

# Personal Loan Application Form



In this application, we would like to know you even better. We appreciate your time in sharing your information to help us have comprehensive understanding of your financial needs and assist in planning your future. We look forward to serving you better.

Please complete in BLOCK LETTERS with BLACK INK and tick "√" in the appropriate box

### 1 My Personal Details

Salutation/Title  Mr  Mrs  Ms  Dr  Prof  Others (please specify)

First Name

Middle Name

Last Name / Surname

Type of Identity Document

Passport  National ID  Driver's License  Voter's ID  
 Others (please specify)

ID Document Number

Date of Birth  /  /

Gender  Male  Female  Others (please specify)

Nationality

Marital Status  Single  Married  Others (please specify)

Number of Children \_\_\_\_\_ Number of Dependants \_\_\_\_\_

Highest Educational Qualification \_\_\_\_\_

### 2 My Contact Details

Tel. (Mobile 1)

Tel. (Mobile 2)

Residential Telephone No.

Office (Direct line if applicable)

Email Address \_\_\_\_\_

Provide Present Mailing Address (Including Country & City)

### 3 My Employment / Business Details

Name of Employer / Business

Employer / Business Address  
(Building / Street / Floor No.) P. O. Box \_\_\_\_\_

Town / City \_\_\_\_\_ Country \_\_\_\_\_

Employer Telephone

Nature of Employment

Salaried  Self-employed  Others (please specify)

Date employed  /  /

Terms of Employment

Permanent  Contract  Others (please specify)

Occupation / Designation \_\_\_\_\_

Employee / Staff Number \_\_\_\_\_

SSNIT Number \_\_\_\_\_

Contract Expiry  /  /

Contract Tenure  Years \_\_\_\_\_  Months \_\_\_\_\_

Duration with current employer  Years \_\_\_\_\_  Months \_\_\_\_\_

Name of previous employer (if less than 3 years with current employer)

Number of years with previous employer \_\_\_\_\_

Employment Sector (Salaried Employees)

Government  Local Company  Multinational

Employment Sector (Salaried Employees)

Import  Export  Wholesaler  Others (please specify)

Monthly Income (Local Currency) GH¢ \_\_\_\_\_

Salary Receipt Date \_\_\_\_\_

### 4 My Residential Details

Present Residential Address

Area \_\_\_\_\_

Accommodation Type

Rented  Owned  Living with parents  Mortgaged

Employer provided

Length of stay at present address  Years \_\_\_\_\_  Months \_\_\_\_\_

Previous residential address (if less than 3 years at current residence)

Length of stay at previous address  Years \_\_\_\_\_  Months \_\_\_\_\_

Permanent address (if different from present address. Foreign nationals, please address in home country)

### 5 My Bank Details

Bank Name \_\_\_\_\_

Branch \_\_\_\_\_

Type of Account \_\_\_\_\_

Account Number

Duration with Bank  Years \_\_\_\_\_  Months \_\_\_\_\_

Loans with Other Banks / Financial Institutions

Monthly Repayment \_\_\_\_\_

Repayment Date  /  /

### 6 My Credit Details

Apply for

Employee Smart Scheme  Employee Smart Credit (account holder)

Amount Required GH¢ \_\_\_\_\_

Tenor of Loan (Months) \_\_\_\_\_

Purpose of Loan \_\_\_\_\_

### 7 My Referees

For Referee 1

Full Name

Relationship

Tel. (Mobile 1)

Tel. (Mobile 2)

Tel. (Work)

Home Address

Number of years acquainted with Referee \_\_\_\_\_

For Referee 2

Full Name

Relationship

Tel. (Mobile 1)

Tel. (Mobile 2)

Tel. (Work)

Home Address

Number of years acquainted with Referee \_\_\_\_\_

## 8 Employer's consent and recommendation

I confirm that due diligence has been done on applicant and responses to questions below are correct at the date of endorsement.

Applicant is a permanent employee  Yes  No

Applicant is a contract employee  Yes  No

If yes, contract renewable  Yes  No

State contract expiry where applicable

Has applicant notified you of resignation or study leave or any kind of separation?  Yes  No

Is applicant under any disciplinary action?  Yes  No

We confirm the details as above. We also confirm that we will not accept any instruction to discontinue salary or loan payments to SCB without prior written confirmation from Standard Chartered Bank (GH) Ltd. We recommend the loan proposal for approval.

