

Standard Chartered  
Saadiq



# Schedule of Charges July 2020

## Saadiq Fees & Charges

Item	Features and Fees
<b>Minimum Balance Requirement</b>	
Saadiq Savings Account (LCy)	BDT 100,000
Saadiq eSavers Account (LCy)	BDT 50,000
Saadiq Super Savers Premium (LCy)	BDT 500,000
Saadiq Current Account (LCy)	BDT 100,000
Saadiq Business Banking Current Account	BDT 500,000
Saadiq Business Banking Special Notice Deposit (SND) Account	BDT 500,000
Saadiq Graduate Account	BDT 5000
Saadiq Hajj Savers Account	Not Applicable
Saadiq MortgageOne Savings Account	Not Applicable
<b>Account Maintenance Fee</b>	
Saadiq Savings Account (LCy)	Half yearly average balance: Up to BDT 10,000 - Free
Saadiq eSavers Account (LCy)	Above BDT 10,000 up to BDT 25,000 - BDT 100 Half yearly
Saadiq Super Savers Premium (LCy)	Above BDT 25,000 up to BDT 200,000 - BDT 200 Half yearly Above BDT 200,000 up to BDT 1,000,000 - BDT 250 Half yearly Above BDT 1,000,000 - BDT 300 Half yearly
Saadiq Current Account (LCy)	BDT 300 Half yearly
Saadiq Business Banking Current Account	BDT 300 Half yearly
Saadiq Business Banking Special Notice Deposit (SND) Account	BDT 500 Half yearly
Saadiq Graduate Account	Free
Saadiq Hajj Savers Account	Free
Saadiq MortgageOne Savings Account	Free
<b>Account Related Charges</b>	
Personal Chequebook from 2nd item onward	BDT 300
Debit Card-New	BDT 600 Annually
Debit Card-Replacement	BDT 300
Cash withdrawal from other Banks' VISA ATMs	BDT 15 per transaction
CCTV image retrieval request for any reason initiated by the customer	BDT 1,500
Account Closing	BDT 200 for Savings Account BDT 300 for Current Account BDT 300 for Saadiq Business Banking Current Account BDT 300 for Saadiq Business Banking Special Notice Deposit (SND) Account Not Applicable for Saadiq Hajj Savers

\*\* For more information on debit card fee, please refer to notes section at the end

## Saadq Fees & Charges

Item	Features and Fees
<b>Statements/Certificates</b>	
Account Statements (as stated in AOF)	<b>Free</b>
Issuance of Duplicate Bank Statement (through branch)	For 18 months : BDT 500
Issuance of Duplicate Bank Statement (through branch)	For more than 18 months: BDT 1000
Balance Confirmation Certificate	Half Yearly (one)- <b>Free</b> <sup>1</sup> Yearly (one)- <b>Free</b> <sup>1</sup> Additional-BDT 200 <sup>1</sup> For 30 June and 31 Dec balance only
Bank Certificate (through Client Care Centre)	BDT 150
Bank Certificate	BDT 300
Hold Statement (hold/stop)	<b>Free</b>
Statement Authentication Certificate	BDT 500
Finance Certificate	BDT 500
Certificate for Inward Remittance	BDT 300
Certificate of Profit/Certificate for Taxation	
FCy Endorsement Certificate	
Student File Certificate	

### Online Charges (Intercity Transaction Fee)

	Transaction Amount	Fee
Online transaction Intercity Deposit	Any Amount	Free
Online transaction Intercity Withdrawal	Any Amount	Free

### Cheque Clearing Fee/BEFTN Transaction Fee\*

Regular Value Clearing	Below BDT 50,000	<b>Free</b>
	From BDT 50,000 to below BDT 500,000	BDT 10
	From BDT 500,000 and above	BDT 25
High Value Clearing (same day)	From BDT 500,000 and above	BDT 60
Payment through RTGS		BDT 100 (including VAT)

