

| Personal Loans / Finance |



Standard Chartered

Sec 6 Details of Saadiq Personal Finance

Financing Details

- New Finance Top-up Finance
 Additional Finance Takeover Finance

Amount of Finance Requested (AED) _____

Purpose of Finance _____

Preferred Repayment Period _____

Salary Payment Date _____

If the finance facility is taken for education purposes:

Name of the educational institution / university: _____

Tuition Payment Term Annual Quarterly Monthly

Amount of down payment made to educational institution/university if any: _____

Details of Other Credit Cards & Liabilities

Bank Name	Card Number	Credit Limit (AED)	Member Since	
Bank	Loan / Finance Type	Account Number	Monthly Instalment (AED)	Outstanding Balance

Sec 7 Would you like a Saadiq Account?

Local Currency

Please select the type of Account:

- Saadiq Current Account
 Saadiq Savings Account
 Saadiq Salary Account

Foreign Currency

Please select the type of Account:

- Saadiq Current Account
 Saadiq Savings Account
 Saadiq Salary Account

Please specify currency

- EUR GBP USD

Sec 7A Please consider these valuable services (Optional)

For Main Applicant

Debit Card Yes No

Name on the Debit Card (Maximum of 19 characters only)

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Electronic statements Yes No

Cheque book Yes No

Facsimile instructions accepted Yes No

Would you like a Joint Account Yes No

If yes, please complete section 1B.

For joint applicant:

Debit Card Yes No

Name on the Debit Card (Maximum of 19 characters only)

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Sec 7B Saadiq Credit Card

Would you like a Saadiq Credit Card? Yes No

If yes, please fill out the card details in section 5 and 5A.

We appreciate your time and patience in providing the information.
We seek your help to read and sign the declaration in the next section.
Thank you for banking with us.

Sec 8 Promisory Note (only for Personal Loans)

Place of Making _____ Date: / /

On demand I/We promise to pay to the order of Standard Chartered Bank at

the sum of AED (in figures) _____

(In words) _____

only together with the interest at ____% p.a. from date hereof to the date of repayment. The bearer of this promisory note has the right of recourse without representation or cost.

Signature/Borrower
Signature/Joint Applicant

Name _____
Address _____
Signature of Verifier
Name of Verifier _____
AED (Loan Amount) _____

Sec 9 Declaration

By signing this application:

- 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.);
- 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 an authority or credit reference agency);
- 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;
- 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 United Arab Emirates) for the purposes of providing any service to you in connection with this application (including data processing);
- this finance is being granted to you subject to you agreeing to continue transferring your salary to us. You also agree that you will inform us when there is any change in your occupation, employer or the status of your residency in the United Arab Emirates. If we ask, you will also give us the documents to prove such a change;
- you agree that your application form along with all the supporting documents and any payment instrument provided by you while applying for the finance will become part of the Bank's records and will not be returned irrespective of whether your loan is approved or not;
- if you are applying for a Saadiq product, you declare that you have received, read and understood our Saadiq Terms and Conditions and the Service and Price Guide forming our banking agreement which are available at any of our branches or on our website at www.standardchartered.ae and you agree to be bound by them. For Saadiq Personal Finance you acknowledge that you will be required to read, understand and sign the Offer Letter and Agency Agreements. 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;
- if you are not applying for a Saadiq product, you declare that you have received, read and understood our Customer Terms 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 or on our website at www.standardchartered.ae 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, authorisations, consents and waivers and agree to limitations on our liability;
- you consent to us contacting you at the address, E-mail 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;
- statement for credit card will be sent electronically to the email address registered on the bank's record. Paper statement will be available upon request (if "no" is selected for electronic statements) and charges are applicable as per the latest service and price guide. A paper statement would be sent automatically if electronic statement bounces after sufficient attempts; charges would apply;
- if you are applying to Credit Shield Insurance or Credit Secure, you declare that you have received, read and understood the insurance terms and conditions.


Main Applicant (Signature)

Date _____

Joint Applicant (Signature)

Date _____

For Bank use only

Relationship Number _____	Sub Segment _____	Residency Classification _____	Service Indicator _____																				
Master Number _____	DSR Code _____	Sourcing ID _____	Choice of gift made by customer _____																				
Branch Code _____	Inter Group _____	Referral ID _____	_____																				
Segment	ISIC 1 _____	Closing ID _____	Employer Code _____																				
<input type="checkbox"/> PvB <input type="checkbox"/> PrB <input type="checkbox"/> OCC <input type="checkbox"/> Retail <input type="checkbox"/> SME	Institution Classification _____	ARM Code _____	_____																				
Signature of staff opening account _____	Signature of staff reviewing account _____																						
Name of staff opening account _____	Name of staff reviewing account _____																						
Account Number <table border="1" style="display: inline-table; border-collapse: collapse; width: 100px; height: 15px;"><tr><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td></tr></table>																					 S G S I S O N L I		

Type of Facility A-B	
Type of Loan / Finance	
Expat Loan / Finance or National Loan / Finance	
Processing Fee AED	
Start Date	
Interest / Profit Rate % p.a.
Monthly Installment Amount AED	
Total Loan / Finance Amount AED (Cheque Amount)	
Monthly Due Date	
Deferred Amount AED	
Deferred Amount Payable on	
Documentation Received and Checked?	
Recommended for Approval?	
Signature of Recommender	

Date of Recommendation	
Time of Recommendation	
Name of Recommender	
Comments of Recommender	

Credit Approval?	
Signature of Approver	
Date of Approval	
Time of Approval	
Name of Approver	
Comments of Approver	

Signature of staff opening account

Signature of staff reviewing account

