

Lending Solutions for your banking needs

[Lending Products & Services Application form.](#)

[sc.com/ug](https://www.sc.com/ug)

Here for good

Standard Chartered Bank Uganda Limited is regulated by the Bank of Uganda. (Telephone +256 414258441). Please note: All customer deposits are protected by the Deposit Protection Fund of Uganda. Some of our sales staff earn commission for business acquisition. Terms and conditions apply.

1D Bank details (Please indicate your bank account details)

Account with Standard Chartered Bank (if applicable)

A	C	C				T	N	U	O				
---	---	---	--	--	--	---	---	---	---	--	--	--	--

Account with any other bank

A	C	C				T	N	U	O				
---	---	---	--	--	--	---	---	---	---	--	--	--	--

Name of other bank _____ Branch name of the other bank _____

Do you have a loan with any other bank? Yes No

2 Which solutions/products would you like to apply for?

Solutions/Bundled Products

- Home Solution: Mortgage + Current Account with Salary Overdraft
- Salary Solution: Personal Loan + Current Account + Savings Account with Standing Order Instructions and Overdraft
- Salary Solution Lite: Personal Loan + Current Account

Please note: Type of account needs to be selected

Lending Products

	Regular	Cash Covered	Corporate Guaranteed
Personal Loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mortgage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Over draft	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Currency Options

- Personal Loan UGX USD
- Mortgage UGX USD

2A Personal loan

New loan Top up Balance transfer **Loan amount applied for** **Loan duration (months)**

Purpose of loan School fees Home improvement Medical Car Other _____

2B Mortgage

Purchase Purchase price UGX Million Deposit paid UGX Million Loan amount UGX Million

Re-mortgage Amount outstanding UGX Million Additional amount UGX Million Loan amount UGX Million

Equity release/Top up Loan amount UGX Million

Construction mortgage Construction amount UGX Million Purchase price UGX Million Loan amount UGX Million

Loan Tenure Years **Property tenure** Mailo Freehold Leasehold

Property type Bungalow Apartment Maisonette / Town house

Address of property to be financed (for valuation purposes)

LRV/Folio _____ Plot number _____ Name of estate _____

Town _____ Block _____

Person to be contacted for valuation

Name _____ Telephone

For Joint Mortgage, Joint Applicant to fill in Section 7 of this form.

2C

Unsecured overdraft

Amount required

Salary Account Number

A	C	C	O	U	N	T		N	U	M	B	E	R								
---	---	---	---	---	---	---	--	---	---	---	---	---	---	--	--	--	--	--	--	--	--

Tenor of the unsecured Overdraft

 3 months 6 months 1 year

3

Interest rate and fees

Product	Interest rate	Arrangement fee
Personal Loans (variable interest rate)		
Mortgage (variable interest rate)		
Overdraft (variable interest rate)		

Please refer to our tariff guide for a more detailed and exhaustive list of fees and charges on all our products. The tariff guide is available at any of our branches. Alternatively, it is also available on our website www.sc.com/ug

4

Insurance

Product	Insurance service provider selection
<input type="checkbox"/> Personal loan – Credit Life Insurance	For Personal loan and Mortgage Credit Life Insurance, please select an Insurance Service Provider (ISP) using the Most Important Document (MID) provided. The ISP you select in the MID provided will underwrite you for the cover indicated and is solely responsible for all coverage and compensation thereunder
<input type="checkbox"/> Mortgage – Credit Life Insurance	
Mortgage – Fire and Perils Insurance	Select Provider from approved panel on Letter of Intent provided

5

Referee details

	Referee 1	Referee 2 (Must be a relative)
Name (in full)		
Relationship with applicant		
Years acquainted with applicant		
Telephone (office)		
Telephone (mobile)		

6

Digital Banking and other valuable services

Your loan details shall be available on our Digital Banking Platforms which are e-statements, online banking and SC Mobile App upon loan account creation.

e-statements for your loan will be sent to your preferred email address as indicated in Section 1A of the form, on a monthly basis.

Physical statements may be availed at a branch on a request at a cost. See tariff guide for details.

I would not like to be informed about promotions, products & services that Standard Chartered Bank or its strategic partners may offer through email or any other form the bank wishes to use.