### OPTIONAL FOR NON-SCHEME

Company Name

Name of Authorised Company Official

Position/Job Title

Signature

Date

Company Stamp

## 9 Personal checklist

I have attached the following documents:

- Driver's Licence/Passport/Voter ID/National ID
- Marriage Certificate/Birth Certificate (if applicable)
- Utility bills (Electricity/Water if applicable)
- Tenancy agreement (if applicable)
- Latest Salary slip
- Last six month's Bank statement (if applicable)
- Employer's letter of undertaking (non scheme loans)
- Other  (eg: gazette affidavit etc)

In the event that the amount approved varies from the amount I applied for: *(please tick one)*

- Credit my account directly with the approved amount
- Contact me before crediting the amount into my account

Signature of Applicant:

**IMPORTANT:** Please note that Agents or Representatives of Standard Chartered are NOT authorised to collect cash or cheques on behalf of the Bank under ANY circumstances.

For all Customer Enquiries and Complaints

<sup>1</sup> Call:

0302 740 100

<sup>2</sup> Contact:

**Ghana.Call-Centre@sc.com**

**Feedback.Ghana@sc.com**

**www.standardchartered.com/gh**

## 10 For Bank Use Only (Personal Loan)

DSR / PFC's Name

Code

Signature

Recommended by

- Sales  CSM  BM

Name

Signature

Loan Centre Officer's Name

Signature

Credit Approver's Name

Signature

Head of Credit Name

Signature

Credit Operations Manager's Name

Signature

Date:

.....  
 .....  
 .....

The Loan Centre Manager  
 Standard Chartered Bank (Gh) Ltd.  
 P. O. Box 768  
 Accra

Dear Sir/Madam

ASSIGNMENT OF TERMINAL BENEFITS:

.....  
 .....

In consideration of Standard Chartered Bank granting me a loan,

I give this irrevocable undertaking that:

1. I authorize my employer,  
 ( ..... ),  
 to provide and confirm any employment details that may be required for the processing of this facility.
2. I further authorize my employer to forward my monthly salary to Standard Chartered Bank towards the repayment of my loan until facility is fully paid.
3. I further undertake to promptly notify you in the event of my employment with my current employer being terminated.
4. I understand that the interest rate on the loan is not fixed thus the interest rate will be adjusted upwards or downwards in line with prevailing market conditions. This may cause the repayments period to be shorter or longer than when the loan was disbursed. I also understand if the impact of interest rate changes leads to a tenor reduction, the Bank will cease deduction on the basis on the new tenor and will refund if any additional deduction resulting for the reduced tenor. In the same vein, I authorize my employer to deduct additional installment arising from interest rates adjustments during the tenor of the Loan.
5. I have also authorized my employer to assign to the bank my terminal or end of service benefits which I may be entitled to towards the permanent reduction of my outstanding loan, should my employment cease. Such monies should be paid directly to the bank and I hereby confirm notification of this assignment to my employers.
6. I will act responsibly not to prejudice recovery of the credit facilities advanced to me.
7. I shall notify the bank of my transfer to another station and ensure that I keep to the agreed arrangement for repayment until the loan is paid in full.
8. This arrangement will remain in force until the loan granted to me has been paid in full.

Yours faithfully

\_\_\_\_\_  
 Applicant Signature

\_\_\_\_\_  
 Applicant Name

Date:

.....  
 .....  
 .....

The Loan Centre Manager  
 Standard Chartered Bank (Gh) Ltd.  
 P. O. Box 768  
 Accra

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Yours faithfully

\_\_\_\_\_  
 Applicant Signature

\_\_\_\_\_  
 Applicant Name

**Grant of Credit facilities**

Standard Chartered Bank Ghana Limited (hereinafter referred to as the "Bank") may approve or decline an application for credit facility at its absolute discretion. The bank is not obliged to disclose any reasons for decline or approval of an application.

**Interest**

a) You are authorised to apportion the monthly repayments between interest and principal as you shall desire and to debit my account no ..... or advice my employer with the amount of each monthly repayment as they fall due.

b) Interest on all credit facilities will be charged on a monthly basis. Interest will therefore be calculated for the month based on the outstanding debit balance. Interest will be charged at the bank's rate and this is subject to changes that may become necessary to reflect prevailing market conditions. "Interest Rate will be adjusted downwards or upwards in line with the bank's prevailing rates. This would lead to a decrease/increase in loan tenor or monthly installment. The bank reserves the right to pass on any increase in interest rate through increased tenor or an increase in the equal monthly installment.

c) Where the interest rate on the credit facility is linked to the Banks "prime" lending rate", the Bank reserves the right to change the prime lending rate from time to time.

d) Interest will be charged on all amounts owed by the Applicant.

e)(i) Where the first installment period (Period between loan disbursement date and first repayment date) is greater than 30 days, the customer will pay the interest accrued between the 30th day the first installment date (Broken Period Interest). This will be spread as part of my monthly repayment over the tenor of the loan.

