

Primary Card applicant declaration

I hereby apply for the issue of a Standard Chartered Bank Credit Card. I declare that the information provided in this application is true and correct and I shall advise you of any changes thereto. I hereby authorise Standard Chartered Bank to verify any information from whatever sources it may consider appropriate.

I accept that Standard Chartered Bank is entitled in its absolute discretion to accept or reject this application without assigning any reason whatsoever and that the application and its supporting documents shall become part of the Bank's records and shall not be returned to me. I also agree that the Bank may engage an external service provider to undertake data entry and processing of my card application and transactions. I acknowledge and agree that the use of the Primary Card and/or Supplementary Cards, if any, issued on my account shall be deemed an acceptance of the terms and conditions of the Bank's Credit Card Agreement (which may be amended from time to time) accompanying the card. Upon approval, I agree to pay the prevailing fees. By signing, activating or using the card, I agree to be bound by the terms and conditions as mentioned in the Bank's Credit Card Agreement. I also agree that the bank has the absolute discretion to issue me a lower credit card variant if it finds my credentials not meeting the eligibility criteria for the credit card I have applied for.

Where requested, I authorise Standard Chartered Bank to issue Supplementary Card(s) for use on my account to the person(s) named, who I undertake, is/are over 18 years of age and agree that you may provide information to him/her about the account. In case the Supplementary Card applicant is between 18 and 21 years of age, I hereby undertake that the use of such card shall be made under my supervision and control. I hereby agree to indemnify the Bank against any loss, damage, liability or such costs incurred by the Bank on account of any breach by me or the Supplementary Cardholder of the aforesaid condition or any other terms and conditions contained in the Bank's Credit Card Agreement or by reason of any legal disability or incapacity of the Supplementary Cardholder. I also understand that the Supplementary Card fees shall be billed in my statement and it shall be my primary responsibility to honour all charges incurred on the Supplementary Card. The continuation of the membership of the Supplementary Cardholder(s) shall be dependent on the continuation of my membership. I accept full responsibility and agree not to make any claim against Standard Chartered Bank in respect thereto.

I/We hereby consent to Standard Chartered Bank Bahrain (the "Bank"), its officers and agents disclosing information relating to me/us and my/our account(s) and/or dealing relationship(s) with the Bank, including but not limited to details of my/our facilities, any security taken, transactions undertaken and balances and positions with the Bank, to

(i) the head office of the Bank, any of its subsidiaries or subsidiaries of its holding company, affiliates, representative and branch offices in any jurisdiction (the "Permitted Parties");

(ii) the agents and independent contractors of the Permitted Parties who are under a duty of confidentiality to the Permitted Parties;

(iii) any actual or potential participant or sub-participant in relation to any of the Bank's rights and/or obligations under any agreement between us, or assignee, novatee or transferee (or any agent or adviser of any of the foregoing);

(iv) any rating agency, insurer or insurance broker of, or direct or indirect provider of credit protection to any Permitted Party;

(v) any court or tribunal or regulatory, supervisory, governmental or quasi-governmental authority with jurisdiction over the Permitted Parties

X

Primary Card applicant's signature Date DD MM YYYY

Other Credit Card Features

- Honoured at over 35 million establishments in more than 200 countries worldwide.
- Interest-free Credit up to 50 days. Pay as little as 5% of the amount due and pay the balance at attractive finance charges.
- Free Supplementary Credit Cards.
- Instant Cash advances from thousands of ATMs worldwide
- Facilitates payment of your utility bills from your home/office.
- Round-the-clock customer service on 8000 1400.

eStatement Applicant Declaration

In consideration of the Bank agreeing at my request that future statements be sent to me via electronic mail (e-mail) to such e-mail address as in the Bank's record ("Designated Email") or such other designated e-mail account as may be instructed by me from time to time (collectively known as the "Service"), I hereby agree as follows:

(1) I shall agree to the terms and conditions relating to the Service as herein after provided, and I confirm that these shall be in addition to and not in substitution of the Bank's standard terms and conditions governing account facilities and to the services which shall apply to the Service as if the said terms and conditions were repeated herein. In the event of a conflict between the terms and conditions of this agreement and any other relevant terms and conditions, the terms and conditions of this agreement will prevail to the extent of such conflict. The use of the Service will constitute my agreement to and receipt of these terms and conditions as well as my acknowledgement of the inherent risks in the transmission of eStatement via e-mail.

(2) The provision of this Service is at the Bank's discretion, and such Service may be modified, suspended, withdrawn, cancelled or discontinued by the Bank at any time. In the event of such modification, suspension, withdrawal, cancellation or discontinuance of the Service, the Bank shall notify me and shall revert to sending the statements in paper format to my last mailing address appearing on the Bank's record. In the case of eStatement via email, the eStatement shall be attached together with the email. Once the Service is provided to me, the Bank will cease to provide me with printed and mailed statements.

(3) I am the owner and designated user of the Designated Email and shall take all necessary security measures and precaution to ensure that the Designated Email is not accessed by any unauthorized party. I agree and confirm that the Bank does not warrant the timeliness, security, confidentiality or availability in the transmission of the eStatements to the Designated Email.

