

Payroll Arrangements

With Standard Chartered Payroll Arrangements, you can now arrange for your monthly salary or savings to be automatically transferred into your SuperSalary or Bonus\$aver account.

Section A: Authorisation Form

To credit your monthly salary into your SuperSalary or Bonus\$aver account.

Section B: Interbank GIRO Form

To transfer your monthly salary or savings from your account with another bank to your SuperSalary or Bonus\$aver account with us.

Instructions

1. Complete and sign either Section A or B for your payroll arrangements.
2. Please ensure that all relevant sections are filled in and that the information provided is correct. Incorrect or missing information may cause a delay in processing.

Important notes

- Processing of your GIRO instruction may take four to six weeks from receipt of your application.
- If you wish to cancel/alter your GIRO instruction, kindly notify the Bank in writing at least one month before the payment due date.

Application requirements

Current / Savings Account SuperSalary / Bonus\$aver / e\$aver

Age

- 18 years and above for SuperSalary, e\$aver
- 21 years and above for Bonus\$aver

Documents required

- A copy of applicant's NRIC (front and back) or Passport
- Any one of the following:
 - Letter from Employer confirming employment status with: Applicant's name and NRIC, company letterhead and stamp; and signed by authorised signatory **OR**
 - Recent (within last 3 months) original utility bill **OR** original other bank statement, reflecting the same address as applicant's NRIC

If you are a Non-Permanent Foreigner Residing in Singapore, a copy of any one of the following issued by Immigration & Checkpoints Authority (ICA) or the Ministry of Manpower (MOM):

- Work Permit
- Employment Pass
- Student Pass
- Dependent's Pass

Credit Card

Age

- 21 - 65 years

Minimum annual income

- Singapore Citizens and Permanent Residents: \$30,000
- Foreigners with Employment Passes: \$60,000

Employment Pass Holders

Foreigners must be holders of P1, P2 or Q type Singapore Employment Passes

For new Standard Chartered Principal Cardholders, please provide the following documents:

1. Identity Documents

Singaporeans/PR : NRIC (front and bank)
Foreigners : Passport (with at least 6 months validity)

2. Income Documents

Salaried Employees/ Partial Commission-based Earners	100% Commission-based Earners	Self Employed
A	C	C
OR		
B	OR	
OR		
A & C	D	
OR		
B & C		

- A:** Latest computerised payslip
- B:** Latest 6 months' CPF Contribution History Statement
- C:** Latest Income Tax Notice of Assessment (NOA)
- D:** Latest 3 months of Commission Statement from the same employer

3. Additional Documents Required for Foreigners only

- a) Copy of Employment Pass
- b) Please provide any **ONE** of the following documents:
 - Latest utility bills (electricity, water, refuse collection), rates or tax bills
 - Latest Bank or Credit Card Statements (e-Statements are acceptable)
 - Copy of rental agreements showing your address
 - Latest mobile phone statements/paid TV statements
 - Letter from employer stating current address
 - Government issued documents stating current address (e.g. IRAS, CPF, ICA)

Ensure clear copies of supporting documents are submitted. Forms not accompanied with required documents or with incomplete information will cause a delay in processing.

Application Form

New Principal Credit Card Applicant + New/Existing Current/Savings Account Applicant/Holder, complete all sections.

Existing Principal Credit Cardholder* + New/Existing Current/Savings Account Applicant/Holder, complete **1, 2, 3, 6, 7** and **9**

If there is any change in your employment or income details, do submit your income documents, complete section 5 and update other field(s) where applicable.

1a Which package would you like to sign up?

- Payroll Account Package: SuperSalary & Unlimited Cashback/ Platinum/MANHATTAN Credit Card
My choice of credit card: Unlimited Cashback – Mastercard® (164) 2504
 Platinum – Visa (002) 5167 Platinum – Mastercard® (100) 5167
 MANHATTAN World – Mastercard® (169) 6059
- Attractive Interest Account Package: Bonus\$aver Account & Bonus\$aver Credit Card (162) 6202

1b Which credit card would you like to apply?

