

Service and Price Guide

CURRENT AND SAVINGS ACCOUNTS¹

Account Maintenance Fee		Charges (AED) ¹
Relationship Type		
Personal Banking	Salary transfer (<5,000)	26.25
	Non-salary transfer	
Priority Banking		26.25
Private Banking		N/A

¹Or equivalent in other currencies.

- An Account Maintenance Fee will be charged to your account should you fail to maintain an average monthly balance greater than or equal to AED 3,000 or equivalent in all other currencies.
- The Account Maintenance Fee will be waived should your monthly salary transfer be greater than or equal to AED 5,000 (supported by a valid income document), or should you hold one or more of the following products with regular monthly payments – Home Finance, Auto Finance, Personal Finance, Investment or monthly Insurance / Takaful premium (waiver applicable for accounts from which the premium is deducted).
- The average monthly balance is computed as the sum of the end-of-day available balances in all Current, Savings, Term Accounts and Islamic Murabaha / Fixed Deposits held under each Master Number divided by the total number of days in the calendar month.
- Your Relationship Type is determined according to the Bank's qualifying criteria unless you request an amendment. To know your Relationship Type, kindly enquire at the branch or call Phone Banking at 600 5222 88.
- If there are insufficient funds in your account, any unpaid fees will be deducted from deposits paid into your account until the fees are paid in full. No separate communication will be sent to you with regards to these fees, however, to know the amount of any unpaid fees, kindly enquire at the branch or call Phone Banking at 600 5222 88. For Priority Banking clients, please call our Priority Banking hotline on 800 4949 within the UAE or (+971) 4 4039 639 outside the UAE.
- If you hold a Private Bank Account, you are required to maintain an average month-end Assets Under Management of USD 2 million (calculated every 3 months). If the account falls below USD 2 million, you will be charged an Account Maintenance Fee, which is currently N/A as indicated in the table above. However, this may change in the future. Any change on the Account Maintenance Fee will be reflected in the Service and Price Guide, and you will be notified of this. The Account Maintenance Fee is a quarterly charge, and will be charged in arrears. Assets Under Management shall include all deposits and investments held by a client, or by a client relationship group, with the Private Bank, across its booking centres, except for finances and insurance premiums.

 Fee waived for Private Banking and Priority Banking Clients

 Fee waived for Private Banking Clients

Branch Banking Transaction Charges	Charge Details	Charges (AED)
Duplicate Statement (1-year history available) ³	Per request	26.25
Account Balance Letter		52.50
Local Outward Telegraphic Transfer – All Currencies ²	Per transaction	5.25
International Outward Telegraphic Transfer – All Currencies ²		105.00
Demand Draft	Per instrument	52.50
Cashier's Order		31.50
Utility Bill Payments - DEWA, Etisalat etc ³		N/A

²Private and Priority Banking Clients will receive a rebate of Outward Telegraphic Transfer remittance charges credited back to the client's account within 7 working days for international fund transfers between Standard Chartered Bank accounts, where the client chooses Charge Type as "Our". This is applicable at all our branches and Online Banking. Corresponding and beneficiary bank charges (including charges from foreign Standard Chartered entities) may apply and are not included in this.

³Services free through automated Phone Banking only.

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 Fee waived for Private Banking Clients

Online Banking Transaction Charges	Charge Details	Charges (AED)
Duplicate Statement (1-year history available) ²	Per request	Free
Account Balance Letter		N/A
Local Outward Telegraphic Transfer – All Currencies ¹	Per transaction	1.05
International Outward Telegraphic Transfer – All Currencies ¹		26.25
Demand Draft	Per instrument	N/A
Cashier's Order		N/A
Utility Bill Payments - DEWA, Etisalat etc ²		Free

¹Private and Priority Banking Clients will receive a rebate of Outward Telegraphic Transfer remittance charges credited back to the client's account within 7 working days for international fund transfers between Standard Chartered Bank accounts, where the client chooses Charge Type as "Our". This is applicable at all our branches and Online Banking. Corresponding and beneficiary bank charges (including charges from foreign Standard Chartered entities) may apply and are not included in this.

