

MOST IMPORTANT DOCUMENT (Bank Copy)

Loan/ Overdraft Against Property
(To be attached with the application)
(Please do not sign the document if blank)



Date of receipt of the application: _____

Dear Customer,

Thank you for your application for the Loan/ Overdraft Against Property of Standard Chartered Bank. To ensure that there is clarity regarding the Bank's offer, we request you to go through the declaration given below / overleaf and sign your acceptance on the same. Kindly retain the customer copy of declaration for your further reference.

Declaration:

I herewith enclose my application for Standard Chartered Bank Loan/ Overdraft Against Property and hereby confirm that I have been clearly explained on the points as mentioned below and overleaf.

Application Processing :

I have signed the application form and confirm all the details contained therein.

I understand that:

- My application may take a minimum of 5 working days to process once I have completed all requirements as required by the Bank.
- Disbursal of the loan may take a minimum of 4 working days from the time of submission of documents as required by the Bank.

Particulars of Loan :

The interest rate has been explained to me and for this particular Loan/ Overdraft Against Property, the applicable rates will be as follows.

Facility	Amount (in lacs)	Interest Rate	Type of Interest	Tenor
Instalment Loan			Variable/Semi Fixed / Fixed	
Overdraft			Variable/Semi Fixed / Fixed	
Loan Against Property - Home Saver			Variable/Semi Fixed / Fixed	

A Login Processing fee of INR 6000 is required to be paid upfront along with the application. In the event your Loan application is declined / canceled, the amount will not be refunded.

A one time Loan Processing Fee of _____% is applicable.

Pre-closure Fee*: 4% on the outstanding amount* (upto 24 Months since disbursement)

2% on the outstanding amount* (between 25-60 months since disbursement)

0% post 60 months.

Part Payment Fee*: 2% of amount part paid*

*No Part / Full pre-payment fees applicable on floating rate loans to individuals.

Penal charges (only in the event of default) :

I am also aware that in the event of default, I shall be liable to pay penal interest. This penal interest rate may be changed anytime at the discretion of the Bank. Currently the penal interest rate is 24% per annum on overdue amounts.

EMI Cheque / Standing Instructions :

Post Date Cheques / ECS / Standing Instructions (SI) will be presented for clearing on or after due date. In case of dishonour of the said cheque / instruction, dishonour charges of min Rs.495/- exclusive of Goods and Services Tax will be charged for each instance of dishonour. The Bank may in its discretion vary the bank's charges for dishonour of the cheque / instruction from time to time or as per the Bank's policy.

Name of the Primary Applicant : _____

Date : _____

Signature of the Primary Applicant : _____

Place : _____

Here for good

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Date : _____

Signature of the Primary Applicant : _____

Place : _____

Here for good

Points to be noted:

1. The disbursement of the loan will be at the sole discretion of the Bank and the Bank may at its sole discretion vary the Loan amount without intimation to the applicant of the same.
2. I have signed the application form after filling in all the details myself.
3. I confirm that I have not been promised any free gift / discounts or any other commitment whatsoever which is not documented in the Loan Agreement by Standard Chartered Bank or any of its authorized representative(s).
4. I confirm that no cash / bearer cheque has been collected from me.
5. GST will be levied at the applicable rates in force on all taxable supplies with effect from a date to be notified by the Government.
Once GST is implemented, it will be levied at the applicable rates in force on foreign currency conversion. For the purpose of determination of value in relation to supply of foreign currency, including money changing, the following table should be used:

Transaction Amount	Value of Service on which GST to be paid.
Less than or equal to INR 1,00,000	1% of the transaction amount, subject to minimum of INR 250/-
Greater than INR 1,00,000 and less than or equal to INR 10,00,000	INR 1000 + 0.5% of the transaction amount
Greater than 10,00,000	INR 5,500 + 0.1% of the transaction amount, subject to maximum of INR 60,000/-

The GST at applicable rates would be levied on the value calculated as per above table

