

# 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 creditability and the Bank may at its discretion conduct additional verification to complete this process. I / We hereby consent to each member of the Standard Chartered Group, its officers, employees, agents and advisers disclosing information relating to the me/us (including details of the loan / card account, the loan / 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 / We authorize the Bank & its representatives to call me or SMS me regarding my interest shown in the loan/credit card product(s).

## 2. Group Disclosure Clause of the Bank

I / We hereby consent to the Bank and each member of 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.