank to utilise proceeds of cheque/DD/PO no _____ dated DD/ MM/ YYYY drawn on _____

and place Term Deposit Recurring Deposit with below detailed instructions.

PAN No. _____ (to be filled and supported with PAN card copy incase PAN is not updated for primary holder in Bank Records)

Form 60: Yes / No (if PAN is not available)

Link deposit to consolidated statement: Yes No

Section -2: TERM DEPOSIT DETAILS

Resident/ NRO Deposit NRE Deposit Staff Deposit FCNR Deposit RFC Deposit Senior Citizen Deposit*

Deposit Currency: INR / Other _____ **Tenor of Deposit:** Years Months Days

Deposit Amount: <in words> _____

2-in-1 Deposit (Please submit a signed MID for 2-in1 Deposits)

* Senior citizen rates will be applicable for Resident deposits as per Date of Birth of Primary holder on bank records

Section -3: RECURRING DEPOSIT DETAILS (INR only, SCB account mandatory)

Resident/ NRO Deposit NRE Deposit Staff Deposit

Tenor of Deposit: Months (Note: Tenure can be either 12 months, 15 months, 18 months, 21 months or 24 months)

Monthly Instalment Amount: (Rs. 1,000/- to Rs. 100,000/-) <in words> _____

Monthly Standing Instruction debit date: (Monthly debit date range between 1-28)

Section -4: Interest Payout for Term Deposit

Simple Term Deposit (Quarterly interest payout)

Monthly Interest Payout

Reinvestment Deposit (Interest payout at maturity)

Maturity Instructions for Term Deposit

Renew Principal Plus Interest (not applicable for monthly / quarterly interest deposits)

Renew only Principal

Do not Renew

Payment Instructions for Interest and Maturity proceeds for Term / Recurring Deposit:

Credit Standard Chartered Bank A/c _____

For Non- SCB CASA relationships

Issue DD / PO in the name of _____ and dispatch to mailing address as per bank records

Proceed with NEFT/RTGS (attach form)

Section -5: Deposit Holding Pattern

Deposit Holding Pattern same as the Debit Account.

In case the Deposit Holding pattern is different from Debit Account, please update the below details:

| Customer Details | Primary deposit holder | 2nd Deposit holder | 3rd Deposit holder | 4th Deposit Holder |
|------------------|------------------------|--------------------|--------------------|--------------------|
| Name | | | | |
| Existing A/c No | | | | |

Mandate of Deposit Operation Single Either or Survivor Joint Former or Survivor

Section - 6: Nomination

Yes, I wish to avail of the Nomination facility as per enclosed nomination request form DA1

No. I/we have been explained the benefits of the nomination facility however I/we do not wish to avail the same

Section -7: Terms & Conditions

I / We have read and agree to the terms and conditions mentioned overleaf

| Primary Deposit holder | 2nd Deposit holder | 3rd Deposit holder | 4th Deposit holder |
|------------------------|--------------------|--------------------|--------------------|
| <Sign> | <Sign> | <Sign> | <Sign> |

Terms & Conditions

By signing this application, you:

