



standard
chartered

BUSINESS BANKING CASH BACKED FACILITY

1 Entity Details

Company Name	<input type="text"/>		
RC No.	<input type="text"/>	Number of Years in operation	<input type="text"/> YEARS
Company Account Number	<input type="text"/>	Account Currency	NGN <input type="checkbox"/> USD <input type="checkbox"/> EUR <input type="checkbox"/> GBP <input type="checkbox"/>
Annual Turnover	NGN <input type="checkbox"/> USD <input type="checkbox"/> EUR <input type="checkbox"/> GBP <input type="checkbox"/>	Current Year to Date	<input type="text"/>
Net profit before tax	NGN <input type="checkbox"/> USD <input type="checkbox"/> EUR <input type="checkbox"/> GBP <input type="checkbox"/>	Current Year to Date	<input type="text"/>
Previous Year Turnover	<input type="text"/>	Previous Year Net Profit after Tax	<input type="text"/>
TIN Number	<input type="text"/>	Estimated group Annual Turnover (if applicable)	<input type="text"/>
Is the entity part of a group entity?	YES <input type="checkbox"/> NO <input type="checkbox"/>	IF YES, PLEASE PROVIDE GROUP ENTITY NAME	<input type="text"/>
Has your business address changed	YES <input type="checkbox"/> NO <input type="checkbox"/>	IF YES, PLEASE PROVIDE NEW ADDRESS BELOW	<input type="text"/> <input type="text"/>

Major product lines/services "This is a list of client's goods or services as it may apply"		Major raw materials "This is a list of raw materials used in the production of finished goods (if applicable)"	
Name	% of Sales	Name	% of Purchases

2 Which Trade and Lending Products Would You Like To Apply For?

"Here, you are expected to tick the applicable lending product(s) you are applying for"

Import Facility	Currency	Amount	Tenor in days
<input type="checkbox"/> Import LC Cash Covered	<input type="checkbox"/> NGN <input type="checkbox"/> USD <input type="checkbox"/> Other _____	_____	_____
<input type="checkbox"/> Import LC & Import Loan	<input type="checkbox"/> NGN <input type="checkbox"/> USD <input type="checkbox"/> Other _____	_____	_____
<input type="checkbox"/> Import Invoice Financing	<input type="checkbox"/> NGN <input type="checkbox"/> USD <input type="checkbox"/> Other _____	_____	_____
<input type="checkbox"/> Other (specify) _____	<input type="checkbox"/> NGN <input type="checkbox"/> USD <input type="checkbox"/> Other _____	_____	_____

Export Facility	Currency	Amount	Tenor in days
<input type="checkbox"/> Export LC Financing (CBN)	<input type="checkbox"/> NGN <input type="checkbox"/> USD <input type="checkbox"/> Other _____	_____	_____
<input type="checkbox"/> Export Invoice Financing	<input type="checkbox"/> NGN <input type="checkbox"/> USD <input type="checkbox"/> Other _____	_____	_____
<input type="checkbox"/> Pre-shipment Financing	<input type="checkbox"/> NGN <input type="checkbox"/> USD <input type="checkbox"/> Other _____	_____	_____
<input type="checkbox"/> Other (specify) _____	<input type="checkbox"/> NGN <input type="checkbox"/> USD <input type="checkbox"/> Other _____	_____	_____

Working Capital	Currency	Amount	Tenor in days
<input type="checkbox"/> Overdraft	<input type="checkbox"/> NGN <input type="checkbox"/> USD <input type="checkbox"/> Other _____	_____	_____
<input type="checkbox"/> Short-term loan (max 180days)	<input type="checkbox"/> NGN <input type="checkbox"/> USD <input type="checkbox"/> Other _____	_____	_____

Others	Currency	Amount	Tenor in days
<input type="checkbox"/> Guarantee	<input type="checkbox"/> NGN <input type="checkbox"/> USD <input type="checkbox"/> Other _____	_____	_____
<input type="checkbox"/> Standby LC	<input type="checkbox"/> NGN <input type="checkbox"/> USD <input type="checkbox"/> Other _____	_____	_____
<input type="checkbox"/> FX Forwards	<input type="checkbox"/> NGN <input type="checkbox"/> USD <input type="checkbox"/> Other _____	_____	_____
<input type="checkbox"/> Credit Card*	<input type="checkbox"/> NGN	_____	_____

Total facilities requested NGN USD Other(____)

"The summation in figures of the different facilities applied for in applicable currency."