- For new Standard Chartered Credit Card applicants, applying for any of the cards below (except for Business Platinum and Tigerair Mastercard®), you will receive up to \$138 cashback within 30 days from card activation.
- Unlimited Cashback – Mastercard® (164) 2504 Platinum – Visa (002) 5167
 Platinum – Mastercard® (100) 5167 MANHATTAN World – Mastercard® (169) 6059
 SingPost Platinum – Visa (060) 6301 Business Platinum – Visa (076) 5162
 Tigerair Platinum with Future Rewards (FR) Plan - I will earn 360 Rewards Points for my spends and points earned may be used to redeem an e-voucher for a 1 one-way ticket. (114) 6102

1c Which current / savings account would you like to open?

- SuperSalary (318) Bonus\$aver (337) e\$aver (507)

2 Credit Limit (Mandatory)

My Preferred Credit Limit

(This limit will be the overall limit that is shared among all your existing principal credit card(s) with the Bank)

No, I prefer to be assigned the credit limit as determined by the Bank for my credit card(s), and my credit limit(s) for all my other existing non-card credit facilities to remain unchanged.

Yes, I prefer my credit limit for my credit card(s) to be \$ _____, and my credit limit(s) for all my other existing non-card credit facilities to remain unchanged.

You can indicate a preferred credit limit of: (i) up to 4x your monthly income if your annual income is between \$30,000 and \$119,999; or (ii) up to \$250,000 if your annual income is \$120,000 and above.

Please refer to the section titled "Important Information for Your Preferred Credit Limit for Your Credit Card" under the "Declaration" section before indicating your preferred credit card limit.

3 Details (Mandatory)

Full name as in NRIC/Passport

(Please write in capital letters and underline surname)

1 Mr 2 Ms 3 Dr

Name to appear on new credit/debit card(s) (5-19 characters including space)

If this is not provided, the Bank shall have the discretion to decide on the name to appear on your card(s).

01 NRIC 04 Passport No.

NRIC/Passport No.

_____ / DD / MM / YY

Mobile Number (+ country code - area code)

+ _____

This is needed for receiving an Additional Logon PIN (ALP) via SMS to logon to Online Banking. For overseas mobile phone numbers, please provide your country code and area code.

Mailing address in Singapore

Block _____ Unit _____ - _____ Postal Code _____

Street _____

For existing Standard Chartered Cardholders, your credit card statements will be mailed to the address as indicated. If your credit card is on Standard Chartered Bank (Singapore) Limited ("Bank")'s Consolidated Statement, your statement will be mailed to your current address in our records.

Email address

Needed for eStatements (where applicable). Official correspondence may be sent to this email address.

@ _____

4 Personal Details

Gender 1 M 0 F Marital status 1 Married 0 Single 6 Others

Highest Education

1 Primary/Secondary 2 O' Levels 3 A' Levels 4 Diploma
5 University (Bachelors/Master) 6 Professional (Medicine/Law)/MBA 7 Technical Certificate (ITE) 8 None of the above

Nationality

Residential address in Singapore Please tick if same as mailing address

Block _____ Unit _____ - _____ Postal Code _____

Street _____

Residence is 1 Owned 2 Mortgage 3 Rented No. of years in residence _____
4 Employer's 9 Parents'

Other contact number

_____ Home Office

Overseas contact number (+ country code - area code) (For foreigners only)

+ _____

5 Employment Details

Company's name _____ Job status: Salaried/Commission earner

Self-Employed

Job title _____ Years in service _____
_____ Years _____ Months

Nature/Type of business

MNC Uniformed group/Govt Banking/Finance Public-listed Manufacturing
 Construction Service SME Media/PR Others

Are you the sole proprietor, a partner, controlling director or owner (10% shareholding or more) of a company that has an account with the Bank? Yes No

If yes, please provide the name of the company: _____

6 Account information (for current/savings account opening)

Source of funds (if applying for SuperSalary or Bonus\$aver account)

Salary Sale of assets Investment Savings
 Inheritance Business Rent Others _____ (please specify)

Purpose of account (if applying for SuperSalary or Bonus\$aver account)

Savings Loan Repayment Transactional
 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.

