

Moving Money Faster

Standard Chartered Bank has introduced an enhanced payments process for all customers using paper-based remittances

Please find enclosed a sample of the new form that will now be used by the Bank. This is the only form that the Bank will accept for paper-based remittances. We recommend that you use the electronic version of the form which has drop-down menus for convenience and clarity. The electronic form is available for download at http://www.standardchartered.com.sg/home/formscentre/forms_centre.html. The pre-printed version of this form will also be available with your relationship manager or at any Standard Chartered branch.

How will it benefit you?

We have upgraded our payment system to deliver to you:

1. Fast money transfers
2. Reliable and accurate remittances
3. Real-time tracking of transactions
4. End-to-end electronic processing – conserving nature by conserving paper

Points to note for customers using the Bank's new electronic remittance form

- Print the bar coded form using a laser or inkjet printer with a resolution of 300 dpi or higher
- Remember to save the new remittance before printing
- Print with A4 setting and submit to the bank the printout of the new remittance form
- Do not make any modifications to the printed copy of your instruction. These modifications cannot be recognized by the system when the form is processed. If you need to make modifications, please edit the PDF version of the form and print a fresh copy. Remember to save your changes before printing.
- Do not staple attachments through the bar code
- We recommend the use of Adobe Reader 8.0 and above in order to use the form. (For minimum system requirements to support Adobe Readers and for downloads, please refer to www.adobe.com)



**You want to move
money fast
we power up your
remittances**

Call 1800 747 7000

www.standardchartered.com.sg

Guide To Completing The Electronic Remittance Form

REMITTANCE APPLICATION FORM

Please "✓" where applicable.

*Indicates mandatory information to be provided

Branch _____ Date* _____

Applicant's Information (Sender)

Name of Sender* _____

Address _____

Resident Yes No ID / Passport No. _____ Telephone No. _____

Transfer Instructions

Payment Method From Account Others (please specify) _____

Debit A/C No.* Currency _____ Account _____

Charges Debit A/C No.* Currency _____ Account _____

Please enter amount to be remitted or equivalent currency to be converted*

Remittance of _____ Currency _____ Amount _____

In Words _____

OR Equivalent of _____ Currency _____ Amount _____

32A Value Date _____

56A Intermediary Bank Name _____ Address _____ Country _____ Code _____

57 Beneficiary's Bank Name* _____ Address* _____ Country* _____ Code _____

59 Beneficiary Name*/ Address _____ Country* _____ Account No* / IBAN _____

70 Details of Payment _____

71* All local overseas charges borne by beneficiary (BEN) All local and overseas charges borne by remitter (OUR) Local charges borne by remitter & overseas charges by beneficiary (SHA)

Contract Details (As Applicable)

Forward Contract / Treasury Deal No.: _____ FX Rates: _____ Dealer's Name: _____

Customer's Signature

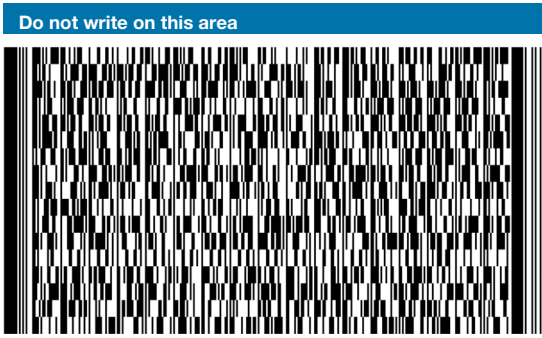
I/We authorise the bank to debit the above monies for the lawful purpose detailed above and agree to abide by the Terms and Conditions printed overleaf.

Customer's Signature _____



A copy of the SWIFT (MT103) is required.

