

# Service and Price Guide

Investment Products and Services

## Section 1: Important Notice

Please take note of the following:

- a) this document sets out the pricing information relating to certain Wealth Management products and services that Standard Chartered Bank UAE (“Standard Chartered” or the Bank”) may make available to you;
- b) in addition to the pricing information set out below, the Bank may levy a transaction fee / charge or earn a commission when executing certain transactions for your account. The Bank may also earn a mark-up or receive a monetary benefit when you transact in certain products;
- c) if the Bank agrees to (i) provide a service or product to you and (ii) such product or service requires exceptional handling, the Bank has the right to levy extra fees/charges for the additional amount of work that the Bank is required to undertake;
- d) transactions involving certain assets and investment types may be subject to pricing which is different from that stated in this document. The Bank will inform you if the pricing for any transaction / investment exceeds the pricing information that is stated in this document;
- e) commission / fees mentioned in this document are exclusive of VAT, which may be charged where applicable and will be payable in addition to the commission / fees;
- f) this document does not constitute an offer to sell or a solicitation to offer to buy or sell any securities or any other financial instrument, to effect any transaction or to provide any service;
- g) if there is any inconsistency between the information set out in (i) a contract note / confirmation notice for a transaction and (ii) this document, the information set out in the contract note / confirmation notice will prevail.

## Section 2

Wealth Management Product / Service	Maximum Commission / Fee earned by the Bank							
<b>Fixed Income</b> (Including bonds, notes, treasury bills and certificates of deposits)	Up to 3.00% of notional amount							
<b>Foreign Exchange (FX)</b>	Up to 3.00% (single transactions executed by dealer) Up to 5.00% (board rates <sup>1</sup> at point of setting the rate)							
<b>Dual Currency Investment (DCI)</b>	50% of the gross DCI yield or 200 bps of the notional amount, whichever is lower.							
<b>Structured Products</b> (Including Equity Linked Structured Notes, Rate Linked Structured Notes, Currency Linked Structured Notes, Commodity Linked Structured Notes etc.)	<table border="1"> <tr> <td data-bbox="715 909 1086 969">Tenor &lt;= 3 months</td> <td data-bbox="1086 909 1509 969">Up to 2% of the notional amount</td> </tr> <tr> <td data-bbox="715 969 1086 1039">Tenor &gt;3 months &lt;= 3.5 years</td> <td data-bbox="1086 969 1509 1039">Up to 3.5% of the notional amount</td> </tr> <tr> <td data-bbox="715 1039 1086 1108">Tenor &gt; 3.5 Years</td> <td data-bbox="1086 1039 1509 1108">Up to 5% of the notional amount</td> </tr> </table>		Tenor <= 3 months	Up to 2% of the notional amount	Tenor >3 months <= 3.5 years	Up to 3.5% of the notional amount	Tenor > 3.5 Years	Up to 5% of the notional amount
Tenor <= 3 months	Up to 2% of the notional amount							
Tenor >3 months <= 3.5 years	Up to 3.5% of the notional amount							
Tenor > 3.5 Years	Up to 5% of the notional amount							
<b>Mutual Funds</b>	<p><b>Upfront fee:</b> The maximum upfront charges will be limited to the fees stated in the fund prospectus or 5%, whichever is lower</p> <p><b>Annual management fee:</b> The investment company charges the client an annual management fee (as defined in the mutual fund's prospectus) and the Bank may receive a part of the annual management fee from the investment company</p>							
<b>WRAP Product / Investment Plan</b>	<p><b>Upfront fee:</b> Up to 5.00% of notional amount</p> <p><b>Annual management fee:</b> The investment company charges the client an annual management fee (as defined in the investment plan's prospectus) and the Bank may receive a part of this annual management fee from the investment company</p>							

<sup>1</sup> Board rates are indicative exchange rates determined by the Bank basis the prevailing market rates on the beginning of each business day.