

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 average monthly balance is computed as the sum of the end-of-day available balances in all Current and Savings Accounts and Fixed Deposits held under each Master Number divided by the total number of days in the calendar month.
- The Account Maintenance Fee will be waived from your Salary Account should your monthly salary 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 – Mortgage, Auto Loan, Personal Loan, Investment or monthly insurance premium (waiver applicable for accounts from which insurance premium is deducted).
- 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.
- 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 loans 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
Fixed Deposit early withdrawal penalty - On early withdrawal, the interest payable will be paid at the original Fixed Deposit rate (i.e. the rate labelled "Interest rate % p.a." on your Fixed Deposit confirmation) minus 2% p.a.		2% on Fixed Deposit Interest rate

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.

CURRENT AND SAVINGS ACCOUNTS¹

Fee waived for Private Banking and Priority Banking Clients

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

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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: Current Account and Salary Account – quarterly, 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

Fee waived for Private Banking and Priority Banking Clients

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 ACCOUNTS¹

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.

LENDING PRODUCTS OF WEALTH MANAGEMENT

Lending Products of Wealth Management	Charge Details	Charges (AED)
Leverages / Overdraft Lending Against Investment		
Interest rate	Per application	SCBLR + 2%
Cash Backed Lending		
Interest rate	Per application	SCBLR + 2% or deposit rate + 2%, whichever is higher
Temporary / Casual Excess / Overdue Amounts		
Interest rate		20% p.a. on the outstanding amount

PERSONAL LOAN

Personal Loan	Charges (AED)
Personal Loan	
Interest rate	Up to 17% p.a. reducing balance
Processing Fee	
New Loan ¹	1.05% of the loan amount
Loan Top-Up ¹	1.05% of the top-up amount
Early Settlement of Loan	
Cash settlement ²	1.05% of principal outstanding
Transfer to another bank ²	1.05% of principal outstanding
Final settlement from other sources / End of Service Benefits (EOSB) ²	1.05% of principal outstanding
Partial settlement from all sources including EOSB ²	1.05% of partial payment amount
Delayed payment interest rate	2.1% of the delayed amount Minimum AED 52.50 / Maximum AED 210
Instalment Deferment Fees	105.00
Loan 're-scheduling'	262.50
Loan Cancellation Fees	105.00
No Liability Certificate	52.50
Liability Letter	52.50
Release Letter	52.50
Penalty Fee for insufficient funds for Standing Order	26.25
Cheques returned drawn on the account (per instrument/cheque)	105.00

¹Minimum AED 525, maximum AED 2,625.

²Maximum AED 10,500.

AUTO LOAN

Auto Loan	Charges (AED)
Interest rate	Up to 16% p.a. reducing balance
Processing Fee ¹	1.05% of the loan amount
Instalment Advance Payment Fee	1.05% of the advance payment
Early settlement of loan (pre-payment) (full/partial)	1.05% of settlement amount
Late payment penal charge	378.00
Change of due date on standing instruction	26.25
Penalty Fee for insufficient funds for standing order	26.25
Cheques returned drawn on the account (per instrument/cheque)	105.00
Vehicle Mortgage Placement Fee ²	100.00
Vehicle Mortgage Release Fee ²	100.00

¹Minimum AED 525, maximum AED 2,625.

²VAT will be charged and collected from the client, where applicable, by the Roads and Transport Authority (RTA).

MORTGAGE LOAN

Mortgage Loan	Charges (AED)
Loan Processing Fee (Set up Fee) ¹	1.05% of loan amount
Application Processing Fee ³	0.525% of loan amount
Interest rate	Benchmark rate* + 5%
Property valuation charge	Up to 3,675
Partial pre-payment / Redemption Fee ³	1.05% of settlement amount
Full Pre-Payment / Redemption Fee Balance Transfer or Cash Settlement Fee ³	Up to 1.05% of total loan outstanding
Late Payment Fee	472.50
Returned cheque charge (per cheque)	105.00
Liability letter charge	52.50
Property Insurance ²	Up to 0.0483% p.a. of property value
Property Insurance Assignment Fee	525.00
MortgageOne Account Offset Fee	Up to 1.575% p.a. of Preset Safety Limit
Conversion Fee to MortgageOne Account and vice versa	Up to 1.05% of total loan outstanding
Mortgage life insurance ²	Minimum of 0.3% p.a. of loan amount Minimum of 0.3% p.a. of Preset Safety Limit for MortgageOne Account Subject to approval from the insurance company and may vary on a case-to-case basis
Change in security (property), including valuation	1,386.00
Change in loan tenor	1,050.00
Change in payment due date	262.50
Request for No Objection Certificate (NOC)	105.00
Addition/removal of co-borrower	525.00
Change in loan repayment method	105.00
Repricing Fee	1,050.00
Dubai Land Department Registration/Amendment Fee (For Top-up and Cash-out only) ⁴	Up to AED 2,500 + 0.25% of Mortgage Sum Increase
Dubai Land Department Release Fee ⁴	Up to AED 1,502.10

¹Less amount received as Application Processing Fee.

²VAT will be charged and collected from 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.

⁴Applicable to Dubai properties only.

*SCBLR or any other Benchmark rate.

