



## **PRIORITY BANKING SERVICES AND PRIVILEGES INTERNATIONAL TERMS AND CONDITIONS**

In these terms and conditions, “you” refers to you, your joint account holder or your authorised person who are Priority Banking customers of Standard Chartered Group. The additional services we provide to you as a Priority Banking customer are governed by these terms and conditions.

### **1. Membership**

**1.1.** You will need to meet our eligibility criteria to become a Priority Banking customer. Your admission to Priority Banking membership is at our discretion. We may end your Priority Banking membership at any time and will notify you.

**1.2.** Your Priority Banking membership will be valid for one year from the date you become a Priority Banking member. The renewal of your Priority Banking membership for each following year is subject to you fulfilling the eligibility criteria and is at our discretion.

**1.3.** You may end your Priority Banking membership by giving us written notice.

### **2. Eligibility criteria for Priority Banking**

You can find out the current eligibility criteria by contacting your relationship manager, via phone banking, visiting our branches or from the Standard Chartered Bank website in your country.

### **3. Fees and charges**

**3.1.** We may charge you fees for providing you with Priority Banking services. The fees are set out in the Priority Banking tariff sheet and may change from time to time. You can request for a copy of the Priority Banking tariff sheet or the specific charges for a particular Priority Banking service by contacting your relationship manager, via phone banking, visiting our branches or from the Standard Chartered Bank website in your country.

**3.2.** As a Priority Banking customer, you must meet our eligibility criteria. If you fail to meet our eligibility criteria, we may impose a fee and will deduct the fee from you.

### **4. Eligibility criteria for Priority Banking**

You consent to each member of the Standard Chartered Group, its officers, employees, agents and advisers disclosing information relating to you (including details of the accounts, products or any security) to our head office and any other member of the Standard Chartered Group in any jurisdiction and anyone we consider necessary in order to provide you with Priority Banking services.



## **5. Priority Banking Services**

Priority Banking services may not be available in all countries and are subject to local regulations. We may vary or withdraw the services at any time. You can find out the current services available to you by contacting your relationship manager, via phone banking, visiting our branches or from the Standard Chartered Bank website in your country.

### **5.1. Household recognition**

**5.1.1.** The admission of your family members to Priority Banking membership is subject to your family members holding eligible accounts with us and you notifying us of their accounts. We may end your family members' Priority Banking membership at any time and will notify you

**5.1.2.** The Priority Banking membership of your family members will be valid for one year from the date you become a Priority Banking member. The renewal of the Priority Banking membership of your family members each year is subject to you fulfilling the eligibility criteria.

### **5.2. Global recognition**

**5.2.1.** The Global Recognition service is not available in all countries.

**5.2.2.** The Global Recognition service is subject to you notifying us in writing of the details of the accounts you hold with us in each country.

**5.2.3.** The Global recognition service is only available to your family members who have been admitted to Priority Banking membership through household recognition.

### **5.3. Preferential foreign currency exchange**

Preferential currency exchange rates are only available in countries where we offer preferential foreign exchange rates for local Priority Banking customers.

### **5.4. Pre-arrival account opening**

You must provide us with all documents necessary for opening the account overseas and pre-arrival account opening is subject to the regulations of the country in which you wish to open an account.

### **5.5. Global Link**

The Global Link service is provided subject to the terms in the Global Link Guidelines. These guidelines are available when you access SCB On-line Banking.



#### **5.6. Free international fund transfers**

You will receive a fee rebate within approximately 7 working days of the date of the transaction. We will waive upfront handling commission and cable charges. However, you will still need to pay the fees imposed by other banks and any other charges. We may charge you for certain international fund transfers. You can find out about any other charges by contacting your relationship manager, via phone banking, visiting our branches or from the Standard Chartered Bank website in your country.

#### **5.7. Emergency cash**

You may withdraw the local currency equivalent of up to US\$5,000 when using the Emergency Cash service. The Emergency Cash service is subject to terms contained in the Emergency cash application form.

#### **5.8. Services provided by third parties**

From time to time we may introduce you to other Priority Banking privileges and service provided by third parties. Any services provided by third parties are subject to their terms and conditions and we will not be liable for any loss you incur in connection with such services.