(ii) Where the first installment period is less than 30 days, a negative overdue interest will be credited. This will be spread over the tenor of the loan to the customer loan account.

**Disbursement**

I understand and agree that the loan repayment fee and insurance premium will be deducted from my loan/overdraft and the balance credited to my account/Bank cheque issued in my name.

**Charges, Fees and Penalty**

An arrangement fee will be charged by the bank. The Bank reserves the right to change such charges and fees as it may notify from time to time by publication in its tariff of charges. The tariff of charges will be displayed at its branches in Ghana and a copy will be made available on request.

Where payments due from the Applicant are not received by the due date for the payment, the Bank reserves the right charge overdue interest and or penalties. The rate of overdue default interest shall be over and above the normal rate applicable.

**Default**

In the event of default in my making any one repayment on the due date, the outstanding principle amount of the loan and the accrued interest shall become immediately due and payable. A statement of demand signed by an authorised officer of the Bank shall be conclusive evidence that a sum is due and owing. In the event of default, the Bank reserves the right to transfer the defaulting account to a Third Party Agency to recover outstanding debt.

**Payment including early payments**

Early repayment of the loan will be permitted subject to payment of the outstanding principal amount and the interest due at the date of repayment. Applicants are allowed to repay loan in advance, but there will be an early repayment charge of 5% for full redemptions. The Bank reserves the right to review such charges from time to time.

**Variation**

The Bank will advise the Applicant of any change in lending rate, charges, or fees by publication of a notice in a local or national newspaper, or by a notice at its branches in Ghana, or by notes in customer loan statements. The Applicant will be deemed to have received notification of change four (4) days after publication of notice in any of the above. The Applicant understands and agrees that the Bank is not obliged to obtain the Applicant's signature for receipt of such communication.

**Letter of Undertaking**

I agree to submit an irrevocable letter of undertaking from my employer (Account Holder) or assignment of terminal benefits (Non-Account Holders) to pay my monthly emoluments direct to the Bank for my account or deduct monthly installments from my monthly emoluments during the term of the facility and that during the said period, all the emoluments due me in the event of my leaving the employment for any reason shall also be paid to the Bank.

**Set-off and consolidation rights**

The Bank may at any time and without notice combine all or any of the Applicant's accounts and liabilities with the Bank in Ghana (or elsewhere) whether singly or jointly with any person or set off all or any monies standing to the credit of such accounts(s) including the applicant's deposits with the Bank (whether matured or not) towards satisfaction of any of the applicant's liability to the Bank whether as principle or surety, actual or contingent, primary or collateral, singly or jointly with any other person and the Bank may effect any necessary currency conversion at the Bank's own the rate of exchange then prevailing. Exchange risk associated with any collateral, cash or otherwise in satisfaction of outstanding debt shall be borne by the borrower.

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**Security**

The Applicant agrees to pay all charges, fees, rates, levies, or taxes that are or may become payable on the security. The applicant also irrevocably authorises the Bank to pay such charges, fees, rates, levies, or taxes on his/her behalf and to include them as part of the amount owed by the applicant

Banking Instructions by telex/facsimile/e-mail

Unless the applicant instruct the Bank to the contrary, the Bank is authorised but not obliged, to act on the applicant's Banking instructions submitted through a telex, facsimile service or e-mail.

The applicant releases the bank from, indemnifies and holds the bank harmless from and against all actions, suits, proceedings, costs, claims, demands, charges, expenses, losses and liabilities however arising, in consequence of or in any way related to:

The Bank having acted in good faith in accordance with the Applicant's written facsimile, e-mail, or telex instruction(s), notwithstanding that such instruction(s) may have been initiated or transmitted in error or fraudulently altered, misunderstood or distorted in the lines of communication or transmission.

- The Bank having refrained from acting in accordance with my written, telephone, e-mail, facsimile or telex instructions(s) by reason of failure of actual transmission thereof to the Bank or receipt by Bank for whatever reason, whether connected with fault, failure or unreadiness of the sending or receiving machine.

- The Applicant's failure to forward all original copies of facsimile, telephone or e-mail instructions(s) to the Bank within 24 hours

**Authority to future Employers**

The Applicant authorises present and future employer(s) to deduct loan repayment from the salary and remit funds to the Bank.