CREDIT CARDS

Infinite (Visa)		Charges (AED)
Annual Fee		
Primary Card First card(s)		1,575.00
Supplementary Card(s) Regular supplementary card(s): First 2 cards		525.00 (first year free)
Third card onwards		525.00
Finance Charges (per month on all transactions) Calculated on an average daily balance method from transaction date until repayment date		
Retail transactions		3.45%
Cash transactions		3.75%
Other Fees And Charges		
Overlimit charge		292.95
Late payment charge		241.50

Manhattan Platinum (Visa)		Charges (AED)
Annual Fee		
Primary Card First card(s)		525.00
Supplementary Card(s) Regular supplementary card(s): First 2 cards		Free
Third card onwards		157.50
Finance Charges (per month on all transactions) Calculated on an average daily balance method from transaction date until repayment date		
Retail transactions		3.45%
Cash transactions		3.75%
Other Fees And Charges		
Overlimit charge		292.95
Late payment charge		241.50

Manhattan Rewards+ (Visa)		Charges (AED)
Annual Fee		
Primary Card First card(s)		525.00
Supplementary Card(s) Regular supplementary card(s): First 2 cards		Free
Third card onwards		157.50
Finance Charges (per month on all transactions) Calculated on an average daily balance method from transaction date until repayment date		
Retail transactions		3.45%
Cash transactions		3.75%
Other Fees And Charges		
Overlimit charge		292.95
Late payment charge		241.50

Please note

- All fees are in AED unless otherwise mentioned.
- No finance charge (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.
- The Manhattan Rewards+ credit card is issued by Standard Chartered Bank, UAE.
- For any enquiries on interest rates, fees, charges etc., please call (+971) 600 5222 88. If you are a Visa Infinite cardholder, please call 8004949 or (+971) 4 4039 639.
- For enquiries on all other credit cards not listed here, please contact us at (+971) 600 5222 88.

CREDIT CARDS

Platinum (Mastercard)		Charges (AED)
Annual Fee		
Primary Card First card(s)		525.00
Supplementary Card(s) Regular supplementary card(s): First 2 cards		Free
Third card onwards		105.00
Finance Charges (per month on all transactions) Calculated on an average daily balance method from transaction date until repayment date		
Retail transactions		3.45%
Cash transactions		3.75%
Other Fees And Charges		
Overlimit charge		292.95
Late payment charge		241.50

Cashback (Visa)		Charges (AED)
Annual Fee		
Primary Card First card(s)		525.00
Supplementary Card(s) Regular supplementary card(s): First 2 cards		Free
Third card onwards		105.00
Finance Charges (per month on all transactions) Calculated on an average daily balance method from transaction date until repayment date		
Retail transactions		3.45%
Cash transactions		3.75%
Other Fees And Charges		
Overlimit charge		292.95
Late payment charge		241.50

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CREDIT CARDS

Platinum X (Mastercard)	Charges (AED)
Annual Fee	
Primary Card First card(s)	525.00
Supplementary Card(s) Regular supplementary card(s): First 2 cards	Free
Third card onwards	105.00
Finance Charges (per month on all transactions) Calculated on an average daily balance method from transaction date until repayment date	
Retail transactions	3.45%
Cash transactions	3.75%
Other Fees And Charges	
Overlimit charge	292.95
Late payment charge	241.50

X (Visa)	Charges (AED)
Annual Fee	
Primary Card First card(s)	525.00
Supplementary Card(s) Regular supplementary card(s): First 2 cards	Free
Third card onwards	105.00
Finance Charges (per month on all transactions) Calculated on an average daily balance method from transaction date until repayment date	
Retail transactions	3.45%
Cash transactions	3.75%
Other Fees And Charges	
Overlimit charge	292.95
Late payment charge	241.50

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OTHER FEES AND CHARGES ACROSS ALL CARD TYPES

Charges Applicable For All Cards	Charges (AED)
Monthly statement of account charges (per statement per account) ¹	10.50
Credit Shield Insurance Charge on monthly outstanding balance ²	0.3%
Duplicate statement (over 3 months)	47.25
Card Replacement Fee	78.75
Returned cheque	105.00
Outstation cheque processing	52.50
Copy of sales voucher (up to a maximum of 3 months)	Retail – 52.50 Airline – 68.25 Hotel – 68.25
Cash Advance Fee	3.15% of cash advance amount or AED 105, whichever is higher
Foreign Transaction Charge ³	Up to 2.99% of the transaction amount
General (All Cards)	
Payment due date from statement date	20 days
Minimum amount due	1% of the principal balance plus all fees and charges (finance charges, late payment fees etc.) or AED 110, whichever is higher
Arbitration charges for each disputed transaction ⁴	Up to USD 525.00 or equivalent in AED per transaction
Cashier's Order for refund of Credit Balances	26.25
Liability / No Liability Letter	52.50
Balance Transfer / Easy Pay / Smart Payment Plan / Fixed Payment Plan	
Interest rate	Up to 3% monthly
Processing Fee	Up to 4.20%
Early settlement charge	2.1% to 5.25% or AED 262.5, whichever is higher

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

²VAT will be charged and collected from 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.

³This 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.

⁴Arbitration charges will not be levied if the decision is made in favour of the cardholder.

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