

PERSONAL LOAN TOP-UP REQUEST

1

I, _____ would like to top up my Personal Loan.

Salary Account No.	<input type="text"/>	Outstanding Loan Balance (NGN)	<input type="text"/>
Bank Verification No.	<input type="text"/>	Gross Loan Amount (NGN)	<input type="text"/>
Tenor	<input type="text"/> Months	Sourcing ID	<input type="text"/>
Additional Facility Amount (NGN)	<input type="text"/>	Branch Code	<input type="text"/>
Relationship Number	<input type="text"/>	Name of Employer	
Approved personal loan interest rate for company %	<input type="text"/>	Address of Employer/ Business (for Self Employed)	
Nationality		Other Nationalities	<input type="text"/>

2 Declaration

By signing these general terms:

- 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.
- You represent and warrant that all information (including any document) 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.
- You represent and warrant that you have power and all necessary authorizations to own your assets and carry on any business you conduct, to enter into each of our banking agreements and any other arrangements with us and to comply with your obligations and exercise your rights under them.
- You consent to each of Standard Chartered Bank PLC and its subsidiaries (Standard Chartered Investment Services (SCIS) for investment products) 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 Nigeria or outside) for the purposes of providing any service to you in connection with this application or an application for Investment Services (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-participants in relation to any of our obligations under our banking agreement between us, or assignees, novate 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 where the disclosure is in connection with the use of a card, any authorized person or any security provider; anyone we consider necessary in order to provide you with the services in connection with an account
- Subject to applicable local laws, you consent for Standard Chartered PLC or any of its affiliates (collectively 'the bank') to share your information with domestic and overseas regulators or tax authorities where necessary to establish your tax liability in any jurisdiction. Where required by domestic or overseas regulators or tax authorities, you consent and agree that the Bank may withhold from your account(s) such amounts as may be required according to applicable laws, regulations and directives.
- You undertake to notify the bank within 30 calendar days if there is a change in any information which you have provided to the bank. You have read and understood or have been explained to (in the language you understand), our Personal Loan Terms- <https://www.sc.com/ng/download/Personal-Loans-Terms-pdf>. They are available on our website at www.sc.com/ng or call us on +234 1 270 4611 for a physical copy.
- You agree to be bound by them when using any product we may provide you with. 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, authorizations, consents and waivers and agree to limitations on our liability. Please click on the link to access the banking terms, product features and the tariff guide - <https://www.sc.com/global/av/ng-tariff-guide-new.pdf>
- You agree that we have the right to set off the amount held against funds in any of your accounts with us or with other banks for any facility (ies), that has been granted to you by us, in the event of default. You authorize 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.
- You have been provided with all the information on the product and have been given sufficient time to consider the suitability of the product before signing up. This document is for your convenience and does not replace the Personal Loan Product Terms and Conditions.
- The interest rate on your Personal Loan will be calculated on a reducing balance and you will be charged a one-off management fee of 1% of the disbursed loan amount. This is not taken upfront but spread evenly over the tenor of the loan and recouped on a monthly basis. Should you require a top up, you will be charged 1% of the top up amount as facility enhancement fee.
- Where repayment on your loans and advance, is not made seven (7) days or more past its due date, you will be charged a penal fee of 1% of the total amount due, in addition to the current rate of interest.
- We will debit your Current/Savings Account for the instalment amount on the instalment due date. If yours is a scheme loan, then your employer will deduct the monthly instalment from your salary and remit the funds to Standard Chartered Bank. [Please note that this repayment arrangement cannot be cancelled without the Bank's express instruction]. Your personal loan is subject to interest from the day it was disbursed. If the first instalment is 30 days after the date of disbursement of the loan, then the interest for the period greater than the 30 days will be collected before disbursement
- As required by law, we will share your credit data with credit bureau or other regulators and obtain your credit bureau reports from the bureau agencies before underwriting your loan. Should your loan be approved, the cost of the bureau reports will be deducted from the loan management/facility enhancement fee. Where the loan is not approved your account will be debited for the cost of credit report directly.
- Non payment of monthly dues will translate into blocking of your account/ card with us, negatively impact your credit rating and may affect your access to future loans from any reputable lending institution.
- You certify that all the information provided above is true, correct and complete and hereby authorise the Bank to make any enquiries considered necessary and appropriate for the purpose of evaluating this application. The credit reference and fraud prevention agencies may use your information whether or not the application proceeds successfully;

For any queries and/or feedback you may get in touch with us on +23412704611 or Email: clientcard.ng@sc.com or visit any of our branches

3 Facility Terms Acceptance

I hereby agree that I have read and accepted the Terms and Conditions applicable to the Loan Top Up, therefore allowing Standard Chartered Bank to process my application and credit my account with the Loan Top Up amount on my account. I also accept that the Terms and Conditions on my existing loan continue to apply.

Signature

Applicant's Name

Date