**Notices**

The Applicant agrees to accept service and all notices and processes at his/her postal or physical address and appoint this address as its domicilium citandi et executandi. The Applicant may deliver any notice and is deemed to have been received on the day of delivery at the Bank registered post at the Bank's registered address, at the applicant's Branch and the notice is deemed to have been received on the day of delivery at the Bank.

**Appropriation**

All amounts received by the Bank will be first apportioned towards overdue interest charges/fees, and interest. Any balance left thereafter will be appropriated lastly towards principal.

The bank reserved the right to refuse acceptance of post-dated cheques or such other instrument towards payment or settlement of the credit facility.

**Disclosure of information**

The Bank may use any information relating to the Applicant for evaluating the credit application. The Bank may also share such information with Central Databank of the Ghana Association of Bankers or any licensed credit bureau. The Applicant authorises the Bank to use any information that the Bank may obtain about him/her for such purposes as the Bank deems appropriate.

**Indemnity**

The Applicant agrees to fully indemnify the Bank against all costs and expenses (including legal fees, collection commission et cetera) arising in any way in connection with the applicant's accounts, in enforcing these terms and conditions, or in recovering any amounts due the Bank in any legal proceedings of whatever nature.

**Waiver**

No forbearance, neglect or waiver by the Bank in the enforcement of any of these terms and conditions shall prejudice the Bank's right thereafter to strictly enforcing the same. No waiver the Bank shall be effective unless it is writing.

## 15 Acceptance

I confirm that I have the terms and conditions (as printed above) governing the grant of credit facilities, and agree to be bound by them should my loan application be approved.

Applicant Signature

Signed in presence of Bank Official or their representative

Bank Official / Bank Representative

**Security**

The Applicant agrees to pay all charges, fees, rates, levies, or taxes that are or may become payable on the security. The applicant also irrevocably authorises the Bank to pay such charges, fees, rates, levies, or taxes on his/her behalf and to include them as part of the amount owed by the applicant

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The Bank having acted in good faith in accordance with the Applicant's written facsimile, e-mail, or telex instruction(s), notwithstanding that such instruction(s) may have been initiated or transmitted in error or fraudulently altered, misunderstood or distorted in the lines of communication or transmission.

- The Bank having refrained from acting in accordance with my written, telephone, e-mail, facsimile or telex instructions(s) by reason of failure of actual transmission thereof to the Bank or receipt by Bank for whatever reason, whether connected with fault, failure or unreadiness of the sending or receiving machine.

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Applicant Signature

Signed in presence of Bank Official or their representative

Bank Official / Bank Representative



Dear Customer,

This document provides you with the important items including features & benefits and terms & conditions you need to note concerning the CreditLife Insurance policy.

I / We understand that:

The terms, conditions & risks of the CreditLife Insurance Policy are set out in this Important Information Document given to me.

1. This CreditLife Insurance Plan is underwritten by Enterprise Life Assurance Company (ELAC). Standard Chartered Bank Ghana Ltd. is a distributor of the CreditLife Insurance policy and I / we understand that the insurance risk is entirely borne by the Insurer.
2. Enterprise Life Assurance Company has its registered office at High Street, Accra, Ghana and address being PMB General Post Office.
3. Premium will be refunded, on pro-rated basis, if customer early settles his / her loan.
4. This product is neither a "free product" nor a "product feature" but a bundled product purchased by you in addition to the loan product you have purchased from the bank.
5. This policy covers you against defaults which may arise as a result of risks listed in the Insurance T&C's.

#### Pricing

- Single Insurance fee of 1.66% of loan amount (comprising risk premium and processing fee).
- Insurance fee will be deducted from disbursed loan amount, unless customer pays fee upfront after loan approval.

#### Maximum Cover Period

5 years (unless extended with extra premium to cover tenor extensions)

I understand that this is a separate product that I am purchasing in addition to the loan to protect me against the risks outlined under Features & Benefits detailed in the Terms and Conditions.

I understand and agree that while the CreditLife Insurance policy is bundled, I am satisfied with the protection provided and the Insurance fee payment method prescribed by the Bank.

I confirm that I have applied for a loan from Standard Chartered Bank. This policy is not for persons who have not purchased a loan from Standard Chartered Bank. My status as a policy holder shall take effect once my loan request is disbursed to me.

I acknowledge that I have made my own analysis of the Insurance policy features and benefits after reading all relevant information on the product (Terms and Conditions and other information available on the bank's website), and understand protection afforded and claims process.

