



# Getting started is easy with a convenient, all-in-one application.

With this application, we make it easier and hassle-free for you to apply for our comprehensive range of banking products and services.

## 1 Please tell us about yourself

### Mandatory fields

Salutation / Title  Mr  Ms  Dr  Other \_\_\_\_\_ (please specify)

Full Name as in NRIC/Passport \_\_\_\_\_

Email Address (Compulsory) \_\_\_\_\_

Required for eStatements (where applicable). Official correspondence may be sent to this e-mail address.

### Identity Document

Type  Passport  Country Identity Document / Card  Other \_\_\_\_\_ (please specify)

Identity Document Number \_\_\_\_\_

Date of Birth  /  /  Nationality \_\_\_\_\_

Please check "✓" Yes or No for each of the following questions:  
 1) Are you a U.S. Resident? Yes  No   
 2) Are you a U.S. Citizen? Yes  No   
 3) Are you holding a U.S. Permanent Resident Card (Green Card)? Yes  No   
 Do you hold more than 1 nationality/ citizenship? Yes  No

If yes, please list ALL nationalities / citizenship held \_\_\_\_\_

### Tax Residence Information

Please indicate (i) the country where you are resident for tax purposes and (ii) your Taxpayer Identification Number or functional equivalent (hereafter referred to as 'TIN') for each country indicated.

If you are a resident for tax purposes in more than three countries, please use a separate sheet. If a TIN is unavailable please provide reason A, B, or C where appropriate:

- Reason A: The country where you are resident does not issue TINs to its residents
- Reason B: You are otherwise unable to obtain a TIN (please explain why you are unable to obtain a TIN in the below table if you have selected this reason)
- Reason C: No TIN is required (note: only select this reason if the authorities of the country of residence for tax purposes entered below do not require the TIN to be disclosed)

Country of Residence for Tax Purposes	TIN	If no TIN is available, enter Reason A, B, or C	Explanation why there is no TIN for Reason B

Where your Country of Tax Residence is Singapore, your TIN is either your "NRIC" or your "FIN" as relevant

Are you an existing customer?  Yes (Please go to section 2 if there is no change in your particulars)  No (Please complete the fields below)

### Telephone Numbers (Please provide a minimum of 2 numbers)

Country	Area Code	Number
Residential	<input type="text"/>	<input type="text"/>
Office	<input type="text"/>	<input type="text"/>
Mobile	<input type="text"/>	<input type="text"/>

A mobile phone number is required for receiving an Additional Logon Pin (ALP) via SMS. An ALP is needed for each logon to Online Banking. For overseas mobile phone numbers, please provide your country code and area code.

Country of residence \_\_\_\_\_ Country of birth \_\_\_\_\_ Town or City of Birth (Optional) \_\_\_\_\_

Residential Address in Singapore \_\_\_\_\_

Postal Code

Alias(es) (if any others) \_\_\_\_\_

### For foreigners, please provide:

Overseas Residential Address \_\_\_\_\_

City: \_\_\_\_\_ Country: \_\_\_\_\_

Gender  Male  Female

Marital Status  Married  Single  Other

Education Status  Primary School  Secondary School/ GCE O Levels/ GCE A Levels  Diploma  Graduate  Post Graduate  Technical Certificate  Not Applicable

Nature of Employment  Salaried  Self-employed  Other \_\_\_\_\_ (please specify)

Name of Employer / Name of Business (for self-employed) \_\_\_\_\_

Annual income (indicate Currency) \_\_\_\_\_

### Nature/Type of business

- Audit/Accounting  Catering/Restaurant/Bar  Central & State Ministry
- Construction  Finance/Banking  Manufacturing
- Real Estate Agent  Telecommunication  Transportation
- Wholesales  Others \_\_\_\_\_ (please specify)

Occupation / Designation \_\_\_\_\_

Mailing Address in Singapore (select 1 only)  Singapore Residential Address

Overseas Residential Address  Others (please specify below) \_\_\_\_\_

Postal Code

We will update this across all your accounts with us, except for joint deposit accounts with 'and' signing condition.

