

**GUIDANCE FOR TERM DEPOSIT/ TERM SAVING
DEPOSIT AT THE BANK'S COUNTER**

FOR INDIVIDUAL CLIENTS

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A. NEW TERM DEPOSIT/TERM SAVING DEPOSIT PLACEMENT

Step 1:

Check interest rate for each Term Deposit/Term Saving Deposit Tenor

The information relating to interest rate can be obtained from:

- your Relationship Manager; or
- Client Call Centre at (84 24) 3696 0000 (Hanoi City) and (84 28) 3911 0000 (Ho Chi Minh City), 19006999 (Client Care Centre for Priority clients); or
- website via link: <https://www.sc.com/vn/en/interest-rates/>

Step 2:

Read and acknowledge all Terms and Conditions available for Term Deposit which is included in:

- The “**TERM DEPOSIT FORM/TERM SAVING DEPOSIT CERTIFICATE FOR INDIVIDUAL CUSTOMERS**”; or
- website via link: <https://www.sc.com/vn/en/help-centre/application-forms/>

Step 3:

Complete and sign the “**TERM DEPOSIT FORM/TERM SAVING DEPOSIT CERTIFICATE FOR INDIVIDUAL CUSTOMERS**” (“Certificate”). (*)

Step 4:

Bring the Form and all required documents (Personal ID/ Passport, Resident document (if required)) to any branch of Standard Chartered Bank and submit to Branch’s staff at the counter

Step 5:

Wait for Branch’s staff to verify all information, and complete the fund transfer and Term Deposit/Term Saving Deposit account creation

Step 6:

Receive a copy of the Certificate together with a Deposit Confirmation from Branch’s staff

New deposit placement is completed.

(*) Notice when completing the “Maturity instruction” part in the Certificate

- If you have selected “**Renew principal for same tenor**”: Interest will be credited to your Current account, and the term of deposit will be extended for the same tenor that you have selected in the Form
- If you have selected “**Renew principal and interest for same tenor**”: Interest will be credited to the principal, and the term of deposit will be extended for the same tenor that you have selected in the Form
- If you have selected “**Transfer principal and interest to my account at Standard Chartered**”: Both principal and interest will be credited to your Current account
- If you have selected “**By Telegraphic Transfer from my account at Standard Chartered**”: Your principal and interest will be credited to your Current account, and transfer as instructed in the Telegraphic Transfer Form you have attached with the Form
- If you have selected “**Receive Principal and Interest in Cash**” (for Demand Saving Deposit only): You will receive both Principal and Interest Cash over the counter at the branch.

B. EXISTING TERM DEPOSIT/TERM SAVING DEPOSIT INSTRUCTIONS:

B.1 TERM DEPOSIT/TERM SAVING DEPOSIT WITHDRAWAL

Step 1:

Check and acknowledge all Terms and Conditions relating to Term Deposit/Saving Deposit premature withdrawal. The Terms and Conditions can be found in:

- The “**TERM DEPOSIT FORM/TERM SAVING DEPOSIT CERTIFICATE FOR INDIVIDUAL CUSTOMERS**”
- Website via link: <https://www.sc.com/vn/en/help-centre/application-forms/>

Should you need any clarification on Term Deposit/Saving Deposit premature withdrawal, please contact:

- your Relationship Manager; or
- Client Call Centre at (84 24) 3696 0000 (Hanoi City) and (84 28) 3911 0000 (Ho Chi Minh City), 19006999 (Client Care Centre for Priority clients); or

Step 2:

Complete and sign the “Existing Term Deposit/Term Saving Deposit Instruction Form” (“Form”)

Step 3:

Bring the Form and all required documents (Personal ID/ Passport) to any branch of Standard Chartered Bank and submit to Branch’s staff at the counter.

For Term Saving Deposit, please also bring your Deposit Certificate (with attached Deposit Confirmation).

Step 4:

For Term Deposit, wait for Branch’s staff to verify all information, and complete the fund transfer to credit the Principal and Interest amount (if any) into your Current Account at the Bank.

For Term Saving Deposit, wait for Branch’s staff to verify all information, and complete the cash withdrawal of the Principal and Interest amount (if any).

Step 5:

For Term Deposit, check the balance in your Current Account to ensure the transaction has been processed successfully.

For Term Saving Deposit, check and count all the cash to ensure the transaction has been processed successfully.

Step 6:

Receive a copy of the Form from Branch’s staff

B.2 MATURITY INSTRUCTION AMENDMENT

All request for maturity instruction amendment are applicable for Term Deposit only, and must be submitted before the maturity date

Step 1:

Complete and sign the “Existing Term Deposit Instruction Form” (“Form”).

Step 2:

Bring the Form and all required documents (Personal ID/ Passport) to any branch of Standard Chartered Bank and submit to Branch’s staff at the counter.

Step 3:

Wait for Branch's staff to verify all information, and complete the change in maturity instruction.

Step 4:

Receive a copy of the Form from Branch's staff.

C. OTHER USEFUL INFORMATION

In case you need to check any information relating to your Term Deposit/Term Saving Deposit placed at the Bank

Please contact:

- your Relationship Manager; or
- Client Call Centre at (84 24) 3696 0000 (Hanoi City) and (84 28) 3911 0000 (Ho Chi Minh City), 19006999 (Client Care Centre for Priority clients); or

In case your Term Deposit Form/Term Saving Deposit Certificate and/or Deposit Confirmation is creased, torn or lost and you need it to be re-issued by the Bank, please visit any of our Branch for further assistance.