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 _____

7 Tax Residence Information (for current/savings account opening)

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 endorsed 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

8 Standard Chartered banking services

SuperSalary Account

Chequebook

I would like a chequebook for my SuperSalary account.

Bonus\$aver Account

Yes, I would like:

- To link and access my Bonus\$aver account with my Bonus\$aver World MasterCard Credit Card.
- A chequebook for my Bonus\$aver account.

Consolidated Statement (applicable to the current/savings account applied on this form only)

I would like a consolidated statement which combines my "Bank" accounts (not applicable to e\$aver, MANHATTAN Platinum and MANHATTAN World Mastercard®).

Electronic Banking Services

You will automatically be subscribed to our Electronic Banking Services, including but not limited to, eStatements and Online Banking.

You may use these Electronic Banking Services after you have activated your credit card. If you wish to unsubscribe from any of the following Electronic Banking Services, please check the relevant boxes below.

Online Banking / Mobile Banking (e.g. SC Mobile (Breeze)) eStatements for this account(s) only

Please refer to Part C of our Customer Terms for the terms and conditions that apply to our Electronic Banking Services.

9 Declaration (Important: Please read and understand before signing)

By signing or submitting this application, I confirm that I have read, understood and agree to be bound by the terms in the Declaration and the Important Information sections set out on the overleaf of this form.

(X)

Main account holder and principal cardholder's signature and date _____

For bank use

CSI CODE: GMM EXB PRB Employer code: _____

Acq/ Sub Chan Code: PY / PY01 (w/o existing card) EC / PY01 (w/ existing card)

ACCOUNT NUMBER (SuperSalary): _____

ACCOUNT NUMBER (Bonus\$aver): _____

ACCOUNT NUMBER (e\$aver): _____

Staff ID: _____ Sourcing/Referral/ Closing ID: _____

Verified by _____ Approved by _____



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). If You have applied for the Unlimited Card, You additionally authorise us and consent to the transfer and disclosure of any information relating to You and your Unlimited Card to EZ-Link and any third party as we and/or EZ-Link may deem necessary for the purpose of and/or in connection with the provision of the EZ-Link Facility and/or the EZ-Reload by Card Facility and the enrolment of your Unlimited Card for the EZ-Reload by Card Facility;
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; EZ-Link and any third party where the disclosure is in connection with the EZ-Link Facility and/or the EZ-Reload by Card Facility and the enrolment of your Unlimited Card for the EZ-Reload by Card Facility; 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, 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, applicable product terms of the card type indicated in this application form 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, tele, 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. You acknowledge and agree that You will be liable for all transactions made using Your card (s) and any supplementary card(s);
16. You ask for Credit Card(s) to be issued to the Principal Cardholder, as indicated in this application and that we renew and replace them until termination. If You request for ATM access, You agree to the credit card(s) applied for;
17. With respect to the credit card(s) applied for:
 - (a) if You have applied for the Unlimited Cashback Credit Card (the "Unlimited Card"):
 - (i) You acknowledge that we have enabled:
 - (A) the stored value facility (the "EZ-Link Facility"), of which EZ-Link Pte Ltd ("EZ-Link") is the holder and operator, on the Unlimited Card; and
 - (B) the automatic top-up facility for the EZ-Link Facility provided by EZ-Link and paid for by You through the debiting of payments from your Unlimited Card (the "EZ-Reload by Card Facility") such that the Unlimited Card will be revalued automatically (by debiting the Unlimited Card account) when the remaining stored value on the EZ-Link Facility incorporated into the Unlimited Card falls below zero or becomes negative;
 - (ii) You authorise us to apply to EZ-Link on your behalf for the EZ-Reload by Card Facility. You understand that, upon activation by You of your EZ-Reload by Card Facility at any TransitLink Ticket Office or at any GTM (General Ticketing Machine) located in Mass Rapid Transit stations and bus interchanges, a default amount of S\$50 or such other sum which we and/or EZ-Link may stipulate from time to time (such default amount or other revaluation amount as notified to You from time to time, the "Revaluation Amount") will be automatically debited from the Unlimited Card account and credited to the EZ-Link Facility incorporated into the Unlimited Card; and
 - (iii) You authorise us to hold and set aside the Revaluation Amount, together with EZ-Link's convenience fee of \$0.25 (if any) or such other amount which EZ-Link may stipulate from time to time for the EZ-Reload by Card Facility, from the available balance in the Unlimited Card account up to the time You activate the EZ-Reload by Card Facility and also when the stored value on the EZ-Link Facility incorporated into the Unlimited Card falls below S\$20 (or such other amount which we and/or EZ-Link may stipulate); and
 - (b) 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.
19. 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;
20. 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, applicable product terms of the card type indicated in this application form 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 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) such amounts as may be required according to applicable laws, regulations and directives.
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 us and (if applicable) all corresponding supplementary credit card(s) earlier authorised/authorised subsequently 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 this application form; (b) the maximum credit limit allowable under prevailing regulations; and (c) such other credit limit as determined by the us.
24. In relation to this application, if You have earlier authorised/authorised 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 had earlier authorised the issuance 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.