- 1) confirm that you have received, read and understood our Customer Terms and the applicable documents referred to in Part A of our Customer Terms including but not limited to rules and regulations of the Standard Chartered Bank ("Bank") including Bank's tariff regarding the conduct of the account/deposits and pertaining to Phone Banking, ATM, Debit Card, Internet Banking and Electronic Banking facilities (collectively called "the banking facilities") which are available at any of our branches or on our website at www.standardchartered.co.in 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 facilities you give indemnities, authorizations, consents and waivers and agree to limitations on our liability;
- 2) authorize the Bank to disclose any information and particulars relating to account(s) to any and all of the persons and in accordance with the terms as set out in the paragraph titled "Information we collect, use and disclose" in the Bank's Client Terms.
- 3) hereby consent to Standard Chartered Bank its officers and agents disclosing information relating to you and your account(s) and/or dealing relationship(s) with the Bank, including but not limited to details of your facilities, any security taken, transactions undertaken and balances and positions with the Bank, to:
 - (i) The Head office of the Bank and any other member of Standard Chartered Group in any jurisdiction (the "Permitted Parties");
 - (ii) Professional advisers, service providers 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.
 - (iii) Any actual or potential participant or sub-participant in relation to any of the Bank's rights and/or obligations under any agreement between us, or assignee, novatee or transferee (or any officer, employee, agent or adviser of any of them).
 - (iv) Any credit information company, business alliance partner, rating agency, insurer or insurance broker of, or direct or indirect provider of credit protection to any Permitted Party.
 - (v) Any court or tribunal or authority (including an authority investigating an offence) with jurisdiction over the Permitted Parties.
 - (vi) Anyone the Bank considers necessary in order to provide you with services in connection with an account
- 4) Understand that premature withdrawal of the term deposit shall be subject to penalty of 1% on the interest rate payable for the tenor the deposit has been held with the bank. There is no interest payment in case of premature withdrawal of the term deposit before the completion of the minimum tenor (1 Year) In the case of premature withdrawal of NRE term deposits for conversion into Resident Foreign Currency (RFC) Account, the bank would not levy any penalty for premature withdrawal. There is no interest payment in case of premature withdrawal of NRO/ domestic term deposit before the completion of the minimum tenure of 7 days. In the event of death of the depositor/s, premature termination of term deposits will be allowed subject to completion of documentary formalities as required. Such premature withdrawal would not attract any penal charge. In case of premature full/ or partial withdrawal of the deposit, the request needs to be signed by all the account holders. In case of a premature partial withdrawal of term deposit/s, the deposit will be broken for the exact amount required, in multiples of Re 1. The remaining/residual balance in term deposit will not continue to earn interest as per the initial contracted rate of interest but shall be revised to a new interest rate applicable for residual balance. The "interest rate" applicable shall be as per the deposit effective date. The revised rate shall be applicable on remaining/residual balance for the entire term of the deposit & not from the date of partial premature break. In such a case, no new term deposit shall be created. Hence deposit effective date and maturity shall remain the same and will not change at the time of premature partial break. The Bank reserves the right not to allow premature partial break in certain term deposits booked under preferential rates. For such term deposits entire amount shall have to be prematurely broken. In case of NRO deposits /NRE deposits, interest will be credited to the account at the end of the quarter. In case of NRE Reinvestment term deposits, interest will be capitalised at the end of the quarter. In case of FCNR deposit, interest will be capitalised every 180 days. In case of term deposit accounts held jointly with "Either or Survivor" or "Former or Survivor" mandate, in the event of death of any joint holder, premature termination of term deposits would be allowed as per mandate signed by all joint holders to this effect and provided to the Bank.
- 5) Understand that the deposits and their payments are governed by the law in effect from time to time in India and the deposits will be payable only at the branch in India where the deposits are placed. Bank shall have the sole discretion to allow the withdrawal of the deposits at any other branch in India. Bank shall not be liable to pay the proceeds of the deposits at any branch or office (including the head office) outside India. In the event of any failure on the depositor/s part to comply with all or any of the guidelines/rules/law laid down by RBI, the Bank, Government of India or any other duly constituted regulatory body or authority, the depositor/s shall indemnify the Bank of any loss or damage that may be caused to the Bank. Bank may adopt such action, as it deems fit on the happening of such event.
- 6) Senior Citizen rate is not applicable for 'Non-Resident clients' (NRO & NRE accounts)
- 7) In case of Joint account, senior citizen interest rate will be offered basis the age of the Primary account holder.
- 8) Additional 0.50% benefit to resident senior citizens. Please refer to the interest rates published on our website for the same.

Additional Terms & Conditions for Recurring Deposit

These terms and conditions (the "Terms") apply to and regulate the Recurring Deposit product provided by Standard Chartered Bank and are in addition to and not in derogation of the Client Terms and the terms and conditions of recurring deposit (the "Primary Terms and Conditions") as available on www.sc.com/in. To the extent of any inconsistency between these Terms and Primary Terms and Conditions, these Terms shall prevail. All capitalized terms used herein but not defined shall have the same meaning as specified under Primary Terms and Conditions.