I have received and agreed to the terms and conditions of this insurance policy

Name: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

This literature constitutes a summary presentation of the CreditLife Insurance Plan and it is issued for indicative and informative purposes only. While all reasonable care has been taken in preparing this document, no responsibility or liability is accepted by SCB for errors of fact or for any opinion expressed herein. Standard Chartered assumes no fiduciary responsibility or liability for any consequences, financial or otherwise, arising from the subscription or acquisition of this policy. Proposer should make their own appraisals of the risks and should consult their own legal, financial, tax, accounting and other professional advisors in this respect, prior to any subscription or acquisition. For further information on this product please visit our website [www.standardchartered.com/gh](http://www.standardchartered.com/gh)



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2. Enterprise Life Assurance Company has its registered office at High Street, Accra, Ghana and address being PMB General Post Office.
3. Premium will be refunded, on pro-rated basis, if customer early settles his / her loan.
4. This product is neither a "free product" nor a "product feature" but a bundled product purchased by you in addition to the loan product you have purchased from the bank.
5. This policy covers you against defaults which may arise as a result of risks listed in the Insurance T&C's.

#### Pricing

- Single Insurance fee of 1.66% of loan amount (comprising risk premium and processing fee).
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I acknowledge that I have made my own analysis of the Insurance policy features and benefits after reading all relevant information on the product (Terms and Conditions and other information available on the bank's website), and understand protection afforded and claims process.

I have received and agreed to the terms and conditions of this insurance policy

Name: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

This literature constitutes a summary presentation of the CreditLife Insurance Plan and it is issued for indicative and informative purposes only. While all reasonable care has been taken in preparing this document, no responsibility or liability is accepted by SCB for errors of fact or for any opinion expressed herein. Standard Chartered assumes no fiduciary responsibility or liability for any consequences, financial or otherwise, arising from the subscription or acquisition of this policy. Proposer should make their own appraisals of the risks and should consult their own legal, financial, tax, accounting and other professional advisors in this respect, prior to any subscription or acquisition. For further information on this product please visit our website [www.standardchartered.com/gh](http://www.standardchartered.com/gh)





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I / We understand that:

The terms, conditions & risks of the CreditLife Insurance Policy are set out as below

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4. This product is neither a "free product" nor a "product feature" but a bundled product purchased by you in addition to the loan product you have purchased from the bank.
5. This policy covers you against defaults which may arise as a result of risks listed under scope of cover below.

#### Pricing

- Single Insurance fee of 1.66% of loan amount (comprising risk premium and processing fee).
- Insurance fee will be deducted from disbursed loan amount, unless customer pays fee upfront after loan approval.

#### Maximum Cover Period

5 years (unless extended with extra premium to cover tenor extensions)

#### Features & Benefits and Scope of Cover

##### 1. Life Cover

- a) The outstanding amount on the Loan Account shall be paid by ELAC to Standard Chartered Bank to settle the Life Assured's debt; upon the occurrence of the insured event of death. Standard Chartered Bank must be notified of Life Assured's death as soon as the death occurs.
- b) SCB must be notified (with proof of death) within six (6) months of the Life Assured's Death;
- c) SCB may request any additional documentation (if required by ELAC) to support validity of any claim submitted.

##### 2. Total Permanent Disability Cover (TPD)

- a) The TPD benefit becomes payable when the Life Assured becomes permanently unable to work in any occupation which the Life Assured is reasonably able to do, given his experience, education or training, because of an injury or illness.
- b) The TPD benefit shall be a lump sum payment of the outstanding loan amount in the Life Assured's Account as at the date of disablement;
- c) In order to qualify for TPD benefit, the life assured must be certified by a qualified medical practitioner, recommended and recognized by ELAC, to be totally and permanently unfit to carry out his normal duties;
- d) A letter from the employer confirming absence from work due to a TPD will be required.
- e) TPD claims are to be advised to the insurer for settlement soon after assessment by a doctor recommended by ELAC.

##### 3. Temporary Disability Cover

- a) The Temporary Disability benefit becomes payable when the Life Assured becomes unable to work, due to an injury or illness; in any occupation which the Life Assured is reasonably able to do – given his experience, education or training.
- b) The Temporary Disability benefit covers a maximum of six monthly loan repayment installments, so long as the life assured remains unfit to work during that period and is payable to the creditor (SCB).
- c) Customer must notify SCB of their temporary disability not more than 30 days after recovery. Life Assured will be required to support a claim of Temporary Disability with a qualified medical practitioner's confirmation as well as employer's confirmation.
- d) The Temporary Disability benefit covers a maximum of six monthly loan repayment installments, so long as the life assured remains unfit to work during that period and is payable to the creditor (SCB). After the maximum of six months loan repayment installment, no payment shall be made even if the temporary disability continues. Payment will be made only if the health condition moves into Permanent Disability state.