Tick here to update for this application only. (Applicable only if you have selected 'Other' in the above)

## 2 Which account would you like to apply for?

SGD accounts:	I would like to apply for	I would like to receive a chequebook* for	Foreign Currency accounts:	I would like to apply for
eSaver (507)	<input type="checkbox"/>	NA	USD\$Saver (335)	<input type="checkbox"/>
eSaver Kids! (509)	<input type="checkbox"/>	NA	USD High (332)	<input type="checkbox"/>
MyWay Savings (516)	<input type="checkbox"/>	NA	FCY\$Saver (334)	<input type="checkbox"/>
Unlimited\$Saver (504)	<input type="checkbox"/>	NA	Current* (407)	<input type="checkbox"/>
Bonus\$Saver (337)	<input type="checkbox"/>	<input type="checkbox"/>	Cheque and Save* (310)	<input type="checkbox"/>
SuperSalary (318)	<input type="checkbox"/>	<input type="checkbox"/>	Time Deposit (601)	<input type="checkbox"/>
XtraSaver (331)	<input type="checkbox"/>	<input type="checkbox"/>	Others : _____	<input type="checkbox"/>
Cheque and Save (324)	<input type="checkbox"/>	<input type="checkbox"/>	Please indicate currency : _____	
Time Deposit (604)	<input type="checkbox"/>	NA		
Others : _____	<input type="checkbox"/>	<input type="checkbox"/>		

\*Note: The first booklet is free and subsequent booklet will be charged at \$15 each.

### Source of funds

- Salary  Sale of assets  Investment  Savings
- Inheritance  Business  Rent  Others \_\_\_\_\_ (please specify)

### Purpose of account

- Savings  Loan Repayment  Transactional  Business
- Investment  Payroll  Others \_\_\_\_\_ (please specify)
- I confirm that I am the beneficial owner of this account. (The account cannot be opened if this box is not ticked)

Beneficial owner includes:

- (1) for individuals, the person who ultimately owns or controls the operation of the account, or
- (2) the ultimate person behind a transaction being conducted, or
- (3) for corporate or unincorporated bodies, the person exercising ultimate effective control over the entity.

If you have selected a Time Deposit product, you must open and/or maintain a new/ existing Standard Chartered Current/Cheque/Savings Account (subject to applicable fees and charges, such as fall-below fees and/or account maintenance fees). Please complete the following fields:

### Tenor of Deposit

3 months  6 months  12 months  15 months  18 months  Other: \_\_\_\_\_

Currency: \_\_\_\_\_ Amount: \_\_\_\_\_

Please credit my/our new Time Deposit by debiting my/our Standard Chartered Account No \_\_\_\_\_

Interest payment instructions  Credit to account  Capitalise with principal

Renewal instructions  Renew principal plus interest  Renew only principal

Do not renew but credit to account on maturity

Standard Chartered account number into which principal and / or interest are to be credited:

Insurance Products  I am interested to find out more about insurance products. By ticking this box, I consent to the disclosure of information to the insurers for them to contact me to discuss the suitability of insurance products and explain the product benefits.



### 3 Would you like a joint account? (Not applicable for Child Accounts and Personal Line of Credit / Salary Advance / Preferred Line of Credit / Overdraft)

**Yes** (Please complete this section)       **No** (Please complete section 5)

Account Operating Authority  
 Anyone of us     All of us     Other \_\_\_\_\_ (please specify)

For conversion of existing Account to Joint Account

Account to be converted \_\_\_\_\_  
 Account No. \_\_\_\_\_

Relationship to Main Applicant \_\_\_\_\_

**Mandatory fields**

Salutation / Title     Mr     Ms     Dr     Other  
 Full Name as in NRIC/Passport \_\_\_\_\_

Alias(es) (if any others) \_\_\_\_\_

Country of residence      Country of birth      Town or City of Birth (Optional)

Please check "✓" Yes or No for each of the following questions:  
 1) Are you a U.S. Resident?      Yes       No   
 2) Are you a U.S. Citizen?      Yes       No   
 3) Are you holding a U.S. Permanent Resident Card (Green Card)?      Yes       No   
 Do you hold more than 1 nationality/ citizenship?      Yes       No