"You" means collectively the account holder, the Principal Cardholder 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\$50,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

Payroll Arrangements – Section A (Authorisation Form)

Credit your monthly salary into your SuperSalary or BonusSaver Account.

1 For applicant's completion

I, _____ (Name), _____ (NRIC / Passport), an employee of _____ (“Company”) _____ (Staff ID), hereby authorise Standard Chartered Bank (Singapore) Limited (“Bank”) to take all steps the Bank deems necessary for the purpose of making arrangements with the Company to credit my salary and such other benefits (if any) due to me from time to time (“Salary”) to my Standard Chartered Bank (Singapore) Limited Account No. _____ (“SuperSalary / BonusSaver Account”) with effect from _____ (Date)

and to make any other payroll related arrangements on my behalf (collectively, “Payroll Arrangements”).

I hereby authorise the Bank, on my behalf, to:

- a. Communicate with and give instructions to the Company for the purpose of and/or in relation to the Payroll Arrangements, including but not limited to the change or termination of any current or standing arrangements relating to the crediting of my Salary and other related payroll arrangements;
- b. Deliver to the Company the letter for change of Payroll Arrangements signed by me (“Letter”), and communicate with and give instructions to the Company in relation to the said Letter; and
- c. Disclose any information relating to me and/or my SuperSalary / BonusSaver Account (including but not limited to this Authorisation) to the Company for the purpose of and/or in relation to the Payroll Arrangements.

I unconditionally acknowledge and agree that:

1. The Bank’s role in communicating any change in Payroll Arrangements is performed as a goodwill gesture, and the Bank is not obligated to and may without notice at any time in its sole discretion decline to take any and all steps in relation to Payroll Arrangements and this Authorisation. After the Payroll Arrangements have been implemented, the Bank shall not be required to (but may) take further steps in relation to the Payroll Arrangements;
2. The Payroll Arrangements are subject to the Company’s approval. The Bank does not make any representation or guarantee that the Company will approve the Payroll Arrangements and/or will inform the Bank of such approval;
3. I assume all risks arising from or in connection with this Authorisation (including but not limited to the Payroll Arrangements and the Letter). The Bank is not responsible for any decision I make in relation to the Payroll Arrangements and this Authorisation;
4. This Authorisation shall remain in force until terminated by me in writing. I agree to ratify and confirm everything done or caused to be done by the Bank in relation to the Payroll Arrangements and this Authorisation, and I shall indemnify the Bank against all losses, liabilities, damages, costs, claims or expenses that the Bank may suffer as a result; and
5. The Bank shall not be liable to me or any third party for any loss (whether direct or indirect) I incurred in connection with or arising from the Payroll Arrangement and this Authorisation (including but not limited to any loss I incur as a result of any failure or delay in implementing the Payroll Arrangement or any act or omission of the Bank). However, the Bank is liable for any direct loss to me to the extent it is directly caused by the Bank’s fraud or wilful misconduct.