²Services free through automated Phone Banking only.

Statement Frequency Charges ³	Charge Details	Charges (AED)
Yearly	Per statement per account	10.50
Half-Yearly		
Quarterly ⁴		
Monthly	Per statement per account	26.25
Weekly		
Daily		

Statement of Account issuance frequency: Saadiq Current Account and Saadiq Salary Account – quarterly, Saadiq Savings Account – half-yearly.

³These charges will not be levied if the statement request falls under the regular product statement frequency. You may register for eStatements and access up to 12 months of statements instantly, free of charge.

⁴Charges will be waived for salaried clients transferring a monthly salary of above AED 20,000 and clients maintaining an average balance of AED 100,000 or its equivalent in other currencies.

Branch Services	Charge Details	Charges (AED)
Standing Orders		
Set up of Standing Order	Per instruction	52.50
Account-to-Account Transfer	Within Standard Chartered UAE only	Free
Payment to Standard Chartered credit card		Free
Standing Order charges due to lack of funds	Per transaction	26.25
Bank Certification / Documents		
Release Letter	Per document	52.50
Copies of cheques within 1 year to date		10.50
Copies of cheques over 1 year to date		21.00

CURRENT AND SAVINGS ACCOUNTS¹

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 Fee waived for Private Banking Clients

Debit Cards	Charge Details	Charges (AED)
First debit card	Upon account opening	Free
Replacement	Per card	26.25
Processing Fee for foreign currency	Per transaction	2% + Visa / Mastercard FX rate

Central Bank UAE Switch and ATM Charges	Charge Details	Charges (AED)
Cash withdrawal at non-Standard Chartered Bank UAE ATM ¹	Per transaction	2.10
International ATM withdrawals		21.00

Cheque Books	Charge Details	Charges (AED)
10 / 25-leaf cheque book	Upon account opening	Free
25-leaf bearer cheque book ¹	Per cheque book	26.25
10-leaf cheque book ¹		13.125
25-leaf cheque book ¹		26.25

¹Charges will be waived for salaried clients transferring a monthly salary of above AED 20,000 and clients maintaining an average balance of AED 100,000 or its equivalent in other currencies.

Cheque Collection	Charge Details	Charges (AED)
Cheque denominated in AED	Per instrument	Free
Cheque denominated in other currency (subject to minimum of AED 105.00 / USD 26.25)		0.131% of cheque amount
Stop payment		52.50

Special Clearing	Charge Details	Charges (AED)
Outward Special Clearing ²	Per instrument	215.25

²Outward cheques of value AED 500,000 or more will be processed within a time span of 2 hours.

Cheque Returns	Charge Details	Charges (AED)
Deposited into your account	Per instrument	Free
Issued on your account		105.00

CURRENT AND SAVINGS ACCOUNTS*

Fee waived for Private Banking and Priority Banking Clients

Fee waived for Private Banking Clients

Remittances	Charge Details	Charges (AED)
Outward/Inward Remittance Advice Requests (through Phone Banking only)	Per request	31.50
Outward		
Beneficiary Claims Non-Receipt (BCNR) tracer and follow ups / Credit confirmation	Per request	105.00
Amendments to beneficiary details		105.00
Recalls on duplication of payment due to client error / Recall of funds		105.00
SWIFT copy request		15.75
For Credit To Standard Chartered UAE Account		
AED	Per transaction	1.05
USD / other currencies		21.00 or equivalent
Direct Debit Instructions		
Return payment due to insufficient funds	Per instruction	26.25

CURRENT AND SAVINGS ACCOUNTS*

Foreign Currency Notes	Charge Details	Charges (AED)
Withdrawal of Foreign Currency Notes		
By debit to an AED account with Standard Chartered	Per transaction	Free
In USD by debit to a USD account		0.787% of withdrawal amount
In other currencies by debit to any other currency account (EUR, GBP, etc.)		1.575% of withdrawal amount
Deposit of Foreign Currency Notes Into Standard Chartered UAE Account		
USD	Per transaction	1.05% of deposit amount
Other currencies		2.10% of deposit amount
Exchange of AED cash into foreign currency notes		Free
Exchange of foreign currency notes into AED cash		Free
Deposit of foreign currency notes via Standard Chartered Cash Deposit Machines		Free

For foreign currency fund transfers, beneficiary charges will also be levied where applicable. Tariffs for any services not mentioned in this booklet will be available on request.