A. Definition:

- a. "Recurring Deposit" or "Recurring Deposit Account" or "Account" means the account opened in the name of the Depositor/s with Standard Chartered Bank in connection with the Deposit/s.
- b. "Account Opening Form" or "AOF" means the relationship form for Recurring Deposits Account. An Account may be opened by one Depositor or two or more Depositors jointly.
- c. "Depositor/s" means any person holding an Account with Standard Chartered Bank.
- d. "Deposit/s" means the amount accumulated in the Account by monthly payment of the instalment by the Depositor/s.
- e. 24-Hour Customer Care Centre" refers to the Standard Chartered Bank – phone banking service, which shall be available to all Depositor/s. All Depositor/s availing of the 24-Hour Customer Care Centre shall be bound by the terms and conditions stipulated by Standard Chartered Bank in this regard.
- f. "Instalment" means the amount specified as instalment in the AOF, which shall be deposited every month by the Depositor/s into the RD account on the specified date as agreed between the Depositor/s and Standard Chartered Bank.
- g. "Standing Instruction/s" means any instruction given by a Depositor/s to Standard Chartered Bank to transfer the instalment from any CASA account of the Depositor/s held with Standard Chartered Bank to his/her Recurring Deposit Account.
- h. "Deposit confirmation/Statement/s" shall mean the communication provided to the Depositor/s basis stating inter alia the value of the Deposit on Maturity date, the value of the Deposit as on date of the communication and the rate of interest payable by the Bank on the RD deposit. Deposit confirmation will be sent only post the successful set up of the Recurring Deposit Account.
- i. "Tenure" means the period for which the Deposit is to be maintained with Bank, commencing from the date of the deposit of first Instalment till the period as specified in the AOF.
- j. "RBI" means Reserve Bank of India.
- k. 'Senior Citizen' means an individual who attains 60 year of age.
- B. The effective date of the Deposit/s shall be the date on which Standard Chartered Bank gets clear funds of the first Instalment into the Recurring Deposit Account of the Depositor/s. Recurring Deposit cannot be open for future date.
- C. The minimum Instalment to be deposited by the Depositor/s shall be INR 1000/- (Rupees One Thousand only), which can be increased in multiples of INR 100/-. The Depositor/s shall, at the time of opening the Account, stipulate the Instalment amount and the tenor. The Instalment amount and tenor cannot be altered subsequently. Maximum instalment is restricted to INR 1,00,000/- (Rupees One Lakh only).
- D. Instalment to be deposited in Recurring Deposit Account should be by way of Standing Instructions (SI) from the Depositor/s Standard Chartered Bank's savings account only. Instalment for any calendar month must be paid on or before the last working day of that particular calendar month. Instalment must be paid / cleared on the agreed instalment date of each month. It cannot be preponed. If Depositor fails to pay the monthly instalment on the agreed date then it will be treated as "Missed" instalment. In case monthly instalment is missed by three times during the tenure of the Recurring Deposit, then the Bank reserves rights to close the Recurring Deposit Account before the maturity. In such case, accumulated principle and accrued interest, if applicable, will be credited to savings account mentioned in the AOF.
- E. Deposit must be maintained for a minimum Tenure of 12 months and further in multiples of 3 months subject to a maximum of 2 years only. No interest shall be paid incase Resident RD gets closed within 3 months period & NRE RD within 1 year.
- F. Interest on the Deposits is calculated as per the applicable rates communicated to the Depositor/s at the time of Account opening / published on website / displayed in the branch. Such interest rates shall be in accordance with RBI directives from time to time. The interest amount shall be paid to the Depositor/s on the Maturity date. Interest will be compounded / applied into Recurring Deposit Account on quarterly basis.
- G. Tax is deducted at source (TDS) on interest on Recurring Deposit held by the resident if the interest paid or payable by the Bank for the financial year exceeds the threshold limit specified by Income Tax Act, 1961. The TDS amount calculated on the accrued interest is remitted to the tax authorities on behalf of the customer by the Bank.
- H. The Deposit shall be due for repayment on the date falling on completion of one calendar month from the date of payment of the last instalment or on completion of the Tenure, whichever is later.
- I. Since Recurring Deposit tenure ranges between 12 to 24 months, interest rate mentioned in rate table on our website for 3 m / 6 m / 9 m are applicable for premature upliftment of the deposit only with additional 1% penalty on it.
- J. Recurring Deposit Account will be closed upon payment of all the stipulated number of instalments. The Deposit together with interest shall be paid to the Depositor(s) by crediting the sum to the Depositor/s Standard Chartered Bank savings bank account as specified in the AOF.
- K. Currently staff rate benefit is not offered on Recurring Deposit.
- L. Deposits and their payments are governed by the law in effect from time to time in India and the Deposits will be payable only at the branch in India where the deposits are placed. Bank shall have the sole discretion to allow the withdrawal of the deposits at any other branch in India. Bank shall not be liable to pay the proceeds of the Deposits at any branch or office (including the head office) outside India. In the event of any failure on the Depositor/s part to comply with all or any of the guidelines/rules/law laid down by RBI, the Bank, Government of India or any other duly constituted regulatory body or authority, the Depositor/s shall indemnify the Bank of any loss or damage that may be caused to the Bank. Bank may adopt such action, as it deems fit on the happening of such event.
- M. Standard Chartered Bank reserves the right to revise the terms and conditions contained herein and shall notify the Depositor/s of such revised terms and conditions. Such revised terms and conditions shall then be binding on the Depositor/s.

Nomination form DA1 (Mandatory for individual accounts)

Nomination under Section 45ZA of the Banking Regulation Act, 1949 and Rule 2(1) of the Banking Companies (Nomination) Rules, 1985 in respect of bank deposits.

/We nominate the following person to whom in the event of my/our/minor's death the amount of this deposit in the account maybe returned by

Standard Chartered Bank _____ branch

| Nominee Name & Relation with depositor | Nominee Address | Age | DOB (if minor**) | Nominee Name to be printed on the deposit confirmation advise |
|--|-----------------|-----|------------------|---|
| | | | | <input type="checkbox"/> Yes <input type="checkbox"/> No |

Guardian Details (strike if not applicable)

**As the nominee is a minor on this date, I/we appoint (Name, Address & Age) _____

to receive the amount of the deposit/in the account on behalf of the nominee in the event of my/our/minor's death during the minority of the nominee.

| Primary Deposit holder | 2nd Deposit holder | 3rd Deposit holder | 4th Deposit holder |
|------------------------|--------------------|--------------------|--------------------|
| <Sign> | <Sign> | <Sign> | <Sign> |