6. For the purpose of and in the course of providing services/certain services, the bank is/may be required to engage the services of specialized and other service providers/agents. I/We confirm and agree that the Bank may/would be required to furnish any information regarding my/our account to these service providers/agents."
7. Standard Chartered Bank has the sole and absolute right to change the terms and conditions of the facility, but Standard Chartered Bank will give prior notice before changing the terms and conditions.
8. I/ We hereby agree that Standard Chartered Bank shall share all the information about my/ our accounts/ deposits with its group companies whether based in India or offshore.
9. We provide details of credit facilities availed from us to Credit Reference Agencies (CRA) every month and these details are also sought by us from CRA to verify information viz various credit facilities availed by you from other financial institutions, repayment pattern, total outstanding, etc., which helps us to determine sanctioning of a new credit facility. The information reported by us includes over due amount irrespective of same being disputed or agreed to be settled at your end. On regularization of your account the status of the same will be accordingly updated to CRA in the next monthly report. You may contact us for necessary guidance in obtaining your Credit Information Report from CRA.

I/We will not use this account for settling and/or dealing in **Virtual Currencies, including but not limited to bitcoins**

Insurance

1. Single Premium Insurance Policy applied for : Yes ☐ No ☐
2. Self Funding : Yes ☐ No ☐
3. The Single Premium Insurance Policy of Rs. will be deducted from my Loan Amount and paid directly to the Insurance Company.
4. I agree that in the event my application for the Single Premium Insurance Policy is not accepted by the Insurance Company for any reason whatsoever, the Borrower shall have authorised the Insurance Company and SCB shall be entitled to receive on my behalf the refund of the premium amount paid and in such an event, I agree and authorise SCB to appropriate the refund of the premium towards the part pre-payment of the Loan.
5. The Insurance coverage will be effective from the date of premium credit to the Insurance Company subject to successful clearance of medical test if applicable and all documentation being complete. In case of self funding cases, the same will be effective subject to realization of cheque, successful clearance of medical test if applicable and all documentation being complete.
6. In case Enrollment form is approved, you will receive the Certificate of Insurance within 15 working days post completion of the above formalities as mentioned in Point no 5 above.
7. In case a claim is made under Single Premium Insurance Policy the benefit due as per the death benefit schedule will be paid to SCB & used to first clear the outstanding principal, interest, and any other applicable charges on your loan with SCB and any remaining amount will be paid to the nominee.

Insurance is a subject matter of solicitation. Your (customer's) participation in the insurance products is purely on a voluntary basis.

Standard Chartered Bank is committed to making your banking with us a pleasant experience and values your feedback:

Visit Us: www.sc.com/in Write to us: sme.customercare@sc.com

You can write to us for any further queries at Standard Chartered Bank, Customer Care Unit, 19, Rajaji Salai, Chennai – 600 001

Phone Banking Numbers:

Allahabad, Amritsar, Bhopal, Bhubaneshwar, Chandigarh, Cochin / Ernakulam, Coimbatore, Indore, Jaipur, Jalandhar, Kanpur, Lucknow, Ludhiana, Nagpur, Patna, Rajkot, Surat, Vadodara	3940161 / 6601161
Ahmedabad, Bangalore, Chennai, Delhi, Hyderabad, Kolkata, Mumbai, Pune	39401616 / 66011616
Gurgaon, Noida	011 - 39401616 / 011 - 66011616
Jalgaon, Guwahati, Cuttack, Mysore, Thiruvananthapuram, Vishakhapatnam, Proddatur, Dehradun, Mathura, Saharanpur, Siliguri	1800 425 0109, 1800 3000 1616

SMS us: SMS "Service" to 9980033333 and we will provide assistance to you within 24 hours. The bank assures to pay INR.100, on failure of establishing contact within 24 hours". (* Terms and Conditions apply)

In case of unresolved grievances email us at: head.service@sc.com

Version-May, 2021

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