(4) I may terminate the Service at any time by completing a designated form and returning it to the Bank. I understand that the Bank will revert to sending me my statements in paper format to the last mailing address appearing on the Bank's records.

(5) The Bank's system of transmission of the eStatements are proprietary to the Bank and I agree to the non-exclusive sub-licence of the system granted by the Bank to me for my use of the Service. I am aware that any unauthorized use of the system by me or through parties (whether authorized or unauthorized by me) may result in civil action being taken against me by the Bank. I shall not (whether by myself or otherwise) re-engineer, modify, disseminate, copy, decompile any software within the system or otherwise owned or provided by the Bank.

(6) I will be required to check all eStatements for any unauthorized transactions. If I should be aware of any unauthorized transaction(s) on any of the eStatements, I must notify the Bank as soon as reasonably practicable but in any event not later than the stipulated applicable time period in my eStatement. Any applicable time periods within which I must notify the Bank of any unauthorized transaction(s) shall begin on the statement date printed on the relevant eStatement regardless of when I access or open the eStatement.

(7) I am aware that the Bank never makes any request from me to provide my account or security details via email. Where I have requested for eStatement to be sent to me to my Designated Email, I acknowledge that the eStatement can be accessed/viewed normally by accessing my email account as the eStatement shall be sent to my email address designated by me to benefit from this service. I acknowledge that I am responsible for checking the eStatement for any unauthorized transactions and that if I am aware of any unauthorized transaction(s) on any of the eStatements, I must immediately notify the Bank. The first 6 digits of the account number will be masked as a security precaution. If I am aware or if I suspect that the details of the eStatement is known to someone else, I must notify the Bank immediately

(8) I agree that from time to time the Bank may advertise its products and services, and those of other companies in the Standard Chartered Bank Group, through the eStatement Service.

(9) I acknowledge that the Bank will use its best endeavours to ensure the security of the Service. Notwithstanding the foregoing, I agree that the Bank shall not liable in any manner for any disruption, unavailability of the Service, communication, electrical or network failure that may result in the eStatements being incomplete, unavailable or delayed in transmission. I further acknowledge that the use of and the transmission of information via email and/or internet may not be guaranteed to be secure. I acknowledge that the information transmitted may be liable to errors, viruses, delay, interception, modification or amendment by unauthorized persons and I acknowledge that transmission may be disrupted, interrupted, delayed or incorrect. I shall not hold the Bank responsible for any errors, viruses, delay, inaccuracy, losses, damages whatsoever arising from or in connection with my/our use of the Service (including but not limited to any interception, modification or amendment, disruption, interruption, delay or inaccuracy of e-mails or internet transmission or other communication equipment or facilities. For the avoidance of doubt, the Bank shall not be responsible for any losses suffered whether direct, indirect, consequential, or special loss, even if the Bank shall have been advised of the same.

(10) I will not hold the Bank responsible for any consequences that may arise as a result of any online communication between myself and the Bank which may be lost in transmission (whether in whole or in part).

(11) I acknowledge and agree that the Bank shall have the right to amend any term(s) of this agreement at any time by giving such notice in writing to the customer, whether by mail, facsimile, email notification or otherwise or by placing prominent notices at the Bank's offices or branches and I agree to be bound by the same. (12) No statement can be obtained through eStatement for months before subscription date for this service.

(12) No statement can be obtained through eStatement for months before subscription date for this service.

X

Signature of the Applicant

Date:

Online Banking Applicant Declaration

By signing below, I hereby apply for Standard Chartered Bank, Bahrain (Bank) Internet and Electronic Banking Service (collectively "Electronic Banking Services") as may be available to me by the Bank from time to tome.

Further I acknowledge that my use of the Electronic Banking Services shall be governed by the Bank's prevailing Electronic banking Terms and Conditions, available on the Bank's website at www.standardchartered.com/bh and I declare that I have read and fully understood the said Terms & conditions and accept the same.

I hereby instruct and authorize the Bank to mail/send by courier my Electronic Banking ID and Electronic Banking Password (collectively "Security Codes") relating to my access to the Electronic Banking Services to my address, as per the Bank's records, and I agree that the risk of non-receipt and/or disclosure of the Security Codes to an unauthorized third party shall be fully borne by me.

Subject to the Bank's prevailing terms governing the use of the Services, I hereby authorize and instruct the Bank to act on any instructions received through the use of my Security Codes, including, but not limited to the transfer of funds (subject to limits as may be imposed by the bank from time to time) from my account(s) with the bank (which I am entitled to operate on a single signatory basis) to the third party accounts named under the heading "Beneficiary Accounts", above, and, to any account which I may designate from time to time, for this purpose under the bank's prevailing procedures.

I warrant that all the information provided by me, in this application form is true, accurate and complete in all respects.

X

Signature of the Applicant

Date:

Customer Comments / feedback

Apply now by completing the application form and mail it to:

Standard Chartered Card Centre, P.O. Box 11393,
Manama, Kingdom Of Bahrain

Or for more information call toll free **80001 400** or
email us at eCards.Bahrain@sc.com

Call toll-free no. 8000 1400

www.standardchartered.com/bh