The terms and conditions of our banking agreement shall continue to apply.

Customer’s Signature

Date

Payroll Arrangements – Section B (Interbank GIRO Form)

Electronic funds collection from other banks into your SuperSalary or Bonus\$aver account

1 For applicant's completion (Please complete all sections in Part 1 only)

Funds transferred from

Debiting Bank	
My/Our account name(s)	
My/Our account no.	
NRIC/Passport no.	

Funds transferred to

Please tick one:

SuperSalary Account Bonus\$aver Account

Bank	Standard Chartered Bank (Singapore) Limited
Customer's name	

Payment type

Transfer amount (\$)	
Frequency of payment	Monthly
Monthly funds transfer date	<input type="text" value="D"/> <input type="text" value="D"/> of every month

Important:

- a) I/We hereby instruct the Debiting Bank to process Standard Chartered Bank (Singapore) Limited's instructions to debit my/our account.
- b) The Debiting Bank is entitled to reject Standard Chartered Bank (Singapore) Limited's debit instruction if my/our account does not have sufficient funds and charge me/us a fee for this. The Debiting Bank may also at its discretion allow the debit even if this results in an overdraft on the account and impose charges accordingly.
- c) I/We consent to the Debiting Bank's and Standard Chartered Bank (Singapore) Limited's collection, use, disclosure and processing of my/our information and particulars in this form, in accordance with applicable laws, for the purpose of processing my/our application and effecting this debit instruction in accordance with applicable laws and otherwise in accordance with the Debiting Bank's or (as the case may be) Standard Chartered Bank (Singapore) Limited's privacy policy.
- d) This authorisation will remain in force until:
 - i. the Debiting Bank's written notice sent to my/our address last known to the Debiting Bank;
 - ii. upon the Debiting Bank's receipt of my/our written revocation; or
 - iii. upon the Debiting Bank's receipt of the notice of expiry from Standard Chartered Bank (Singapore) Limited.
- e) I/We agree to be bound by all terms and conditions in this form and those governing my/our relationship with each of the Debiting Bank and Standard Chartered Bank (Singapore) Limited. If there is any inconsistency, the Debiting Bank's or (as the case may be) Standard Chartered Bank (Singapore) Limited's terms & conditions shall prevail.

(X)

My/Our Signature as per Debiting Bank's signing mandate. For thumbprints, please approach the Debiting Bank with your identification, for verification	Date
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For Standard Chartered Bank (Singapore) Limited's completion

BIC	Standard Chartered Bank (Singapore) Limited's Account No.	Customer reference
S C B L S G S G X X X		P R P 2 0 0 9

For financial institution's completion

To: Standard Chartered Bank (Singapore) Limited

This application is hereby REJECTED (Please tick ✓ accordingly) for the following reason(s):

- | | |
|---|---|
| <input type="checkbox"/> Signature/Thumbprint* differs from Financial Institution's records | <input type="checkbox"/> Amendment(s) not countersigned by customer |
| <input type="checkbox"/> Signature/Thumbprint* incomplete/unclear | <input type="checkbox"/> Wrong account number |
| <input type="checkbox"/> Account operated by Signature/Thumbprint* | <input type="checkbox"/> Other, please specify: |

Name of Bank Officer	Authorised signature/Date
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*Delete where applicable



Important information for SuperSalary

Account closure

S\$30 closure fee will be imposed if your SuperSalary Account is closed within 6 months from the date the account is opened.

Fees and charges

There will be a monthly \$5 fee charged to SuperSalary accounts with no salary/GIRO arrangements from the fourth month after account opening.