## Saadiq Fees & Charges

Item	Features and Fees
<b>Standing Instructions</b>	
Standing Instructions-Setting Up	<b>Free</b>
Amendment	<b>Free</b>
Standing Instructions (Internal)	BDT 100 per transaction
Standing Instructions (External)	BDT 100+ Normal Remittance Charge per Standing Instructions
Default due to insufficient funds	BDT 100
Cancellation of Standing Instructions	<b>Free</b>
<b>FCY Issuance</b>	
Foreign currency-issuance	1% (FCY Issuance) (Min BDT 500 for Non Customer)
Withdrawal of cash from FCY accounts	Free
FCY note deposit in FCY accounts	Free
Transfer of funds from FCY A/C to BDT A/C	Free
<b>Fund Transfer-Inward</b>	
Inward transfer (Remittance) to customer	Free
Inward transfer (Remittance) to non-customer through PO	BDT 500
Inward transfer (Remittance) to non-customer through DD	USD 10
<b>Fund Transfer-Outward</b>	
Cheque issuance-Central Bank LCY	BDT 300
Pay Order Issue (Customer)	0.15% (Min BDT 200 and Max BDT 500)
Cheque on selves/PO issue (Non Customers)	BDT 500
Demand Draft Issuance -Customer LCY	0.30% on DD amount (Min BDT. 250)
Demand Draft Issuance -Customer FCY	USD 15
Cancellation of DD/PO [LCY]	BDT 250
Cancellation of DD/PO [FCY]	USD 10
Repurchase of draft FCY	None
Telex/wire transfer FCY-Customer	USD 20 (+ USD 20, if cover is required)

## Saadiq Fees & Charges

Item	Features and Fees
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### Cheques for Collection

Inward Cheque Collection LCY	Free
Inward Cheque Collection FCY	USD 10 per cheque
Outward Cheque Collection LCY	0.25% (Min BDT 300, Max BDT 1,500)
Outward Cheque clearing & Collection FCY (drawn on banks in BD)	USD 10 per cheque
Outward Cheque Collection FCY (abroad)	0.25% (Min BDT 750)
Cheque Collection LCY dividend warrants	0.10% (Min BDT 75)
Cheque collection return	BDT 100/Item
Salary Transfer (By Hard Copy Instruction)	BDT 50/Item
Salary Disbursement (through PO)	BDT 50 per Item+ PO Fee+ Postage

### Student File

Student File Maintenance SAARC Countries	BDT 3,500 p.a + BDT 500 per Remittance
Student File Maintenance Non-SAARC Countries	BDT 5,000 p.a + BDT 500 per Remittance

### Stop Payment Instructions

Stop Payment-Cheque draft/one cheque	BDT 250
Stop Payment-Cheque book lost	BDT 500
Stop Payment-LCY draft	BDT 100

### Saadiq Auto Finance

Processing Fee*	1% of the financing amount
Early Purchase Fee	2% of the bank's outstanding share
Late Payment Fee*	BDT 575 for every overdue installment
Premium Collection Fee-Life Insurance (paid by Insurance Company to the Bank)	30% of Premium Amount

## Saadiq Fees & Charges

Item	Features and Fees
<b>Saadiq Home Finance</b>	
Processing Fee*	1.5% of the financing amount
Early Purchase Fee	2% of the bank's outstanding share
Late Payment Fee**	BDT 1,150 for every overdue installment
Partial Purchase Fee***	2% of partial adjustment amount
Premium Collection Fee-Life Insurance (paid by Insurance Company to the bank)****	30% of Premium Amount
Finance processing and conversion fee (Applicable for conversion to Saadiq MortgageOne from Saadiq Home Finance and vice versa)	1% of the outstanding finance amount
Administration and Processing Charges for Late Registration*	BDT 25,000