If yes, please list ALL nationalities / citizenship held \_\_\_\_\_

**Tax Residence Information**

Please indicate (i) the country where you are resident for tax purposes and (ii) your Taxpayer Identification Number or functional equivalent (hereafter referred to as 'TIN') for each country indicated.  
 If you are a resident for tax purposes in more than three countries, please use a separate sheet.  
 If a TIN is unavailable please provide reason A, B, or C where appropriate:  
 • Reason A: The country where you are resident does not issue TINs to its residents  
 • Reason B: You are otherwise unable to obtain a TIN (please explain why you are unable to obtain a TIN in the below table if you have selected this reason)  
 • Reason C: No TIN is required (note: only select this reason if the authorities of the country of residence for tax purposes entered below do not require the TIN to be disclosed)

Country of Residence for Tax Purposes	TIN	If no TIN is available, enter Reason A, B, or C	Explanation why there is no TIN for Reason B

Where your Country of Tax Residence is Singapore, your TIN is either your "NRIC" or your "FIN" as relevant Identity Document

Type     Passport     Country Identity Document / Card  
 Other \_\_\_\_\_ (please specify)

Identity Document Number \_\_\_\_\_

Date of Birth      Nationality  
 D D / M M / Y Y \_\_\_\_\_

Residential Address in Singapore  
 Same as main applicant     Different from main applicant (Please specify below)

Postal Code \_\_\_\_\_

Are you an existing customer?     Yes (Please go to section 4 if there is no change in your particulars)     No (Please complete the fields below)

Telephone Numbers (Please provide a minimum of 2 numbers)

Country      Area Code  
 Residential    \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_  
 Office      \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_  
 Mobile      \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

▲ A mobile phone number is required for receiving an Additional Logon Pin (ALP) via SMS. An ALP is needed for each logon to Online Banking. For overseas mobile phone numbers, please provide your country code and area code.

Email Address (Compulsory)

Required for eStatements (where applicable). Official correspondence may be sent to this e-mail address.

**For foreigners, please provide:**

Overseas Residential Address

Gender     Male     Female  
 Marital Status     Married     Single     Other  
 Education Status     Secondary     University     Professional     Other  
 Nature of Employment  
 Salaried     Self-employed     Other \_\_\_\_\_ (please specify)  
 Name of Employer / Name of Business (for self-employed) \_\_\_\_\_

Annual income (indicate Currency)

Nature/Type of business

MNC     Uniformed group / Govt     Banking / Finance     Public-listed  
 Manufacturing     Construction     Service     SME  
 Media / PR     Others \_\_\_\_\_ (please specify)

Occupation / Designation

### 4 Please provide details for Child Accounts

Applicant's / Trustee's Relationship to Child / Beneficiary  
 Father     Mother     Other (Not applicable for eSaver Kids!)

Full Name of Child/Beneficiary as in NRIC/Passport \_\_\_\_\_

Identity Document  
 Type     Passport     Country Identity Document / Card  
 Other \_\_\_\_\_ (please specify)

Identity Document Number \_\_\_\_\_

Country of residence      Country of birth      Town or City of Birth (Optional)

Please check "✓" Yes or No for each of the following questions:  
 1) Are you a U.S. Resident?      Yes       No   
 2) Are you a U.S. Citizen?      Yes       No   
 3) Are you holding a U.S. Permanent Resident Card (Green Card)?      Yes       No   
 Do you hold more than 1 nationality/ citizenship?      Yes       No

If yes, please list ALL nationalities / citizenship held \_\_\_\_\_

Gender     Male     Female  
 Date of Birth      Nationality  
 D D / M M / Y Y \_\_\_\_\_

Residential Address in Singapore  
 Same as Applicant / Trustee     Different from Trustee (Please specify below)

Block / House Number \_\_\_\_\_ Unit Number \_\_\_\_\_

Street Name \_\_\_\_\_

Building Name \_\_\_\_\_

Postal Code \_\_\_\_\_

Please complete the Declaration of Trust in Section 7 (Only applicable for eSaver Kids!)



## 6 Declaration

Before you sign or submit this application, please read our Customer Terms, and the other terms indicated in the Declaration section of this form, which are available at any of our branches and on our website. You can request for a hard copy of these terms and conditions by calling us at 1800 747 7000.

