



## 1. Terms and Conditions

I/ We declare that the Information provided herein above is accurate and complete. I/ We understand that the offer of the bank is only indicative and final sanction is at the sole discretion of Standard Chartered Bank ("Bank") and subject to my / our credibility and the Bank may at its discretion conduct additional verification to complete this process. I/ We hereby consent to each member or the Standard Chartered Group, its officers, employees, agents, and advisers disclosing information relating to the me/us (including details of the loan / card account / card facility or any security) to any credit bureau or credit information company, rating agency, business alliance partner, insurer or insurance broker of, or direct or indirect provider of credit protection, or any permitted parties. I expressly provide my consent to the Bank and its representatives to use my contact information submitted to the Bank for communicating with me through SMS, or any other medium to provide information regarding my application/Credit Card, other information, or services and/or marketing offers. This consent overrides any registration for DNC/NDNC.

## 2. Group Disclosure Clause of the Bank

1. I/We hereby consent to the Bank and each member or the Standard Chartered Group, its officers, employees, agents and advisers disclosing information relating to the me/us (including details of the loan account, the loan facility or any security, any information received from any credit bureau, details of the accounts, products or any security) to:
  - Our head office and any other member of the Standard Chartered Group in any jurisdiction ("permitted parties");
  - Professional advisers, Insurer or insurance broker, service providers or independent contractors to, or agents of, the permitted parties, such as debt collection agencies, data processing firms and correspondents who are under a duty of confidentiality to the permitted parties;
  - Any actual or potential participant or sub-participant in relation to any of our obligations under our banking agreement between us, or assignee, novatee, or transferee (or any officer, employee, agent or adviser of any of them);
  - Any credit bureau or credit information company, rating agency, business alliance partner of, insurance or insurance broker of, or direct or Indirect provider of credit protection to, any permitted parties;
  - Any service provider Including Trans Union Software Service Private Limited;
  - Any financial institution with which you have or may have dealings for the purpose of conducting credit checks (including in the form of bank references);
  - Any court, tribunal, or authority (including an authority investigating an offence) with jurisdiction over any of the permitted parties,
  - A merchant or a member of a card association where the disclosure is in connection with use of a card
  - Any authorised person or any security provider;
  - Anyone we consider necessary in order to provide you with services in connection with an account, whether they are located in or outside India.
2. Confirm that you have read and understood our Customer Terms and Credit Card Terms, forming our banking agreement, which are available at any of our branches or on our website at <https://www.sc.com/in/credit-cards/> and you agree to be bound by them. You further confirm that you have read and understood Standard Chartered Bank Privacy Notices available on our website at <https://www.sc.com/in/privacy-notice/> and agreed 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, authorizations, consents, and waivers, as well as agree to limitations on our liability;
3. 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 India) for the purposes of providing any service to you in connection with this application (including data processing) or credit card product features;



4. Agree that you will inform us when there is any change in your occupation, employer, or the status of your residency in India. If we ask, you will also give us the documents to prove such a change;
5. Authorize us to provide monthly details of credit facilities given to you to credit information companies (CIC). Such details include the amount of monies you owe us (even if you dispute the amount owed or have entered into agreement with us to settle the amount owed) and your repayment history. We may also get details of credit facilities given to you by other financial institutions from the CIC. We will use such information to determine whether the Bank will give you additional credit facility. On regularization of your account, we will update the CIC. If applied for any credit facility will guide you to get a copy of your credit information report from the CIC and such report will only show your credit position as provided by the CIC;
6. Acknowledge that in case there is partial/delayed/any settlement of dues, your credit score will be impacted;
7. Declare that all foreign exchange transactions entrusted to us from time to time do not involve and are not designed for the purpose of any contravention or evasion of the provisions of the Foreign Exchange Management Act, 1999, or any rule, regulation, notification, direction, or order made under that Act. You also agree to give us any information or document as will satisfy us about the purpose of a transaction. You also understand that if you do not fully comply with any requirement, we can refuse to undertake a transaction and may report the matter to RBI. Relying upon this declaration, we may not insist on your giving specific further declarations for future foreign exchange transactions;
8. Confirm that no insolvency/bankruptcy proceedings have been initiated against you, nor have you ever been adjudicated insolvent;
9. Confirm that the Bank will have the right to place a lien, and right to set off on all monies belonging to you, being the card holder, standing to your credit, in the same capacity, in any account whatsoever with the Bank or in the possession or custody of the Bank if you are in default to us in payment of our dues. We will send you intimation to this effect by e-mail on your registered e-mail id, reaching you on your registered mobile number, or sending a letter, within three days from placing lien/hold on your deposit account;
10. Confirm that this account will not be used for settling transactions or dealing in virtual currencies, including but not limited to Bitcoins;
11. If you are applying for any Insurance product, you agree to be bound by the terms & conditions applicable on that product which are made available to you separately;
12. Acknowledge that we may decline your application. If this happens, no contractual relationship will arise between us and we reserve the right to retain the documents you submitted to us with your application;
13. Understand that the Bank will disclose the status of your application for the product to the sales agent or entity through whom you have submitted your application;
14. Agree and accept all claims and disputes arising out of or in connection with the credit card shall be settled by arbitration in accordance with the provisions of the Arbitration and Reconciliation Act 1996 and any subsequent statutory amendments if any to the said Act, except where such claim or dispute falls within the jurisdiction of the Debt Recovery Tribunal established under the Recovery of Debts due to Banks and Financial Institution Act, 1993. Any arbitration award or direction passed shall be final and binding on the parties. The language of the arbitration shall be English and the venue if such arbitration shall be at Mumbai.