##### 4. Retrenchment Cover

- a) The retrenchment benefit shall become payable in the event of the Life Assured being retrenched and being without employment for a period exceeding 30 continuous days. This benefit shall only be payable to an assured who has been on the scheme for a minimum of twelve (12) months from when the assured joined the scheme. ELAC shall reimburse the creditor with the monthly installment due under the credit agreement.
- b) The monthly installments payable shall be restricted to a maximum of 9 months payable monthly and this shall exclude arrears of installments and arrears of finance charges.
- c) This benefit is payable once in the life time of the facility

#### Exclusions

Enterprise Life Assurance is not obliged to make any payment in respect of any condition or event arising directly or indirectly from or traceable to:

- a) Intentional self inflicted injury, suicide, or suicide attempt (whether sane or insane) within the first two years of the Life Assured's policy start date;
- b) Any act of war (whether war be declared or not), military action, terrorist activities, riots, strikes, civil commotion or insurrection;
- c) Any physical defect or infirmity of which the Life Assured was aware and which has its origin prior to the granting of the life cover to the Life Assured. This clause shall apply in the first six (6) months of each and every individual policy;
- d) The Life Assured being affected (temporarily or otherwise) by alcohol or drugs, except as prescribed by a medical practitioner;
- e) The Life Assured committing any breach of criminal law;
- f) Active participation in mountaineering, horse riding, hunting, motor-racing, power boat racing or fighting (except in self defense);
- g) Participation in any form of aviation other than as a fare paying passenger or pilot on a scheduled air service over an established passenger route.

The above is a summary of Credit Life Insurance T&Cs found on our website address [www.standardchartered.com/gh](http://www.standardchartered.com/gh)



Dear Customer,

This document provides you with the terms and conditions you need to note concerning the CreditLife policy.

I / We understand that:

The terms, conditions & risks of the CreditLife Insurance Policy are set out as below

1. This CreditLife Insurance Plan is underwritten by Enterprise Life Assurance Company (ELAC). Standard Chartered Bank Ghana Ltd. is a distributor of the CreditLife Insurance policy and I / we understand that the insurance risk is entirely borne by the Insurer.
2. Enterprise Life Assurance Company has its registered office at High Street, Accra, Ghana and address being PMB General Post Office.
3. Premium will be refunded, on pro-rated bases, if customer early settles his / her loan.
4. This product is neither a "free product" nor a "product feature" but a bundled product purchased by you in addition to the loan product you have purchased from the bank.
5. This policy covers you against defaults which may arise as a result of risks listed under scope of cover below.

#### Pricing

- Single Insurance fee of 1.66% of loan amount (comprising risk premium and processing fee).
- Insurance fee will be deducted from disbursed loan amount, unless customer pays fee upfront after loan approval.

#### Maximum Cover Period

5 years (unless extended with extra premium to cover tenor extensions)

#### Features & Benefits and Scope of Cover

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- b) The TPD benefit shall be a lump sum payment of the outstanding loan amount in the Life Assured's Account as at the date of disablement;
- c) In order to qualify for TPD benefit, the life assured must be certified by a qualified medical practitioner, recommended and recognized by ELAC, to be totally and permanently unfit to carry out his normal duties;
- d) A letter from the employer confirming absence from work due to a TPD will be required.
- e) TPD claims are to be advised to the insurer for settlement soon after assessment by a doctor recommended by ELAC.

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- c) Any physical defect or infirmity of which the Life Assured was aware and which has its origin prior to the granting of the life cover to the Life Assured. This clause shall apply in the first six (6) months of each and every individual policy;
- d) The Life Assured being affected (temporarily or otherwise) by alcohol or drugs, except as prescribed by a medical practitioner;
- e) The Life Assured committing any breach of criminal law;
- f) Active participation in mountaineering, horse riding, hunting, motor-racing, power boat racing or fighting (except in self defense);
- g) Participation in any form of aviation other than as a fare paying passenger or pilot on a scheduled air service over an established passenger route.

The above is a summary of Credit Life Insurance T&Cs found on our website address [www.standardchartered.com/gh](http://www.standardchartered.com/gh)



Standards to Personal Loans important for you known about your facility.

Customer Name: \_\_\_\_\_

We would like to thank you for applying for a Standard Chartered Personal Loan. At Standard Chartered, we believe in earning your trust by presenting information in a clear and transparent manner to you. Therefore you are kindly requested to please note the following key terms that are associated with your loan.

