

# Personal Loan and Credit Card Form

For Existing Standard Chartered Bank Customers

[sc.com/ng](https://sc.com/ng)

## 1 Please tell us about yourself

Title:  Mr.  Mrs.  Ms. Others: (Please specify)

Indicate your full name and surname as it appears on your government ID

S u r n a m e

F i r s t N a m e

M i d d l e N a m e

Gender  Male  Female

Marital Status  Married  Single Others: (Please specify)

Date of Birth Y Y Y Y M M D D Country/Place of Birth

Please indicate your Salary/Current Account No.  State/LGA

Bank Verification No.  Qualification/Educational Level

No. of Dependants  No. of Children

Nationality  Other Nationalities

Country of Residence

## 2 Spouse / Next Of Kin Details

Full Name

Relationship  Date of Birth: Y Y Y Y M M D D

Gender  Male  Female Mobile

Email address

Full residential address

N O S T R E E T

N E A R E S T B U S S T O P C I T Y

L G A S T A T E

State  Country

## 3 Contact Details

Telephone Number (office)  Network Provider

Telephone Number (mobile)  Network Provider

Email address

Full residential address

N O S T R E E T

N E A R E S T B U S S T O P C I T Y

L G A S T A T E

Postal Address

Type of Residence  Self Owned  Rented  Company Owned

Length of Stay at Present Address  Years  Months

## 4 Employment / Business Details

Name of Employer

Duration at current Organization  Year(s)  Month(s)  Salary/Income Receipt Date  Currency

Address of Employer/ Business (for Self Employed)

Monthly Income  Gross Income

Other Income  No. of years with Present Employer

Years of Experience  Financial Position / Net Worth

**5 Do you have any Loans with any lender(s) e.g. Other Banks, Microfinance or Loan Companies**

Type of Facility	Total Amount Borrowed	Outstanding Loan Amount	Monthly Repayment	Name of Bank/Financial Institution	You may be eligible for a better deal. Would you like to transfer this loan to SCB (YES/NO)

**6 What would you like to apply for?**

Product/Solution	Based on Salary	Based on Cash Flow	Based on AUM	Cash Secured	Corporate Guarantee	Other (Specify below)

Personal Loan  New Loan  Top Up  Balance Transfer  Total Amount Required for External Loan Balance Transfer (NGN)

Total Loan Amount Required (NGN)  Tenor (Months)

Purpose of Loan

Visa Credit Card Type  Platinum  Gold  Repayment Amount Option  Minimum Amount Due  Total Amount Due

Credit Card Repayment Mode  Debit my Account monthly on the due date  Account Number

Limit Required

Name as it should appear on your Debit / Credit Card

Mother's Maiden Name

**7 Authorization to set off against Accounts in other Banks**

I hereby pledge to fund my account for my monthly loan and/or credit card repayment. However, in the event that my account is not funded for my due repayment obligations, I authorize the Banks to debit any or all of my other account(s) in Standard Chartered Bank and my underlisted accounts in other Banks for the value of the repayment amount, 7 days after the due date.

Bank	Account Number	Branch Address

**8 Please consider these valuable services**

E-statement for any of our products will be sent to your preferred email address as indicated in Section 2 of the form. We will not send physical statements unless indicated below. The default frequency for sending out the E-statements on our products will be monthly unless otherwise stated below.

Paper Statement (Bank Account)  Yes  No  Frequency  Monthly  Quarterly

I would like to be informed about promotions, products and services that Standard Chartered Bank, or its strategic partners, may offer through email and any other medium the bank wishes to use

**9 References**

Title:  Mr.  Mrs.  Ms.  Others: (Please specify)

First Reference Name

Residential Address

Email Address

Relationship  No of Years Known

Contact Phone Number

Employer Name

Employer Address

Name of Bank

Bank Account Number  BVN

Title:  Mr.  Mrs.  Ms. Others: (Please specify)

Second Reference Name  S u r n a m e   
 F i r s t N a m e  M i d d l e N a m e

Residential Address

Email Address

Relationship  No of Years Known

Contact Phone Number

Employer Name

Employer Address

Name of Bank

Bank Account Number  BVN

**10 Declaration**

**By signing these general terms:**

1. 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.
2. 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.
3. 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.
4. 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; any one we consider necessary in order to provide you with the services in connection with an account.
5. 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.
6. 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>, Credit Card Terms - <https://www.sc.com/ng/download/Credit-Card-Terms-pdf> which forms our banking agreement. They are available on our website at [www.sc.com/ng](http://www.sc.com/ng) or call us on +234 1 270 4611 for a physical copy.
7. 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>
8. 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.
9. 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.

**Personal Loan**

10. 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.
11. 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.
12. 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

- 13. 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.
- 14. 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.
- 15. 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;

**Credit Card**

- 16. The credit limit assigned on the card will be at the sole discretion of the Bank and shall be inclusive of the credit limit of the supplementary Cardholder (if applicable). The credit limit can be increased, decreased or blocked at the Bank's discretion. The limit assigned is subject to any cash withdrawal and/or transaction limit set by the Central Bank of Nigeria from time to time.
- 17. Your card will be blocked ninety days after you have received it, if you have not activated it by then. In addition, the cost of card will be passed to your Current/Savings account. You will be charged N1,000 (one-off) as Issuance fees when your card is created. This cost is also applicable to renewal or replacement card.
- 18. Your credit card will be charged 3% per month on purchases not cleared within your 50 day interest free period and 4% per month on cash withdrawal charged from the date of the transaction until the date of full repayment.

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

**11 Facility Terms Acceptance**

I hereby confirm that I have read and understood the Terms and Conditions of this facility and I willingly accept and agree that the facility will be fully repayable immediately should my salary deposits be moved to another bank, or should my salary deposits not occur for a period of 90 days.

Signature \_\_\_\_\_ Applicant's Name \_\_\_\_\_ Date \_\_\_\_\_

**12 For Bank Use Only (Complete as applicable for Loans)**

Sales Person's Name

Sourcing ID  Signature \_\_\_\_\_

Referral Person's Name

Referral ID

Sales / Branch Manager's Name

Sales / Branch Manager's Name \_\_\_\_\_

Approved personal loan interest rate for company %  Application Source

**13 To be Completed by Branch**

Account Number  Relationship Number

Master Number  GL Department

Branch Code  ISIC Code

Country Code  Employer Code   
(For Salaried applicants only)

Segment Code