

DECLARATION FORM - MOST IMPORTANT DOCUMENT*

I/We confirm having read and understood the Customer Terms as well as the Current/Cheque/Savings Account and Fixed Deposit Terms of Standard Chartered Bank relating to the conduct of the account, phone banking, ATM, debit cards, ibanking and ebanking facilities including the Bank's Service & Price Guide and agree to be bound and abide by them and any other terms and conditions that may be in force from time to time. I/We specially understand and accept the following:

CURRENT ACCOUNT

MINIMUM BALANCE FOR OPENING ACCOUNTS : AED 10,000 or EUR/GBP/USD 3,000
 MINIMUM BALANCE TO BE MAINTAINED : Monthly Average Balance: AED 3,000 or equivalent in USD/GBP/EUR
 ACCOUNT MAINTENANCE FEE : AED 25 (monthly)
 UAE ATM SWITCH CHARGES - CASH WITHDRAWAL : Charges applicable as per Service and Price Guide
 CHEQUE BOOK ISSUANCE CHARGES : First cheque book free
 Charges applicable as per Service & Price Guide for each additional cheque book
 STATEMENT FREQUENCY : Quarterly - Free of charge
 Charges for physical statements for other frequencies will apply as per the Service & Price Guide. You may request us to send you statements by email. This service is free of charge.

FUSION ACCOUNT

MINIMUM BALANCE FOR OPENING ACCOUNTS : AED 10,000
 MINIMUM BALANCE TO BE MAINTAINED : Monthly average balance: AED 3,000
 ACCOUNT MAINTENANCE FEE : AED 25 (monthly)
 CHEQUE BOOK ISSUANCE CHARGES : First cheque book free
 Charges applicable as per Service & Price Guide for each additional cheque book
 INTEREST DETAILS (as of 01 JAN 2009) : AED 0 to less than AED 25,000 - No interest
 AED 25,000 to less than AED 500,000 - 0.25% per annum
 AED 500,000 and above - 0.50% per annum
 Interest shall be computed daily on the daily ending available balance, and paid to the account on the last business day of every month
 UAE ATM SWITCH CHARGES - CASH WITHDRAWAL : Charges applicable as per Service and Price Guide
 STATEMENT FREQUENCY : Quarterly - Free of charge
 Charges for physical statements for other frequencies will apply as per the Service & Price Guide. You may request us to send you statements by email. This service is free of charge.

SAVINGS ACCOUNT

MINIMUM BALANCE FOR OPENING ACCOUNTS : AED 10,000 or EUR/GBP/USD 3,000
 MINIMUM BALANCE TO BE MAINTAINED : Monthly Average Balance: AED 3,000 or equivalent in USD/GBP/EUR
 ACCOUNT MAINTENANCE FEE : AED 25 (monthly)
 INTEREST DETAILS (as of 01 JAN 2009) : AED 0 to less than AED 10,000 - No interest
 AED 10,000 and above - 0.20% per annum
 EUR/GBP/USD 0 to less than EUR/GBP/USD 3,000 - No interest
 EUR/GBP/USD 3,000 and above - 0.20% per annum
 Interest shall be computed monthly on the minimum daily ending available balance during the month, and paid to the account on the last business day in June and December
 UAE ATM SWITCH CHARGES - CASH WITHDRAWAL : Charges applicable as per Service and Price Guide
 OTHERS : No cheque book
 STATEMENT FREQUENCY : Half-yearly - Free of charge.
 Charges for physical statements for other frequencies will apply as per the Service & Price Guide. You may request us to send you statements by email. This service is free of charge.

Account # _____

Signature of Account Holder(s) / Authorised signatories

Account Holder 1

Account Holder 2

Account Holder 3

Account Holder 4

Date & Place : _____

* N.B. Charges and interest rates are subject to revision at the Bank's discretion. Terms and charges: wherever not specified, pertain to AED only.

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DECLARATION FORM - MOST IMPORTANT DOCUMENT*

I/We confirm having read and understood the Customer Terms as well as the Current/Cheque/Savings Account and Fixed Deposit Terms of Standard Chartered Bank relating to the conduct of the account, phone banking, ATM, debit cards, ibanking and ebanking facilities including the Bank's Service & Price Guide and agree to be bound and abide by them and any other terms and conditions that may be in force from time to time. I/We specially understand and accept the following:

INDIVIDUAL MMDA

- MINIMUM BALANCE FOR OPENING ACCOUNTS : AED 10,000 or EUR/GBP/USD 3,000
- MINIMUM BALANCE TO BE MAINTAINED : Monthly Average Balance: AED 3,000 or equivalent in USD/GBP/EUR
- ACCOUNT MAINTENANCE FEE : AED 25 (monthly)
- INTEREST DETAILS (MINIMUM APPLICABLE RATE) : AED 0 to less than AED 100,000 - No interest
(as of 25 JAN 2009) AED 100,000 to less than AED 250,000 - 0.2% per annum
AED 250,000 and above - 0.3% per annum
EUR/GBP/USD 0 to less than EUR/GBP/USD 50,000 - No interest
EUR/GBP/USD 50,000 to less than EUR/GBP/USD 100,000 - 0.2% per annum
EUR/GBP/USD 100,000 and above - 0.3% per annum
Interest shall be computed daily on the daily ending available balance, and paid to the account on the last business day in March, June, September and December
- OTHERS : No cheque book
- UAE ATM SWITCH CHARGES - CASH WITHDRAWAL : Charges applicable as per Service and Price Guide
- STATEMENT FREQUENCY : Half-Yearly - Free of charge
Charges for physical statements for other frequencies will apply as per the Service & Price Guide. You may request us to send you statements by email. This service is free of charge.

FIXED DEPOSIT

- MAXIMUM TENURE : 1 year
- MINIMUM DEPOSIT : AED 25,000 or equivalent (USD/GBP/EUR etc)
- EARLY WITHDRAWAL : On early withdrawal, the interest payable will be paid at the Original Fixed Deposit Rate (i.e. the rate labeled "Interest Rate % p.a" on your Fixed Deposit Confirmation) less 2% (two percentage points) per annum.
If, after subtracting the 2% (two percentage points), the interest rate payable is equal to or less than 0%, no interest will be paid and only the principal will be returned.

CALL DEPOSIT

- MINIMUM BALANCE FOR OPENING ACCOUNTS : AED 25,000 or EUR/GBP/USD 7,000
- MINIMUM BALANCE TO BE MAINTAINED : Monthly average balance: AED 3,000 or equivalent in EUR/GBP/USD
- ACCOUNT MAINTENANCE FEE : AED 25 (monthly)
- INTEREST DETAILS (as of 01 JAN 2009) : AED 0 - to less than AED 50,000 - no interest
AED 50,000 and above - 0.2% p.a.
Interest shall be computed daily on the daily ending available balance, and paid to the account on the last business day in June and December.
- STATEMENT FREQUENCY : Half-yearly - Free of charge
Charges for physical statements for other frequencies will apply as per the Service & Price Guide. You may request us to send you statements by email. This service is free of charge.

Account # _____

Signature of Account Holder(s) / Authorised signatories

Account Holder 1

Account Holder 2

Account Holder 3

Account Holder 4

Date & Place : _____

* N.B. Charges and interest rates are subject to revision at the Bank's discretion. Terms and charges: wherever not specified, pertain to AED only.

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