

General Business Banking Terms and Conditions – Product Information Sheet

Standard Chartered Bank (Singapore) Limited welcomes this opportunity to provide you with 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. A copy of the booklet is available on our website (sc.com/sg/business/booklet). The booklet may be amended and updated by us from time to time.

We have set out below a list of the products and services covered under the booklet. These set out the primary products and services we believe may interest you during your banking relationship with us. This list however is **not** comprehensive. Should you be interested in a product or service not specifically mentioned below, 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.

	Product / Service	Sub-product / service
1.	Cash Services	<p>Account Services: Apply to open a current, savings and / or deposit account with us, which includes: access to our online banking service “Straight2Bank Web” to manage your account (NOTE: excludes Straight2Bank Access and SWIFT services, for which additional documentation is required) ability to make foreign exchange conversions through your account</p> <p>Payments: Use of our payments services, including (where available) but not limited to: Domestic payments like ACH / RTGS / book transfers / cheques / cashiers' orders / bankers' draft / demand draft / payroll / tax payments / standing instructions and others Cross Border Payments like Outward telegraphic transfers / International bank cheques and others Value added payments solutions like cheque outsourcing / Straight2Bank FX payments and others (NOTE: excludes mobile wallet payments, for which additional documentation is required. Certain services may require additional set-up forms)</p> <p>Collections: Use of our collection services, including (where available) but not limited to: Cash deposits / cheque deposits / inward telegraphic transfer / inward RTGS / direct credits and others Value added collections services like virtual accounts, direct debit processing and others (NOTE: certain services may require additional set-up forms)</p> <p>Fixed or Time Deposits: Apply to place a fixed or time deposit with us (IMPORTANT: you must open a Cash Account with us first before applying for this service)</p>
2.	Trade Service	<p>Apply for our comprehensive range of trade products and services to help you whether you are a buyer or seller of goods and services Includes (where available):</p> <p>Buyer Trade Services documentary letters of credit (including transfer of letter of credit and back-to-back letters of credit) loans against trust receipt / import loans import invoice financing issuance of shipping guarantee</p> <p>Seller Trade Services presentation or other services involving letters of credit documentary collections pre-shipment financing export invoice financing</p> <p>Others Issuance of bank guarantees and standby letters of credit (IMPORTANT: some of these trade services will require you to apply for a credit line with us – please speak to your relationship manager further about this)</p>
3.	Lending Service	<p>Apply for a range of credit facilities which are made available to you Includes (where available): overdraft facilities short term working capital facilities (such as the Business Short Term Loan Facility, Business Instalment Loan Facility and the Guarantee Instalment Loan Facility) long term financing facilities (such as the Business Mortgage Facility and Loan against Property Facility)</p>

	Product / Service	Sub-product / service
4.	FX Service	<p>Apply for a range of foreign exchange services</p> <p>Includes (where available):</p> <ul style="list-style-type: none"> spot foreign exchange transactions forward foreign exchange transactions
		Apply to access our online banking service " <i>Straight2Bank FX</i> " to perform your spot foreign exchange transactions

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

IMPORTANT

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