### Declaration

By signing or submitting this application:

1. You represent and warrant that all information (including any documents) You have given to us in connection with the application is correct, complete and not misleading. If this is not the case You may be personally liable;
2. You authorise us to verify any of the information You have given to us or Your credit standing from anyone we may consider appropriate (such as Your employer or an authority or credit reference agency);
3. You acknowledge that we may decline Your application without giving You any reason for doing so. If this happens, no contractual relationship arises between us and You and You consent to us retaining all supporting documents submitted by You for the processing of this application, regardless of whether this application is approved or not;
4. You confirm and agree that we may give any information in connection with this application (including Your personal information) to any service provider (whether located in or outside of Singapore) for the purposes of providing any service to You in connection with this application (including data processing);
5. You consent to each of Standard Chartered PLC and its subsidiaries 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 the accounts, products or any security interest) to our head office and any other member of the Standard Chartered Group in any jurisdiction ("permitted parties"); 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; any actual or potential participant or sub-participant in relation to any of our obligations under our banking agreement between us, or assignee, novatee or transferee (or any officer, employee, agent or adviser of any of them); any credit bureau or credit reference agency, rating agency, business alliance partner, insurer or insurance broker of, or direct or indirect provider of credit protection to, any permitted parties; any financial institution which You have or may have dealings for the purpose of conducting credit checks (including in the form of blank references); any court, tribunal or authority (including an authority investigating an offence) with jurisdiction over the permitted parties; a merchant or a member of Visa International or Mastercard International where the disclosure is in connection with use of a card; any authorised person or any security provider; anyone we consider necessary in order to provide You with services in connection with an account;
6. You have, read and understood our Customer Terms, BonusSaver Product Terms, UnlimitedSaver Product Terms, our Current/ Cheque/Savings Account and Time Deposit Terms, Terms and Conditions For Renminbi Denominated Current/Savings Accounts, Time Deposits, And Remittances (the "RMB Terms"), Personal Loan/Personal Line of Credit/Overdraft Terms, our Credit Card Terms and the applicable documents referred to in Part A of our Customer Terms forming our banking agreement which are available at any of our branches and on our website at sc.com/sg and You agree to be bound by them for the use of any product we may provide You with;
7. 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, authorisations, consents and waivers and agree to limitations on our liability;
8. You consent to us contacting You at the address, email address and phone numbers You have provided to us, to give You information on other products and services that we, or our strategic partners, may offer. You further consent to us sharing any of Your information in relation to this application with any of our strategic partners. You may withdraw your consent to marketing at any time.
9. You consent to us sending at Your sole risk, by ordinary mail or other means we deem appropriate, any credit card, all information regarding Your account, personal identification number, all statements of accounts, cheques, Your security codes relating to Your access to the electronic banking services, and any other communications or correspondences addressed to You (collectively "personal information") in accordance to Your addresses on our records;
10. You 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 You and that we will not be held responsible in any way for any losses that may be suffered by You as a result of the non receipt or disclosure of the same to any unauthorised third party;
11. You agree that at Your sole risk, we are authorised but not obliged, to receive any instruction given by or over telephone, mobile telephone, telex, facsimile transmission, telegraph, cable, computer, email or any other electronic equipments, short message services from mobile telephone (collectively "Oral Instructions") from or purporting to be from You without separate verification by us as to the genuineness of the Oral Instructions;
12. You apply for our electronic banking services and acknowledge that Your use of the electronic banking services is governed by our banking agreement and our Electronic Banking Terms and Conditions;
13. You authorise us to debit any of Your accounts maintained with us either singly or jointly with any other person for any arrears, outstanding fees, monthly repayment, accrued interest and all other monies due and payable to us without any further reference to You;
14. You confirm that You are not an undischarged bankrupt and no statutory demand has been served on You at the same time of this application;
15. If You are the Principal Cardholder, You acknowledge that You will be liable for all transactions made using Your card and the supplementary card(s). If You are the Supplementary Cardholder(s), You will be liable for all transactions made using Your supplementary card(s);
16. You ask for a Credit Card to be issued to the Principal Cardholder, the Supplementary Cardholder(s) (if any) as stated in this application and that we renew and replace them until termination. If You request for ATM access, You agree that signing or the using of the card as an ATM card will indicate Your acknowledgement and acceptance of our banking agreement; and
17. If applicable, You ask for a Debit Card to be issued to the Principal Cardholder, and You agree that signing or the using of the debit card as an ATM card will indicate Your acknowledgement and acceptance of our banking agreement.
18. You acknowledge and agree that:
  - (a) the Investment Product Terms, as updated from time to time, are available on our website at sc.com/sg ("IPT");
  - (b) the IPT shall apply to any use of our services in relation to and all transactions in relevant investment products (other than investment linked insurance products) that You deal with or through us;
  - (c) we may open such account(s) as necessary for such transaction or the provision of such services; and
  - (d) the IPT shall not apply to You if You do not enter into any investment products with or through us.
19. You confirm and agree that in addition to the Customer Terms, Current/Cheque/Savings Account and Deposit Terms, Personal Loan/Personal Line of Credit/Overdraft Terms, Credit Card Terms, Investment Product Terms, Mortgage Facility Terms and any other document governing Your banking agreement (including without limitation, any accounts, deposits, credit facilities and investments) with us:
  - (a) subject to applicable local laws, You hereby consent for the Standard Chartered Group or any successors or assigns of all or part of the business of the Standard Chartered Group to share Your information (and in the case of a Child Account, information provided by You relating to any child /beneficiary) with domestic and overseas regulators or tax authorities where necessary to establish Your tax liability in any jurisdiction; and
  - (b) where required by domestic or overseas regulators or tax authorities, You consent and agree that the Standard Chartered Group may withhold from Your account(s) (and where applicable, any Child Account that You are Applicant /Trustee of) such amounts as may be required according to applicable laws, regulations and directives.
20. You authorise us to update your personal particulars and contact details, if they differ from what we currently have on record.
21. You undertake to notify us within 30 calendar days if there is a change in any information which You have provided to us.