By signing these General Terms and Conditions:

- you represent and warrant that all information (including any documents) you have given us in connection with this application is correct, complete and not misleading. If this is not the case, you may be personally liable. You must notify us if you become aware that any information you have given changes, is incorrect or misleading
- you represent and warrant that you have power and all necessary authorisations to own your assets and carry on any business you conduct, to enter into each of our banking agreements and any other arrangement with us which you enter into with us and to comply with your obligations and exercise your rights under them
- you acknowledge that we may decline your application without giving you any reason for doing so. If this happens, no contractual relationship arises between you and us.
- you consent to each of Standard Chartered Bank 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 our banking agreement, the accounts, the products or any arrangement with us) to our head office and any other member of the Standard Chartered Group in any jurisdiction ("permitted parties"); professional advisers, service providers (whether located in Uganda or outside Uganda) for the purposes of providing any service to you in connection with this application (including data processing), 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 reference agency, rating agency, business alliance partner, insurer or insurance broker of, or direct or indirect provider of credit protection to, or any permitted parties; any court, tribunal or authority (including an authority investigating an offence) with jurisdiction over the permitted parties; a merchant or member of VISA International or MasterCard International where the disclosure is in connection with the use of a card; any authorised person or any security provider; anyone we consider necessary in order to provide you with the services in connection with an account.
- you have read and understood our Client terms and the applicable documents referred to in Part A of our Customer Terms forming our banking agreement which are also available at any of our branches or on our website at www.sc.com/ug and you agree to be bound by them.
- 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, authorizations, consents and waivers and agree to limitations on our liability.
- 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.

- if you are applying for a bundled product, you agree and acknowledge that we may vary or terminate the package offers or change the terms of the package by giving you notice.
- the bank shall at the end of every month share any delinquent position on your account with the Bank of Uganda mandated Credit Reference Bureau within 28 days.
- you confirm that your personal information provided in this application form and that of your joint account holder (if any) or authorised person (if any) will apply to the account(s) you hold with us unless you expressly tell us otherwise
- you confirm that the account operating authority instructed by you in this application form will apply to all accounts opened by you unless you notify us otherwise in writing.
- if you are applying for a bundled product and you wish to terminate one of the bundled products, you agree that we may charge you an additional fee for the remaining product(s).
- if you are applying for a lending product which is offered with insurance plans, you agree that the insurance under the plan is underwritten by your selected insurance service. This insurance service provider is not our associate or subsidiary or related corporation. The insurance service provider is solely responsible for all coverage as per the Terms and Conditions. The details of the insurance cover are given in a separate Terms and conditions, a summary of the same is included with the insurance application form provided.
- 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, authorizations, consents and waivers and agree to limitations on our liability. you have read and understood our Client terms and the applicable documents referred to in Part A of our Customer Terms forming our banking agreement which are also available at any of our branches or on our website at www.sc.com/ug and you agree to be bound by them.
- in the event of default, I authorize the bank to purchase with the monies standing to the credit of my account(s) as may be necessary, to effect the set off and settle any outstanding on the loan facility and make such foreign currency purchase where necessary to facilitate the offsetting of the facility in default.

The Bank may suspend or terminate a transaction, a service or our relationship with you in the following circumstances;

- Where continuing to operate your account(s) with the bank may subject the bank to reputational risk as a result of your personal conduct.
- Where continuing to operate your account(s) with the bank breaches regulatory requirements.

Signed:

Primary Applicant

Date

Signed:

Secondary Applicant

Date

A. To be filled by Sales/Branch

Sales person's name _____ Closing ID _____
Sourcing ID _____ Signature _____
Referral person's name _____ Referral ID _____
Sales/branch manager's name _____ Sales/branch manager's signature _____

B. To be filled by Branch

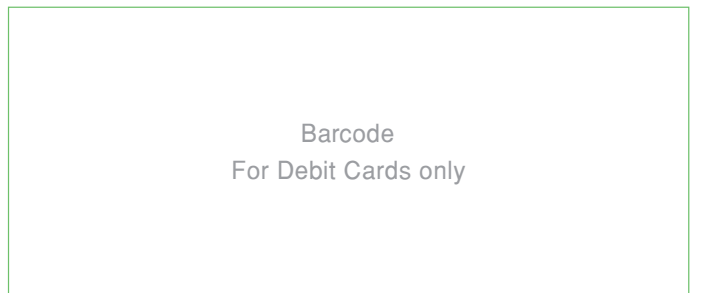
Account number

Branch code _____
Country of residence _____
Segment code _____
GL department ID _____
ISIC code _____
Employer code _____
(for Payroll Accounts only)

Relationship number

Master number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--



C. To be filled by Credit Initiation

Approval conditions

--

Credit underwriter's name _____ Signature & date _____
Credit approver's name _____ Signature & date _____

D. To be filled by Lending Operations (Loan Disbursement)

Officer's name _____ Signature & date _____
Manager's name _____ Signature & date _____