Facility Purpose

2A Overdraft

Account Number to link overdraft*

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"This is details of the account where the OD limit will be maintained in cases where OD is part of facilities requested."

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

2B FX Forwards

Sales in Foreign Currency			Purchases in Foreign Currency		
Currency	Amount	Payment Terms	Currency	Amount	Payment Terms

3 Details of Collateral Offered As Security

"You are required to input the account details where the pledged cash is or will be warehoused. In case of BG and SBLC, kindly indicate the guaranteed amount and name of bank providing the guarantee."

Security Type		Currency	Amount	Details
Cash	Debit Current Account			A C C O U N T N U M B E R
	Lien Term Deposit (LCY)			A C C O U N T N U M B E R
	Lien Term Deposit (FCY)			A C C O U N T N U M B E R
Bank Guarantee				Bank Name:
SBLC				Bank Name:

4 Borrowing(s) With Other Bank(s)

Enter details of your borrowings in other banks(if any) here.

Bank Name	Bank Facility Type	Original Loan Amount	Monthly Loan Instalment	Outstanding Loan Amount	Is Loan Secure?
					<input type="checkbox"/> Yes <input type="checkbox"/> No
					<input type="checkbox"/> Yes <input type="checkbox"/> No
					<input type="checkbox"/> Yes <input type="checkbox"/> No
					<input type="checkbox"/> Yes <input type="checkbox"/> No
					<input type="checkbox"/> Yes <input type="checkbox"/> No

5 List of Major Buyers and Suppliers (applicable if applying for trade facilities)

	Name of Buyer	Location / Country	Years of Relation	Product Traded	% of Sales	Tenor (days)	Currency	Related Party
1								<input type="checkbox"/> Yes <input type="checkbox"/> No
2								<input type="checkbox"/> Yes <input type="checkbox"/> No
3								<input type="checkbox"/> Yes <input type="checkbox"/> No
4								<input type="checkbox"/> Yes <input type="checkbox"/> No
5								<input type="checkbox"/> Yes <input type="checkbox"/> No
6								<input type="checkbox"/> Yes <input type="checkbox"/> No

	Name of Supplier	Location / Country	Years of Relation	Product Traded	% of Purchases	Tenor (days)	Currency	Related Party
1								<input type="checkbox"/> Yes <input type="checkbox"/> No
2								<input type="checkbox"/> Yes <input type="checkbox"/> No
3								<input type="checkbox"/> Yes <input type="checkbox"/> No
4								<input type="checkbox"/> Yes <input type="checkbox"/> No
5								<input type="checkbox"/> Yes <input type="checkbox"/> No
6								<input type="checkbox"/> Yes <input type="checkbox"/> No

Please read and tick the box to accept the Declaration below.

By signing these General Terms and Conditions:

