

Dear Priority Banking Customer,

Thank you for your application for commencing a relationship with **Standard Chartered Priority Banking**. To ensure that there is clarity regarding the Bank's terms, we request you to go through some of the important conditions listed below governing the relationship and sign your acceptance of the same. Your acceptance will confirm having received, read and understood the Most Important Document (MID); The Priority Banking Terms and Conditions; The Customer Terms and the Current/Savings Account and Term Deposit Terms which are applicable to your Priority Banking Relationship and your agreement to abide by them or any other terms that may be in force.

1. Priority Banking Membership

Priority Banking is a banking relationship offered by Standard Chartered Bank where the bank extends certain special privileges, offers and products to its members, which are modified from time to time. A full list of all such privileges, offers and products can be obtained from the Bank.

2. Program Maintenance Fee

A quarterly maintenance fee of ₹ 2,500 and taxes as applicable, or such other amount ("Fee") as the Bank shall decide in its sole discretion, shall be charged by the Bank every quarter and such fee shall be payable by you in the event you do not meet our eligibility criteria, mentioned below:

Eligibility Criteria

- Quarterly average credit balance of a minimum of ₹ 2,000,000 in your relationship across all products held with the bank or any such minimum average balance fixed by the Bank from time to time. The relationship which will be considered for this purpose includes any one or combination of the following products from the Bank: Savings Bank Accounts, Term Deposits, Assets under Management of Investments made through the Bank or
- Payroll Account with a monthly minimum credit of ₹ 200,000
- Mortgage Loan Balance of a minimum of ₹ 10,000,000 or
- Mortgage approved loan for customers with declared income of a minimum of ₹ 2,400,000 p.a.

The Bank shall be entitled to automatically debit such fee from any of your household accounts when the fee becomes due and payable.

3. Renewal of Priority Banking Membership

Priority Banking Membership shall be valid for one year from the date of joining and subject to renewal every year at the Bank's sole discretion.

4. Cancellation of Priority Banking Membership

- a) Priority customer may terminate their Priority Banking Membership by giving the Bank a written notice.
- b) All Priority Banking privileges shall be terminated forthwith upon the death or bankruptcy of Priority customers.
- c) Priority Banking Membership is extended to customers at the Bank's sole discretion and the Bank may revoke the membership at any time, without obligation to give customers any notice or reasons.

5. Know Your Customer (KYC) norms

Please be informed that there might be transaction restriction on the account incase the Know Your Customer (KYC) documents submitted by you are found incomplete/ insufficient during internal review by the bank after the account has been opened. The account might be closed incase you are not able to provide complete KYC documents as per the requirement.

Note:

- Please verify the identity of the Bank officer before handing over the initial payment for opening the account. Also please confirm that you have not handed over cash to the officer for opening the account except when you have visited the Bank's branch personally. You have not been incentivised by a gift/ discount for opening the account.
- The schedule of charges will be sent to you along with your welcome kit.
- All charges are exclusive of duties and taxes as applicable.
- All charges and service standards are subject to revision at the discretion of the Bank.
- The conduct of your Account(s) and the use of Phone Banking, ATM, Debit Card, Door Step Banking, Internet Banking and Electronic Banking facilities and all other banking facilities are governed by the applicable "terms and conditions" and relevant service charges which shall be read, understood and accepted in addition to the above conditions.
- Withdrawals using withdrawal slips supplied by the Bank can only be made in case of Savings Bank Account opened by individuals and by the account holder in person.
- Accounts which are not operated for a period of greater than two years are classified as dormant. Consequently, the bank will allow operations in the account only after completion of due diligence by the Bank. Any Debit/ ATM card due for renewal will not be issued. Charges relating to dormant Savings Bank Account are 1000 per annum.
- Accounts which are not operated for a period of greater than 10 years or more will automatically be marked as an "Unclaimed Account" wherein credits and debits in the account will be restricted and the account will be placed on hold. Charges relating to Unclaimed accounts are ₹ 1000/- per quarter.
- Waiver of quarterly maintenance fee is applicable under the Employee Banking Accounts Programme and to all Standard Chartered Bank staff.
- Any charges not mentioned in this document should be read in conjunction with the Schedule of Service Charges for the relevant product.
- Debit cards issued for NRO accounts would be valid for use in India only.
- Your deposit held with us is covered by the provisions of the Deposit Insurance & Credit Guarantee Corporation Act, 1961.

Signature of 1st Account Holder

Signature of 2nd Account Holder

Name of 1st Account Holder

Name of 2nd Account Holder

Standard Chartered Bank is committed to making your banking with us a pleasant experience and values your feedback:

Write to us : customer.care@sc.com OR Priority.Banking@sc.com

Write to us : Standard Chartered Bank, Customer Care Unit, 19 Rajaji Salai, Chennai 600 001.

Visit us : <http://priority.standardchartered.co.in>

Call us : Priority Banking Helpline Services (7 Days a Week, 24 Hours a Day)

National Phonebanking Numbers

City	Helpline No.	Helpline No.
Ahmedabad, Bengaluru, Chennai, Hyderabad, Kolkata, Mumbai, New Delhi, Pune	39402424	66012424
Allahabad, Amritsar, Bhopal, Bhubaneshwar, Chandigarh, Coimbatore, Ernakulam, Indore, Jaipur, Jalandhar, Kanpur, Lucknow, Ludhiana, Nagpur, Patna, Rajkot, Surat, Vadodara	3940242	6601242
Gurgaon, Noida	011-39402424	011-66012424
Dehradun, Guwahati, Howrah, Jalgaon, Mathura, Preddatur, Saharanpur, Siliguri, Thane (Toll Free – call from BSNL lines only)	1800 425 8390	

International Phonebanking Numbers:

Country	Toll Free Helpline No	Country	Toll Free Helpline No
Bahrain	80801129	Singapore	8001012407
Canada	8772185618	United Arab Emirates	8000177750
Hong Kong	800905108	United Kingdom	08081019144
Malaysia	1800815063	United States of America	8773021657
Philippines	180011101121	All Other International Locations (ISD rates apply)	+91 80 42896753