Please debit account no.: _____ Please fax to: _____



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Field Title Explanation of the Electronic Remittance Form

FIELD TITLES	EXPLANATION
Branch	Customer's domicile branch or the branch where the customer opened the account.
Date	Submission date in the format dd/mm/yyyy
Applicant's Information (Sender)	
Name of Sender	Name of applicant
Address	Address of applicant
Resident (Yes / No)	Is the applicant a local resident? In some countries, this information is required.
Telephone Number	Applicant's contact number
ID/Passport No.	Identification number of the applicant
Transfer Instructions	
Payment Method (From Acct / Others)	The method in which the remittance request is funded.
Debit Acct No. (Currency / Account)	This is to be entered if the remittance is funded from an account with Standard Chartered Bank.
Charges Debit Acct No (Currency / Account)	The account number that charges for the remittance are to be debited from.
Remittance of (Currency / Amount)	Currency and amount to be transferred.
Equivalent of (Currency / Amount)	The customer may enter the "Remittance of - Ccy" and state the "Equivalent of - Ccy" & "Equivalent - Amt". In this case you may leave the "Remittance of - Amt" blank as this will be calculated by the Bank which is dependent on the exchange rate at the time of processing.
In Words	Amount in words will be auto-populated upon keying the Remittance Amount or Equivalent Amount.
32A: Value Date	Date on which this transfer needs to be executed in the format dd/mm/yyyy. It may not be the same as the date of submission.
56A: Intermediary Bank (Name, Address, Country)	If you have a preference for an intermediary bank, you can provide SWIFT code, BSB, etc. (SWIFT Code / Chips ID / Australia BSB Code / USA Fed wire / USA ABA / UK Sort Code)
57: Beneficiary's Bank (Name, Address, Country)	This is the unique identification code of a particular bank. These codes are used when transferring money between banks, particularly for international wire transfers.
59: Beneficiary (Name, Address, Country)	The bank at which the beneficiary holds the account or which bank the funds should transfer to. Also known as the receiving bank.
Account No. / IBAN	The receiver of the funds.
70: Details of Payment	International Bank Account Number (IBAN) is an international standard for identifying bank accounts across national borders. A valid IBAN should always be quoted whenever a payment is sent to a beneficiary in the European Union/EEA.
71: All local & overseas charges borne by beneficiary (BEN), Remitter (OUR) or (SHA)	Some payments will have an important message that needs to be captured in the payment. Eg. Invoice no., breakdown of the funds.
	Who bears the charges? If all local and overseas charges are borne by beneficiary, then it is "BEN". If all local and overseas charges are borne by remitter, then it is "OUR". If charges are being shared (SHA), the applicant will bear local charges and the beneficiary bears overseas charges.
Contract Details (As Applicable)	
Forward Contract / Treasury Deal No. Name	Before sending your remittance instruction some customers might have contracted a FX rate with dealers. Hence kindly input the contract or deal number and the dealer's name.
Customer's Signature	
Customer's Signature	Customer to sign in this box. This signature should be similar to the signing mandate of the debiting account.
A copy of the SWIFT (MT103) is required. The charges are to be debited to account no.:	Check this box if a copy of the remittance message is required. In most cases, the remittance debit advice will be sufficient.
The Bank undertakes to effect the request detailed overleaf on the following conditions:	
(i) The applicant confirms that the Singapore dollars (where applicable) are not sourced from credit facilities (unless the remittances are to finance trade with Singapore or economic activities in Singapore) and the remittance are not for purposes of speculation in the Singapore dollars.	
(ii) The Bank reserves the right to select agent/correspondent to effect the remittance to places where the Bank is not established.	
(iii) The Bank accepts no responsibility or any delay, error or omission in the transmission of the message or from its misinterpretation when received. It is understood that the message is to be sent entirely at the applicant's risk.	
(iv) Encashment of the remittance is subject to the rules and regulations of the country where encashment is to be made. Neither the Bank nor its correspondents or agents shall be liable for any loss or delay caused by any such rules and regulations.	
(v) If a refund of the remittance amount is desired from the Bank by the applicant, the Bank shall, at its discretion make the payment to the applicant at the prevailing buying rate for the relevant currency less all charges and expenses.	
(vi) All charges/commission outside Singapore are for beneficiary's account unless specified.	
(vii) The Bank reserves the right to revise all telegraphic transfer charges from time to time without prior notice.	
(viii) The Bank will impose a service charge on unsuccessful application due to insufficient fund in the account of the applicant.	
(ix) The applicant irrevocably consents to the Bank disclosing to any party, any information relating to its Account and/or any Transaction as may be required by general laws, legislature or regulation, for the purposes of effecting the transaction requested herein.	