Important information for BonusSaver

Please note that

- the BonusSaver Account is governed by Customer Terms, Current/Cheque/Savings Account and Time Deposit Terms, and BonusSaver Product Terms; and
- the BonusSaver World Mastercard Credit Card is governed by Customer Terms, Credit Card Terms, which are available on our website or at any of our branches. You can also request for a hard copy of any of these terms and conditions by calling us at 1800 747 7000

BonusSaver Account

- The total interest rate for the BonusSaver account is a maximum of 3.88% p.a. This includes prevailing interest and bonus interest.
- You will receive bonus interest on the Average Daily Balance (ADB) in your BonusSaver account ("ADB") for a calendar month if you comply with the following requirements ("BonusSaver requirement") in that calendar month:
 - you must be the primary account holder of a BonusSaver account;
 - your BonusSaver World Mastercard debit and/or credit card(s) ("BonusSaver cards") is/are linked to your BonusSaver account;
 - both your BonusSaver account and your BonusSaver card account must be valid and in good standing; and
 - you must have completed transaction(s) in at least one of the following categories from A to D (each a "BonusSaver category")
 - Card Spend - charge a minimum sum of S\$500 or S\$2,000 on qualifying retail transactions to a BonusSaver card in the calendar month (based on posting date)
 - Salary Credit - credit your monthly salary (which shall be no less than S\$3,000 nett) to your BonusSaver account
 - Bill Payment - make minimum of three (3) eligible bill payments (each of a minimum amount of S\$50) in a calendar month from your BonusSaver account
 - Invest/insure - purchase an eligible regular premium insurance policy (with a minimum annual premium of S\$12,000) or an eligible unit trust (with a minimum single subscription sum of S\$30,000)
- The ADB eligible for bonus interest is subject to a cap of S\$100,000 per BonusSaver account. Any ADB in excess of the cap is not eligible for bonus interest. The ADB in excess of this cap will earn prevailing interest only.
- Prevailing interest will be calculated at the end of each day, and bonus interest will be calculated at the end of each calendar month based on the ADB in your linked BonusSaver account for that calendar month.
- We will credit any prevailing interest and bonus interest to your linked BonusSaver account monthly.
- The amounts charged to your linked BonusSaver World Mastercard debit card and BonusSaver World Mastercard credit card will be added up to determine if the minimum amount of S\$500 or S\$2,000 on qualifying retail transactions has been fulfilled. The following transactions are not qualifying retail transactions and will not be taken into consideration when determining such minimum amount: (i) transactions arising from the use of your linked BonusSaver Cards as an ATM card at an ATM or at an EFTPOS or NETS terminal; (ii) balance transfers to your BonusSaver Card; (iii) EasyPay monthly instalments; (iv) online bill payments; (v) income tax payments; (vi) payments to loans or credit facilities or deposit accounts; (vii) payments to the Immigration and Checkpoints Authority, Ministry of Manpower and Land Transport Authority; (viii) EZ-link card transactions and other TransLink transactions; (ix) top-ups of any stored value facility; (x) AXS payments; (xi) any fees and charges (including annual fees, interest charges, cheque processing fees, administrative fees, cash advance fees, finance charges and/or late payment charges and other miscellaneous fees and charges) charged to your linked BonusSaver Card; (xii) any amount charged to your linked BonusSaver Card in that calendar month that is subsequently cancelled, voided or reversed; (xiii) balance owing on your linked BonusSaver Card from previous or other months; and (xiv) any other amount charged to your linked BonusSaver Card as we may determine from time to time.
- We may at any time vary, revise or change any terms and conditions, including BonusSaver category, interest rates, minimum spend amount and eligible ADB for bonus interest, at our sole discretion. BonusSaver Product Terms apply. Refer to sc.com.sg/bonussaver-tnc for the full Terms and Conditions.

Annual Fee for Credit Cards



Unlimited Cashback Mastercard®:
\$192.60 (including GST); Free for 2 years



MANHATTAN World Mastercard®:
\$192.60 (including GST); Free for 1 year



Platinum Visa:
\$192.60 (including GST); Free for 3 years



Platinum Mastercard®:
\$192.60 (including GST); Free for 3 years



BonusSaver World Mastercard®:
\$214 (including GST); Free for 2 years



SingPost Platinum Visa:
\$192.60 (including GST); Free for 2 years



Business Platinum Visa:
\$168.50 (including GST); Free for 3 years



Tigerair Platinum Mastercard®:
\$192.60 (including GST); Free for 2 years

All supplementary cards are free for life.