### Important Information for Your Preferred Credit Limit for Your Credit Card

You understand and agree that:

22. The approved credit limit for Your credit card(s) in this application will be the overall limit that applies to and is shared among all Your principal credit card(s) with the Bank and all corresponding supplementary credit card(s) authorised by You to be issued on Your account.
23. The approved credit limit will be the lowest of: (a) the specific preferred credit limit You indicated in section 2; (b) the maximum credit limit allowable under prevailing regulations; and (c) such other credit limit as determined by the Bank.
24. In relation to this application, if You are authorising the issue of supplementary credit card(s) on your account, the approved credit limit will also apply to each of such supplementary credit card(s).
25. If You have existing principal credit card(s) and You have authorised the issue of supplementary credit card(s) on Your account in respect of such card(s), the Bank may also require such supplementary cardholder(s) to indicate their preferred credit limit(s) for their supplementary card(s) before determining the approved credit limit since the approved credit limit is an overall credit limit that will also apply to such existing supplementary card(s). You agree that the Bank may contact or may require You to contact such supplementary cardholder(s) for this purpose. Unless stated otherwise, "You" means collectively the account holder, the Principal Cardholder and the Supplementary Cardholder(s) (if any) in this application.

### Important Information for Self Certification applicable to tax requirements

26. You acknowledge that the information You have given us in connection with this application and any related reportable account(s) may be provided, directly or indirectly, to any relevant tax authority, including the tax authorities of the country in which this account(s) is/are maintained and exchanged with tax authorities of another country or countries in which You may be resident for tax purposes pursuant to bilateral or multilateral agreements between governments to exchange financial account information.

27. You certify that You are the Account Holder (or am authorised to sign for the Account Holder) of all of the account(s) to which this Form relates.

28. You undertake to notify us within 30 days of any change in circumstances which affects Your tax residence status or where any information contained herein to become incorrect.

## Important Information for SGD Current/Savings Accounts and SGD Time Deposits

### Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$75,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

Main account holder's / Principal cardholder's / Trustee's signature

Joint account holder's / Supplementary cardholder's signature

Full Name

Full Name

Date

Date

Supplementary Cardholder (Signature)

Full Name

Date