- I/We declare that all particulars and information given in the application form are true, correct and complete and I/we understand and accept that they shall form the basis of any loan/overdraft/trade/facility (collectively "credit facilities") Standard Chartered Bank Nigeria Limited (the "Bank") may decide to grant me/us.
- I/We confirm that there are no insolvency or bankruptcy proceedings against me/us nor have I/we ever been adjudicated insolvent or bankrupt and I/we further confirm that I/we have read the terms and conditions applicable to the credit facilities and all related documents and understood the contents of the same. I/We attest and confirm that the ID, income documentation and other documents submitted to the bank by me/us are genuine and indemnify the bank against any loss arising from any of the documents being found not to be genuine.
- I/We undertake to inform the Bank regarding any change in my/our occupation/business employment/constitution and to provide any further information such as audited financials, proof of income, details of assets that the Bank may require from time to time.
- I/We further agree that my/our credit facility (including the repayment for the credit facilities) shall be governed by terms and conditions of the Bank that are in force and may be amended by the Bank from time to time. I/We am/are aware that the interest or other charges as appropriate will be levied as appropriate.
- I/We further authorise the Bank to credit all sums received by the Bank or standing to the credit in my/our name(s) jointly or severally to the repayment account of the credit facilities necessary.
- I/We acknowledge that the Bank may approve in its sole discretion or specify a lower quantum of facility than that requested for in this application. I/We further agree that the Bank in its sole discretion may reject my application and may retain copies of all supporting documents submitted by me/us.
- I/We acknowledge and agree that the Bank may refer my/our name to a credit or referencing agency/ies and/or make such references and enquiries as the Bank may consider necessary. I/We authorise the Bank to conduct credit checks on me/us (including but not limited to checks with any credit reference agency) and to obtain and verify and/or disclose or release any information relating to me/us, any of my/our account(s) and my/our credit facilities with the Bank from or to any party or source as the Bank may from time to time deem fit at the Bank's own discretion and without any liability or notice to me/us.
- Without prejudice to the Bank's rights to disclose information relating to its customers under any law or regulation or otherwise, I/we consent and/or authorise the Bank to disclose in its absolute discretion as the Bank deems fit, any information and particulars relating to me/us, the Principal(s), the Partner(s), the Director(s), the surety(ies), the Guarantor(s), the Security Provider(s) and/or my account and dealing relationships with the Bank, including but not limited to this application, the details of facilities, transactions undertaken and balances and positions with the Bank to the Bank's head office, branches, representative offices, subsidiaries, related corporations or affiliates worldwide, any credit bureau approved by the relevant authority or office which the Bank is or may become a member or subscriber, the Bank's agents, insurers, contractors, third party service providers, professional advisers, any regulatory, supervisory or other government authority or body, court of law or tribunal, any actual or potential assignee(s) or transferee(s) of any rights and obligations of the Bank, and any other persons for any purpose as the Bank deems fit in the Bank's discretion and I/we hereby acknowledge that each of the above-mentioned entities or persons may at all times disclose my/our information to the Bank and to each other.
- Insofar as the personal information furnished to the Bank in connection with this application belongs to me/us or to the Borrower Principal Partner, Director, Guarantor or their shareholder(s), agent(s), employee(s), director(s), officer(s), authorised person(s) or any other individual(s), I/we warrant that I/we consent to the Bank's collection, holding, storing, use, processing, transfer, disclosure and reporting (directly or indirectly) to any third party of any such personal information provided to the Bank in accordance with this form and/or in the event that the personal information supplied belongs to another individual, that I/we have obtained their consent to the aforesaid. I / We agree that any risks (e.g., non-receipt or disclosure to any unauthorised third party) arising from the sending of the personal information will be fully borne by me/us and that the Bank will not be held responsible in any way for any losses that may be suffered by me/us as a result of the non-receipt or disclosure of the same to any unauthorised third party.

For Sole Proprietor

- "I, the undersigned, declare that I am the sole Proprietor and, until written notice from me to the contrary, please regard me as the sole proprietor and honour only my signature as binding for the firm".

For Partnership

- We the undersigned, carrying on the business in partnership, request you, until written notice from us to the contrary:-
 - To regard us as partners, and
 - To honour our respective signatures on behalf of the partnership shown below as authorised signatories for the partnership
- We shall advise you of any change in constitution or the authorised signatory. We hereby irrevocably declare that all the partners will be liable to you jointly and severally on any obligations which may be standing in the partnership name in your books on the date of receipt of such notice, and until all such obligations shall have been liquidated.

6 Authorised Signatories

Authorised Signatory

Name: _____

Designation: _____

Date:

D	D
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M	M
---	---

Y	Y	Y	Y
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Authorised Signatory

Name: _____

Designation: _____

Date:

D	D
---	---

M	M
---	---

Y	Y	Y	Y
---	---	---	---

Authorised Signatory

Name: _____

Designation: _____

Date:

D	D
---	---

M	M
---	---

Y	Y	Y	Y
---	---	---	---

Authorised Signatory

Name: _____

Designation: _____

Date:

D	D
---	---

M	M
---	---

Y	Y	Y	Y
---	---	---	---

7 For Bank Use Only

RM/Sales Person's Name: _____

Signature: _____

RM Code/Peoplewise ID: _____

Date:

D	D
---	---

M	M
---	---

Y	Y	Y	Y
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