

# Service & Price Guide

## Account Services

MINIMUM RELATIONSHIP BALANCE*	AED	USD
- Tijarah Plus Account†	25,000	
- Tijarah Plus 100 Account	100,000	-
- Tijarah Essentials Account	500,000	-

\*Relationship balance is the average cleared balance across all existing current and call accounts under the same customer master calculated on a monthly basis

MINIMUM ACCOUNT BALANCE FEE (MONTHLY)* Chargeable at month end	AED	USD
For not maintaining the minimum relationship balance.		
- Tijarah Plus Account†	200	-
- Tijarah Plus 100 Account	400	-
- Tijarah Essentials Account	600	-

\*For all of the above and other currency account and multiple currencies, the average balance will be the AED equivalent

Charges not recoverable due to insufficient funds will be accumulated and will be recovered as and when funds are available in the account.

All charges/tariff are in AED unless otherwise indicated

STATEMENT FREQUENCY REQUESTS	Tijarah Plus Account	Tijarah Plus 100 Account	Tijarah Essentials Account
<b>Current Account:</b>			
- Paper Statements/Monthly	Free	Free	Free
- e-statements / Monthly	Free	Free	Free
- Daily Statement by Fax	100/Month	Free	Free

DUPLICATE STATEMENT	Tijarah Plus Account	Tijarah Plus 100 Account	Tijarah Essentials Account
Over 1 month	50	25	Free

BANK CERTIFICATE/LETTER REQUESTS	Tijarah Plus Account	Tijarah Plus 100 Account	Tijarah Essentials Account
Balance Certificate	125	75	Free
Audit Confirmation Reports	250	150	100
Certificate for Trade License	350	250	Free
Bank Reference Letter/Clearance Letter	150	100	Free

UAE CENTRAL BANK SWITCH & ATM CHARGES	Tijarah Plus Account	Tijarah Plus 100 Account	Tijarah Essentials Account
From SCB ATM Machines	Free	Free	Free
Non SCB ATM Cash Withdrawal	2	2	Free
International Transactions	20	20	20

OTHER PRODUCTS & SERVICES	Tijarah Plus Account	Tijarah Plus 100 Account	Tijarah Essentials Account
Initial Cheque Book (25 leaves)	Free	Free	Free
Additional Cheque Book request (25 leaves)	25	25	25
Additional Cheque Book request (50 leaves)	50	50	50
Cheque book destruction charges, if not collected within 30 days	25	25	25
Copies of cheques/letters/other off-line documents: (available for the last 5 years)			
- Over 3 - 6 months (per document)	150	100	Free
- Over 6 months (per document)	250	150	100
Valid trade license not provided for more than 90 days after expiry of existing document (Monthly)	1000	1000	1000
Account Closure within 1 year of account opening	250	350	500

CHARGES FOR TELLER TRANSACTIONS	Tijarah Plus Account	Tijarah Plus 100 Account	Tijarah Essentials Account
3rd Party cheque encashments per instrument	25	20	Free

VISA BUSINESS DEBIT CARD	Tijarah Plus Account	Tijarah Plus 100 Account	Tijarah Essentials Account
Issuance - Classic Cards	Free	Free	Free
Issuance - Gold Cards	250	250	Free
Annual - Classic Cards	100	Free	Free
Annual - Gold Cards	150	150	Free
Replacement debit card if original card or PIN is lost/misplaced	100	100	Free

† Not available for New Customers

## Cheques Collection

	Tijarah <sup>†</sup> Plus Account	Tijarah Plus 100 Account	Tijarah Essentials Account
<b>FOREIGN CURRENCY CHEQUE</b>			
- Charges*	0.125%*	0.125%*	0.125%*
(*of Cheque amount subject to minimum of AED 50 or USD 15)			
<b>SPECIAL CLEARING</b>			
Within the same city of deposit where Standard Chartered branch exists	500	500	500
Stop payment of Cheque / Demand Draft	200	150	100
*Subject to Police report/Court order			
<b>CHEQUE RETURNS</b>			
- Deposited into your account	Free	Free	Free
- Issued on your account	500	500	500

## Remittances

	Tijarah <sup>†</sup> Plus Account	Tijarah Plus 100 Account	Tijarah Essentials Account
<b>OUTWARD*</b>			
- Cashier's Order	25	Free	Free
- Demand Drafts:			
< GBP 5,000 or equivalent	40	40	20
> GBP 5,000 or equivalent	100	75	50
- Central Bank Transfers within UAE (in AED)	50	35	20
- Central Bank Transfers through iBanking/S2B within UAE (in AED)	40	25	15
- Telegraphic Transfers (AED outside UAE and other currencies within & outside UAE)	75	50	40
- Telegraphic Transfers through iBanking/S2B (AED outside UAE and other currencies within & outside UAE)	65	40	35
- Fate Enquiry (Tracers & Amendments) Recall (per message)	150	100	50
- Fax advice for Inward and Outward Remittance (Monthly)	250	Free	Free
<b>INWARD*</b>			
Received from local banks within UAE for credit to account	Free	Free	Free
Received from banks outside UAE for credit to account:			
- AED	20	Free	Free
- USD/other currencies	USD 5	USD 5	Free
Remitters details/additional details required on inward payments	100	50	Free
Invalid IBAN / Missing IBAN	USD 5	USD 5	USD 5
<b>OTHERS</b>			
Specific customer request for details	100	50	Free
SWIFT copy request (over 3 months)	30	30	30
Duplicate OTT/TT/S2B Advices (over 3 months)	30	30	30

\*Corresponding, routing, clearing & other non-Standard Chartered Bank UAE bank charges applicable, if any.