SAADIQ PERSONAL FINANCE

Saadiq Personal Finance	Charges (AED)
Personal Finance	
Profit rate	Up to 17% p.a. reducing balance
Processing Fee	
New finance ¹	1.05% of the finance amount
Additional finance ¹	1.05% of the additional finance amount
Early settlement ²	1.05% of principal outstanding
Finance Cancellation Processing Fees	105.00
No Liability Certificate	52.50
Liability Letter	52.50
Release Letter	52.50
Late payment charges	52.50
Personal Finance 're-scheduling' processing charges	262.50
Instalment Deferment Fees	105.00

¹Minimum AED 525, maximum AED 2,625.

²Any discount on the agreed Murabaha price may only be provided at the discretion of the Bank. Maximum AED 10,500.

SAADIQ HOME FINANCE

Saadiq Home Finance	Charges (AED)
Finance Processing Fee ¹	1.05% of finance amount
Application Processing Fee ³	0.525% of finance amount
Accelerated Payment Processing charge (partial settlement) ³	1.05% on the accelerated amount being paid
Profit rate	Benchmark rate* + 5%
Property valuation charge	Up to 3,675
SaadiqOne Account Offset Fee	Up to 1.575% p.a. of Preset Safety Limit
Conversion Fee to SaadiqOne Account and vice versa	Up to 1.05% of the outstanding amount
Early Settlement Profit Rate (Full) Balance Transfer or Early Settlement Profit Rate ³	Up to 1.05% of settlement amount
Late payment charges	472.50
Returned cheque charge (per cheque)	105.00
Liability letter charge	52.50
Property Takaful ²	Up to 0.0483% p.a. of property value
Property Takaful Assignment Fee	525.00
Saadiq Life Takaful ²	Minimum of 0.3% p.a. of finance amount Minimum of 0.3% p.a. of Preset Safety Limit for SaadiqOne Account Subject to approval from the Takaful / Takaful Company and may vary on a case-to-case basis
Change in lease period tenor	1,050.00
Change in payment due date	262.50
Request for No Objection Certificate (NOC)	105.00
Addition/removal of co-client	525.00
Change in finance payment method	105.00
Repricing fee	1,050.00

¹Or AED 189,000 less amount received as Application Processing Fee, whichever is lower.

²VAT will be charged and collected from the client, where applicable, by the Insurance Service Provider.

This Service and Price Guide does not include any charges / fees of third parties which must be borne by clients on actual basis.

³Or AED 10,500 (inclusive of VAT), whichever is lower.

*SCBMR or any other Benchmark rate.

SAADIQ AUTO FINANCE

Saadiq Auto Finance	Charges (AED)
Profit rate	up to 16% p.a. reducing balance
Processing Fee ¹	1.05% of the finance amount
Instalment Advance Payment Fee	1.05% of the advance payment
Early settlement (pre-payment) ²	1.05% of the outstanding amount
Late payment administrative charge	378.00
Change of due date on standing instruction	26.25
Vehicle Mortgage Placement Fee ³	100.00
Vehicle Mortgage Release Fee ³	100.00

¹Minimum AED 525, maximum AED 2,625.

²Any discount on the agreed Murabaha price may only be provided at the discretion of the Bank.

³VAT will be charged and collected from the client, where applicable, by the Roads and Transport Authority (RTA).