Important information for Credit Cards

Request for Credit Report

If you wish to have a free credit report, you may obtain it within 30 calendar days from the date of approval or rejection of this application via the credit bureau website listed below. Alternatively, you may bring the approval or rejection letter and your NRIC to the following credit bureau's registered office to obtain a free credit report.

- Credit Bureau (Singapore) Pte Ltd
<http://www.creditbureau.com.sg>

Applicable Terms

You must read and understand the following terms applicable to Credit Cards:

- Customer Terms
- Credit Card Terms

There is an annual fee of **\$192.60** (including GST) per credit card associated with your account, **\$160.50** (including GST) for Business Platinum Card.

Credit limit

The maximum credit limit available is up to four times your monthly salary. If your annual income is \$120,000 and above, the maximum credit limit available is up to \$250,000.

Finance charges for purchases

Effective Interest Rate ("EIR"): 25.9% per annum (minimum). If payment is not made in full by the due date, finance charges will be calculated on a daily basis at 0.071% from the respective transaction dates for all transactions to the date the payment is received.

Interest free credit period

Free grace days (interest free credit period) are applicable to customers who choose to make full payment and are not applicable for partial payment.

Cash advance charges

Your cash advance fee per transaction is 6% on the Cash Advance, subject to a minimum fee of \$15 plus Finance Charges at 0.077% per day on the amount withdrawn from the date of the transaction until the date of full payment.

Minimum Payment Due

The minimum payment due applicable to all credit card accounts (including fund transfers) will be the greater of (i) \$50; or (ii) 1% of principal plus interest, fees and charges; plus any overlimit amount and past due amount.

Interest calculation

Interest is calculated from the date of the transaction to the date of payment.

Late payment charges

A late payment charge of \$80 will be charged if minimum payment due is not received by the due date. The EIR applicable on your credit card and funds transfer account(s) will be adjusted to 28% per annum if the minimum payment due is not received by the due date. If you have only missed one payment, it will be reinstated to the prevailing EIR once minimum payment due is made in full. If however your account has been twice or more past due on a consecutive basis, the EIR will only revert to 25.9% once minimum payment due for the relevant consecutive months where your account was past due is made in full.

Overlimit fee

If the current balance on your card account exceeds your credit limit, an overlimit fee of \$40 will be charged to your card account.

Non-payment

Non-payment of monthly dues will translate into blocking of your account with Standard Chartered Bank (Singapore) Limited. This may have a negative impact on your credit rating and may affect your access to future loans from any reputable lending institution. Please note that Standard Chartered Bank (Singapore) Limited will also take action to collect any unpaid dues, including legal action when necessary.

Foreign Currency Transactions

All foreign currency transactions (including overseas and online transactions) effected in US Dollars will be converted to Singapore Dollars on the date of conversion. All foreign currency transactions effected in a foreign currency other than US Dollars will be converted into US Dollars before being converted into Singapore Dollars (the "converted Singapore Dollars amount"). The exchange rate may differ from the rate in effect on the date of the transaction due to market fluctuations. Any rate imposed is final and conclusive and you bear all exchange risks, loss, commission, and other bank costs which may be incurred as a result. All conversions will be based on the prevailing wholesale interbank rates or the government-mandated rate, as shall be determined by the respective card associations, namely Visa Inc. ("Visa") or Mastercard International ("Mastercard").

In addition, all foreign currency transactions (including overseas and online transactions) charged to Visa/Mastercard cards will be subject to: (i) a prevailing charge of 1% of the converted Singapore Dollar amount representing the charge imposed by Visa/Mastercard on the transaction; and (ii) a prevailing fee of 2.5% of the converted Singapore Dollars amount.

Dynamic Currency Conversion

If your foreign currency transactions (including overseas and online transactions) are converted into Singapore Dollars via dynamic currency conversion, which is a service offered at selected overseas ATMs, websites or by certain merchants ("DCC"), you acknowledge and agree that the process of conversion and the exchange rate applied will be determined by the relevant DCC service provider and not by us.