1. You have applied for a Personal Loan for an amount of (.....) and, if approved you will repay us in monthly installments of (.....) for (.....) months until the outstanding loan principal and interest due are fully repaid. (Please note: the Loan installment & tenor provided may change depending on the amount finally approved for you)
2. The due date for the first installment of the loan and the tenor of loan would be communicated to you when the loan is approved.
3. Your monthly repayment will not exceed (.....%) of your net monthly Salary.
4. Mode of Repayment will be (please tick loan type)
  - Employee Smart Credit (Account Holder) - Monthly repayment debited to your Current / Savings account with Standard Chartered Bank by standing order on the installment due dates.
  - Employee Smart Scheme\*\* - deducted at source from your company's payroll.

NB: \*\* In the event that your employer does not deduct and pay repayment to the bank or deducts repayment but does not remit to the bank, you would ultimately be responsible for the repayment of outstanding installment.
5. You will be charged an Arrangement/Processing fee of (.....%) which is spread over the life of the loan.
6. A Credit Life Insurance Premium of (.....%) would be deducted upfront from the approved loan account. For top up loans, unearned premium on the existing loan will be netted-off against the total premium charge on the new loan.
7. The Annual Percentage Rate on your loan will be (.....%) per annum i.e. our nominal rate of ..... plus the arrangement fee quoted in point 5 above. This interest rate may change based on market conditions. Any loan repayment schedule we provide you with is indicative and will change if your loan is re-priced. Interest rate offered on this facility is NOT a Fixed Rate.
8. Interest will be charged at the bank's rate and this is subject to changes that may become necessary to reflect current market conditions. "Interest Rate will be adjusted downwards or upwards in line with the bank's prevailing Rates. This would lead to a decrease/increase in loan tenor or monthly installment. The bank reserves the right to pass on any increase in interest rate through increased tenor or an increase in the monthly installment.
9. If you wish to repay the loan early, you will pay an Early Repayment fee of (.....%) of the outstanding balance to cover admin fees and other costs.
10. As required by law, we will share your credit data with Credit Bureau or other regulators.
11. We trust you will appreciate the repercussions of non-payment of monthly installments, as this will negatively impact your credit rating and may jeopardize your access to future loans from Standard Chartered Bank (SCB) and any reputable lending institution. Please note that SCB will also take action to collect any unpaid dues, including legal action where necessary
12. This document is for your convenience and does not replace your Personal Loans Terms and Conditions and Arrangements.
13. For additional information, please call our helpline on 0302 - 740100 or contact your nearest branch.

I acknowledge the information above has been explained to me and I fully understand.

Customer Signature \_\_\_\_\_

Sales Persons Signature \_\_\_\_\_

Standards to Personal Loans important for you known about your facility.

Customer Name: \_\_\_\_\_

We would like to thank you for applying for a Standard Chartered Personal Loan. At Standard Chartered, we believe in earning your trust by presenting information in a clear and transparent manner to you. Therefore you are kindly requested to please note the following key terms that are associated with your loan.

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6. A Credit Life Insurance Premium of (.....%) would be deducted upfront from the approved loan account. For top up loans, unearned premium on the existing loan will be netted-off against the total premium charge on the new loan.
7. The Annual Percentage Rate on your loan will be (.....%) per annum i.e. our nominal rate of ..... plus the arrangement fee quoted in point 5 above. This interest rate may change based on market conditions. Any loan repayment schedule we provide you with is indicative and will change if your loan is re-priced. Interest rate offered on this facility is NOT a Fixed Rate.
8. Interest will be charged at the bank's rate and this is subject to changes that may become necessary to reflect current market conditions. "Interest Rate will be adjusted downwards or upwards in line with the bank's prevailing Rates. This would lead to a decrease/increase in loan tenor or monthly installment. The bank reserves the right to pass on any increase in interest rate through increased tenor or an increase in the monthly installment.
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10. As required by law, we will share your credit data with Credit Bureau or other regulators.
11. We trust you will appreciate the repercussions of non-payment of monthly installments, as this will negatively impact your credit rating and may jeopardize your access to future loans from Standard Chartered Bank (SCB) and any reputable lending institution. Please note that SCB will also take action to collect any unpaid dues, including legal action where necessary
12. This document is for your convenience and does not replace your Personal Loans Terms and Conditions and Arrangements.
13. For additional information, please call our helpline on 0302 - 740100 or contact your nearest branch.

I acknowledge the information above has been explained to me and I fully understand.