SAADIQ CREDIT CARDS

Saadiq Platinum Murabaha (Mastercard)	Charges (AED)
Annual Fee	
Primary Card First card(s)	315.00
Supplementary Card(s) Regular supplementary card(s): First 4 cards	Free
Fifth card onwards	157.50
Profit Rate (per month on all transactions) Calculated on an average daily balance method from transaction date till repayment date	
Retail transactions	3.45%
Cash transactions	3.45%
Other Fees And Charges	
Monthly Maintenance Fee	N/A
Overlimit charge	0
Late payment charge (if minimum amount is not paid by payment due date)	0
Cash Advance Fee	0
Balance Transfer / Easy Pay / Smart Payment Plan	
Balance Transfer / Easy Pay / Smart Payment Plan	Up to 1,785

Saadiq Murabaha (Visa)	Charges (AED)
Annual Fee	
Primary Card First card(s)	315.00
Supplementary Card(s) Regular supplementary card(s): First 4 cards	Free
Fifth card onwards	157.50
Profit Rate (per month on all transactions) Calculated on an average daily balance method from transaction date till repayment date	
Retail transactions	3.45%
Cash transactions	3.45%
Other Fees And Charges	
Monthly Maintenance Fee	N/A
Overlimit charge	0
Late payment charge (if minimum amount is not paid by payment due date)	0
Cash Advance Fee	0
Balance Transfer / Easy Pay / Smart Payment Plan	
Balance Transfer / Easy Pay / Smart Payment Plan	Up to 1,785

Please note

- All fees are in AED unless otherwise mentioned.
- No profit rate (excluding Cash Advances) will be levied in case 100% payment is made on or before the payment due date.
- All fees and charges mentioned in this guide are subject to change and are applicable on each credit card account held. Terms and conditions apply.
- No refund of annual fees will be available if the credit card is terminated.
- Additional expenses, e.g. postage, cable, courier, fax, legal fees etc., will be charged for, where incurred.
- For any enquiries on profit rates, fees, charges etc., please call (+971) 600 5222 88.
- For enquiries on all other credit cards not listed here, please contact us at (+971) 600 5222 88.

SAADIQ CREDIT CARDS

Saadiq Platinum Ujrah (Mastercard)	Charges (AED)
Annual Fee	
Primary Card First card(s)	315.00
Supplementary Card(s) Regular supplementary card(s): First 4 cards	Free
Fifth card onwards	157.50
Profit Rate (per month on all transactions) Calculated on an average daily balance method from transaction date till repayment date	
Retail transactions	N/A
Cash transactions	N/A
Other Fees And Charges	
Monthly Maintenance Fee	800.00
Overlimit charge	292.95
Late payment charge (if minimum amount is not paid by payment due date)	241.50
Cash Advance Fee	131.25
Balance Transfer / Easy Pay / Smart Payment Plan	
Balance Transfer / Easy Pay / Smart Payment Plan	N/A

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OTHER FEES AND CHARGES ACROSS SAADIQ CREDIT CARDS

Charges Applicable For All Cards	Charges (AED)
Card Replacement Fee	78.75
Duplicate statement (over 3 months)	47.25
Returned cheque	105.00
Outstation cheque processing	52.50
Monthly statement of account charges (per statement per account) ¹	10.50
Copy of sales voucher (up to a maximum of 3 months)	Retail – 52.50 Airline – 68.25 Hotel – 68.25
Foreign Transaction Charge ²	Up to 2.99% of the transaction amount
General	
Payment due date from statement date	20 days
Minimum amount due	1% of the principal balance plus all fees and charges (profit rate, late payment fees etc.) or AED 110, whichever is higher
Cashier's Order for refund of Credit Balances	26.25
Arbitration charges for each disputed transaction ³	Up to USD 525.00 or equivalent in AED per transaction
Liability / No Liability Letter	52.50

¹You may request us to send your statement by email. This service is free of charge.

²This fee is charged in addition to the standard processing fee charged by Mastercard or Visa and is applicable to transactions performed/acquired internationally or in any currency other than the UAE Dirham. The exchange rate is determined by Mastercard or Visa from within a range of wholesale market rates in effect on the date of conversion.

³Arbitration charges will not be levied if the decision is made in favour of the cardholder.

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