

## Introductory Letter to the General Business Banking Terms and Conditions

Standard Chartered Bank (Singapore) Limited welcomes this opportunity to provide you with a range of banking products and services. We will be introducing you shortly to our **General Business Banking Terms and Conditions** (the *booklet*) which cover a broad range of core products and services you may expect to utilise during your banking relationship with us. The latest copy of the booklet is available on our website ([sc.com/sg/business/booklet](http://sc.com/sg/business/booklet)). The booklet may be amended and updated by us from time to time.

### If you are new to the bank...

Our customer service officers can speak to you about the available products and services and discuss the next steps to starting your banking relationship with us.

### If you are an existing client...

Our relationship managers can speak to you about any additional products and services you may be interested in. They will also explain how the booklet will apply to your banking relationship with us going forward.

### What products and services are you interested in?

A list of the current products and services available under the booklet can be found on our website ([sc.com/sg/business/booklet](http://sc.com/sg/business/booklet)) – see “*Product Information Sheet – General Business Banking Terms and Conditions*”. These may be amended and updated by us from time to time. Please note that the relevant terms and conditions for products and services contained in the booklet which you have **not** selected, will **only** apply when/if you select such products and services in the future.

### What should I do if I do not see the product or service which I am interested in?

Our booklet covers a broad range of core products and services we commonly expect you to utilise during your banking relationship with us. However, if you would like to apply for a product or service **outside** of those available above, please feel free to inquire with your relationship manager. We will let you know whether we can offer you your desired product or service. It is important to note that different and / or additional documentation may apply to such product or service.

### I am keen to proceed, what next?

Standard Chartered welcomes this opportunity to provide you with our products and services. Please indicate to your relationship manager which products and services you would like to apply for and consider the following steps:

You may be required to download and complete certain documents available from our website ([sc.com/sg/business/booklet](http://sc.com/sg/business/booklet)).

### **For all clients...**

- (a) **General Business Banking Terms and Conditions** – We recommend that you download a copy of the booklet for your future reference. **Please read this document carefully.** We will notify you when the booklet gets updated from time to time.
- (b) **Other product terms and conditions** – Please note that in addition to the General Business Banking Terms and Conditions, additional standalone product / loan terms may apply. We will inform you as and when they apply.
- (c) **Application Forms** – Depending on the products and services, you may be required to submit an application form. Some application forms are available on our website (including our account opening application form). Please speak to your relationship manager, who will be able to let you know which application forms will need to be submitted.
- (d) **Set-up Forms** – Depending on the products and services, you may be required to submit a set-up form as part of your set-up of the products and / or services. Some set-up forms are available on our website (including our Straight2Bank Web set-up form). Please speak to your relationship manager, who will be able to let you know which set-up forms will need to be submitted.

### **If you are new to the bank...**

We will follow up with you on the following general on-boarding documents to be provided back to us, including:

- (a) **Local requirements** – We may request certain local law or regulation documents required for client on-boarding. We will let you know where this is the case.
- (b) **Know Your Customer documents** – We will require key information and documents from you as part of our “*Know Your Customer*” requirements, an integral part of our global effort to combat money laundering, terrorist financing and fraudulent activity.

### More questions?

Should you have further questions on the booklet, our products and services or just general questions on the next steps, please feel free to ask your relationship manager.

We look forward to banking you with Standard Chartered and to meeting your banking needs.

**Standard Chartered Bank (Singapore) Limited** (Reg No.: 201224747C)