In addition, all foreign currency transactions (including overseas and online transactions) converted via DCC will be subject to a prevailing charge of 0.8% of the transaction amount representing the charge imposed by Visa on the transaction or a prevailing charge of 1% of the transaction amount representing the charge imposed by Mastercard on the transaction.

Singapore Dollar Transactions Processed Overseas

If you enter into Singapore Dollar transactions with: (i) a local merchant that routes its payment processing through an overseas intermediary; or (ii) a merchant that is registered by its acquiring bank (the "Acquirer") as having been acquired overseas, regardless of where the merchant is actually located, such transactions will be subject to a prevailing charge of 0.8% of the relevant transaction amount representing the charge imposed by Visa on the transaction or a prevailing charge of 1% of the transaction amount representing the charge imposed by Mastercard on the transaction.

In both these cases the transaction is treated as a foreign currency transaction and the process of conversion and the exchange rate applied will be determined by the relevant payment processing intermediary or the Acquirer and not by us.

Lost/stolen card liability

If you lose your Card, please notify us immediately by calling our 24-hour Client Contact Centre on **1800 788 3133**. Your liability may be limited to \$100 if you comply with clause 7.2 of our Credit Card Terms.

Credit bureau data

As required by law, we will share your credit data with Credit Bureau (Singapore) Pte Ltd or other regulators.

Unlimited Cashback Credit Card Terms and Conditions

The Standard Chartered Unlimited Cashback Credit Card ("Card") gives you 1.5% cashback ("Unlimited Cashback") when you (including your supplementary cardholder(s) on your Card account) charge to the Card in the manner specified in the Standard Chartered Unlimited Cashback Credit Card Terms and Conditions. The following transactions are not Eligible Retail Transactions and will not earn Unlimited Cashback: a) any cash advance; b) any fees and charges (including annual fees, late payment fees, interest charges, and/or finance charges) charged to your Card; c) any balance or fund transfer; d) any monthly instalment of an EasyPay transaction; e) any amount charged to your Card (and/or your supplementary credit card) that is subsequently cancelled, voided, refunded or reversed; f) recurring payments or payments made to all billing organisations using Standard Chartered Online Banking; g) AXS or ATM transactions made using the Card; h) amounts which have been rolled over from the preceding months' statements; i) tax refunds credited into your Card account (and/or your supplementary credit card account); j) any tax payments charged to your Card (and/or your supplementary credit card); and k) any insurance premiums charged to your Card (and/or your supplementary credit); and l) any top-ups or payment of funds to any prepaid cards (with the exception of EZ-Reload charged to your Card) and any prepaid accounts including without limitation to the following accounts or any other accounts as we may specify from time to time: EZ LINK PTE LTD, EZ LINK PTE LTD (FEVO), EZ-LINK PTE LTD SINGAPORE, EZ-LINK TOP-UP KIOSK, EZ-LINK (IMAGINE CARD), EZLINK*, EZ LINK, EZLINKS.COM, FLASHPAY ATU, TRANSITLINK*, TRANSIT LINK*, TRANSIT LINK PL, TRANSIT, MB* MONEYBOOKERS.COM, WWW.IGMARKETS.COM.SG, OANDAASIAPA, OANDA ASIA PAC, PAYPAL * BIZCONSULTA, PAYPAL * OANDAASIAPA, PAYPAY * CAPITALROYA, Saxo Cap Mkts Pte Ltd and SKR*SKRILL.COM. Visit sc.com.sg/unlimited-tnc for the full Standard Chartered Unlimited Cashback Credit Card Terms and Conditions.

MANHATTAN World Mastercard® Cashback

You can earn Cashback on transactions charged to your MANHATTAN World Mastercard® ("Credit Card") based on the posting date of such eligible transactions. The maximum Cashback awarded for any quarter (i.e. period of three consecutive months) is capped at \$200. Certain transactions like cash advance and recurring bill payments are excluded from earning Cashback ("Excluded Transactions"). Our Customer Terms, Credit Card Terms, and MANHATTAN World Mastercard CashBack Terms and Conditions apply. Please visit our website for details on the full list of Excluded Transactions, CashBack mechanics and the full terms and conditions that apply.