Customer Signature \_\_\_\_\_

Sales Persons Signature \_\_\_\_\_





# Branch Directory

## Priority Banking Lounges:

### Accra High Street Priority Lounge

Head Office Building, High Street  
Tel: +233 2895 26593

### Opeibea House Priority Lounge

Opeibea House  
Tel: +233 2895 46031

### Kumasi Harper Road Priority Lounge

Harper Road Building, Adum  
Tel: +233 2895 46020

### Osu Priority Lounge

1st Floor Osu Branch  
Tel: +233 302 661 943

### Liberia Road Priority Lounge

Liberia Road  
Tel: +233 2895 26528

### Ring Road Central Priority Lounge

Ring Road Central  
Tel: +233 2895 26576  
+233 2895 26585

### North Industrial Area Priority Lounge

North Industrial Area Branch  
Tel: +233 2896 69490

### Tema Priority Lounge

Tema Branch  
Tel: +233 2895 21901

\* For Priority Customers only

## Branches

### Abeka

P. O. Box AB 343,  
Abeka, Accra  
Tel: +233 2895 26541

### Accra High Street

P. O. Box 59, Accra  
Tel: +233 3026 68029  
+233 2895 46063

### Achimota

Private Mail Bag  
Tel: +233 2895 26567  
+233 2895 46073

### Breeze @ East Legon

Dellion Plaza  
P. O. Box 16, Legon  
Tel: +233 3026 10750  
+233 2895 46063  
+233 2898 80008-9

### Dansoman

P. O. Box DC 215, Accra  
Tel: +233 2895 20174  
+233 2895 46041

### Harper Road, Kumasi

P. O. Box 1930, Kumasi  
Tel: +233 3220 38549

### Kejetia, Kumasi

P. O. Box 563, Kumasi  
Tel: +233 2895 46025-6

### Korle Dudor

P. O. Box 2328, Galloway,  
Ayalolo, Accra  
Tel: +233 2896 66885  
+233 2896 73770

### Legon

SC Building, Legon  
P. O. Box 16, Legon  
Tel: +233 2895 00297  
+233 2895 12614

### Liberia Road

Private Mail Bag, Opp.  
TUC Building, Accra  
Tel: +233 2896 66956  
+233 2896 66977

### Madina

Private Mail Bag,  
Madina, Accra  
Tel: +233 2895 46065

### North Industrial Area

P. O. Box AN 5256,  
Accra North  
Tel: +233 2896 69490  
+233 2896 69492

### Obuasi

P. O. Box 163, Obuasi  
Tel: +233 2895 59215

### Opeibea House

P. O. Box KIA 9031,  
Airport, Accra  
Tel: +233 2895 55923/5

### Osu

Private Mail Bag  
Tel: +233 2895 26596  
+233 2895 46046

### Ring Road Central

Private Mail Bag  
Tel: +233 2895 46055

### Spintex Road

P. O. Box TN 2051  
Teshie Nungua Est, Accra  
Tel: +233 2895 20164/9

### Takoradi Harbour

P. O. Box 253, Takoradi  
Tel: +233 2895 46016

### Tamale

P. O. Box 102, Tamale  
Tel: +233 2895 55935-6

### Tarkwa

P. O. Box 98, Tarkwa  
Tel: +233 2896 69257  
+233 2896 69266

### Tema

P. O. Box 20,  
Community 1, Tema  
Tel: +233 2895 26543-4

### Tema East

PMB CO 307, Tema  
Tel: +233 2895 26536  
+233 3033 11748

### Tudu

SCB Building  
P. O. Box 729, Tudu  
Tel: +233 2896 64525  
+233 2895 20802

### Westlands

Private Mail Bag  
Westlands, Legon  
Tel: +233 302 433 054

## SME Banking Centres

### Accra

Business Home  
SSNIT Building, Awudome  
P. O. Box 768, Accra  
Tel: +233 3070 11705

### Kumasi

SME Banking Centre  
Harper Road  
P. O. Box 1930, Kumasi  
Tel: +233 2895 16213

## Banking Hours

Monday - Friday	All Branches	8.30 am - 4 pm
Saturday	Abeka, Achimota, Dansoman, Harper Rd, Kejetia, Opeibea, Korle Dudor, Madina, Spintex, Osu, Tema, Tema East, Tudu, Tamale, Obuasi and Westlands	9 am - 2 pm
Monday - Sunday	Breeze @ East Legon	24 Hours

Swift Code: • US DOLLAR  
• EURO

SCBLUS33  
SCBLDEFX

• POUND  
• NEW GHANA CEDI

SCBLGB2L  
BAGHGHC