*Charged semi-annually until the registration process completed\**

### Finance Against Property/Saadiq Commercial Mortgage

Processing Fee	0% of the financing amount
Early Purchase Fee#	2% of the bank's outstanding share
Late Payment Fee**	BDT 4,500 for every overdue installment
Premium Collection Fee - Life Insurance (paid by Insurance Company to the Bank)****	30% of Premium Amount

*#Early Purchase Fee not applicable for Micro and Cottage industries*

### Business Installment Finance

Processing Fee	0% of the financing amount
Early Purchase Fee#	2% of the bank's outstanding share
Late Payment Fee**	BDT 3000 for every overdue installment
Premium Collection Fee - Life Insurance (paid by Insurance Company to the Bank)****	30% of Premium Amount

### Saadiq Credit Card

Annual Fee	BDT 1,500 for Green
	BDT 3,000 for Gold
	BDT 5,000 for Platinum
Late Payment Fee**	BDT 500
Over Limit Fee Fee	BDT 1,000
Cash Advance Fee	BDT 300 (Fund transfer from your credit card to Mobile Wallets through Online Banking or SC Mobile App will be treated as cash advance transaction, and incur cash advance fee)
Card Cheque Processing Fee	BDT 1,000

## Saadiq Fees & Charges

Item	Features and Fees
<b>Saadiq Credit Card</b>	
Visa Green Card (monthly maintenance fee)	BDT 1,200 irrespective of the outstanding amount
Visa Gold Card (monthly maintenance fee)	BDT 2,500 irrespective of the outstanding amount
Visa Platinum Card (monthly maintenance fee)	BDT 3,500 irrespective of the outstanding amount
Priority Pass membership Fee for Platinum only	<b>Free</b>
Priority Pass usage Fee for Platinum only	USD 27 (for the primary card holder 3 free visits per calendar year)
Access to Signature Lounge for Platinum only	FREE ( for the primary card holder only)

### Features

Client Care Centre	<b>Free</b>
Auto Billspay	
Online Banking	
e-Statements	
SMS Banking	

- \* Processing fee includes legal and valuation fee. In the event of partial finance drawdown processing fee + applicable VAT will be charged on the partial drawdown amount. You are required to deposit the Legal and Valuation fee + applicable VAT in your nominated account held with the Bank prior disbursement where such processing fee (charged on the partial finance drawdown amount) is less than the Legal and Valuation fee. However, your such deposit of Legal and Valuation fee will be adjusted from the subsequent processing fee.
- \*\* To be paid out to Charity after deduction of Bank's estimated cost in accordance with the bank's Charity Payment Policy. The Late Payment Fee is inclusive of 15% VAT".
- \*\*\* Each partial Early Purchase is allowed after 12 installments. At least 30% of the outstanding Bank's share is to be paid.
- \*\*\*\* Premium Collection Fee: Since this is conventional insurance, as per Shariah Ruling, the income will not be booked under Islamic Banking Revenue

## Note:

- The Bank reserves the right to assess charges on transaction and to amend the Saadiq Schedule of Charges providing 30 days prior notice of the terms, conditions or rate stated in the schedule
- VAT is applicable at 15% on all fees and commissions as per existing country VAT Act 1991
- Any legal or recovery costs incurred during the processing or the tenure of the finance will have to be borne by the customer at actual, if applicable
- Tax on Profit & Government Excise Duty on the deposit/balance level of the account is applicable
- This is an abridged version of Saadiq Schedule of Charges. Please call our 24-hour Client Centre for more details
- For Saadiq Auto and Home Finance, the Bank shall receive fees from the Insurance Service Provider (if General Insurance is availed through the Bank) for the collection and transfer services of the insurance premium
- Fee structure of Employee Banking (EB) accounts will follow the respective schedule for Employee Banking organisations
- Priority Banking Schedule of Charges (SoC) will be applicable for Priority clients
- Saadiq Graduate Account Debit Card charge: BDT 300

\*Conditions apply

**For more details, please call 8332272 or 16233 (from mobile).**