### STANDING INSTRUCTIONS (SI) - MANUAL

Set Up	50	50	50
Amendments	50	50	50
Penalty fee for insufficient funds	100	100	100
Cancellation of Standing Instruction	100	100	100

## Straight2Bank\*

	Tijarah <sup>†</sup> Plus Account	Tijarah Plus 100 Account	Tijarah Essentials Account
Installation Charges (per authorised Vasco token)	500	Free	Free
Monthly charges	250	Free	Free

\*Transaction charges extra, as per tariff.

† Not available for New Customers

## Wages Protection System (WPS)

	Tijarah <sup>†</sup> Plus Account	Tijarah Plus 100 Account	Tijarah Essentials Account
<b>Transaction Fee</b>			
Transaction fee for WPS per record	3 per item	3 per item	3 per item
Confirmation letters for WPS processing	50	50	50

## Foreign Currency Notes

	Tijarah <sup>†</sup> Plus Account	Tijarah Plus 100 Account	Tijarah Essentials Account
<b>Issue:</b>			
- By Debit to an AED account with Standard Chartered	Free	Free	Free
- In USD by Debit to a USD account	1%	1%	1%
- In other currencies, by debit to any other currency account (Euro, GBP, etc)	2%	2%	2%
- against AED cash	Free	Free	Free
<b>Receive Foreign Currency Notes:</b>			
- For credit to an AED account	Free	Free	Free
- For cash payment in AED	Free	Free	Free
- In USD for Credit to a USD account	1%	1%	1%
- In other currencies, for credit to any other currency account (other than AED & USD accounts)	2%	2%	2%

## Saadiq Tijarah Finance

Processing fee	2.5% of the finance amount
Deferred payment charges	250
EMI Cheque/Standing Order return charges	300
Changes of Post dated Cheques	250
Early settlement	as per Shariah guidelines

### BANK CERTIFICATE / LETTER REQUEST

Balance Certificate	100
Clearance letter	100

<sup>†</sup> Not available for New Customers

### Important:

- Above tariff will be effective from October 1, 2013 for all Standard Chartered Bank branches in the UAE.
- The Bank may amend at any time, without prior notice, its charges, commission or fees and reserves the right to levy additional charges at its sole discretion.
- For foreign currency fund transfers and local fund transfers beneficiary charges will also be levied where applicable.
- Tariff for any service not mentioned in this booklet will be available on request
- Statement of account issuance frequency
  - Current Account-Monthly
  - Call Account-half yearly

**For more information:**

- Visit our website at [www.standardchartered.ae/sme](http://www.standardchartered.ae/sme)
- Call our 24-hour SME Hotline on +971 600 5222 34
- Visit a branch closest to you

## UAE Branch Listing

### Dubai

Standard Chartered Bank\*  
Al Mankhool Rd, Bur Dubai  
P.O. Box 999  
Dubai, U.A.E

Standard Chartered Bank\*  
Maktoum Road, Baniyas Square  
P.O. Box 1125  
Dubai, U.A.E

Standard Chartered Bank  
Al Ras Souq  
Hasher Bin Maktoum Bin Juma Al Maktoum Bldg.  
P.O. Box 64555  
Dubai, U.A.E

Standard Chartered Bank  
The Galleries, Tower 4  
Downtown, Jebel Ali  
P.O. Box 16920  
Dubai, U.A.E

Standard Chartered Bank  
Emaar Business Park, Building 3  
P.O. Box 103669  
Dubai, U.A.E

Standard Chartered Bank  
Dragon Mart Mall,  
Al-Awir Road (Hatta Rd)  
P.O. Box 4166  
Dubai, U.A.E

Standard Chartered Bank  
Dubai Mall Branch  
Lower Ground Level, Unit 156  
P.O. Box 127899  
Dubai, U.A.E

### Sharjah

Standard Chartered Bank\*  
Al Boorj Ave (Banks St)  
P.O. Box 5  
Sharjah, U.A.E

### Abu Dhabi

Standard Chartered Bank\*  
Standard Chartered Financial Centre  
Crystal Tower, Khalidiya, P.O. Box 240  
Abu Dhabi, U.A.E

Standard Chartered Bank  
Al Nadja Street and, Zayed the  
First (Electra) Street Intersection,  
Dhafir Building, next to City Seasons,  
Al Hamra Hotel, P.O. Box 241  
Abu Dhabi, U.A.E

### Al Ain

Standard Chartered Bank  
Main Street, Opposite Mubarak Center,  
Al Dhahri Group Building,  
P.O. Box 1240  
Al Ain, U.A.E

\*These branches also have priority centres.