

Retail Deposit Schedule of Charges August 2019

General

This tariff applies to normal transactions. Stamp duty, correspondent charges and other out-of-pocket expenses, if any, may be added.

The Bank reserves the right to assess charges on transactions (which are not covered by this schedule) and to amend providing 30 days notice of the terms, conditions or rate, stated in this schedule.

- N.B:
- 1) VAT is applicable at 15% on all fees and commissions
 - 2) Govt. excise duty is applicable as per Government Regulations
 - 3) \$ indicates USD unless otherwise stated

Retail Deposit

Retail Banking, Bangladesh

Item

Features & Fees

1 Savings Account

Account Opening Minimum Balance Requirement:

Super Savers Premium Account (LCY)	Tk. 500,000
Super Savers Account (LCY)	Tk. 100,000
eSavers Account (LCY)	Tk. 50,000
VIP Savers Account (LCY)	Tk. 100,000
Generic Savings Account (LCY)	Tk. 100,000
Graduate Account	Tk. 5000
Child Education Savers Account	Minimum SI Tk. 5,000 Maximum SI Tk. 100,000
Power Savers Account (LCY)	Tk. 100,000
Executive Savings Account (LCY)	Tk. 100,000
Freedom Account	Tk. 100,000
School Banking Account (LCY)	Nil
Resident Foreign Currency Deposit (RFCD) Account (FCY)	USD 1,000 or GBP 500 or equivalent EURO
Non-Resident Foreign Currency Deposit Account (FCY)	USD 1,000 or GBP 500 or equivalent EURO

Account Maintenance Fee (Savings Account):

Super Savers Premium Account (LCY)	Half yearly average balance: Up to Tk. 5,000-Free Above Tk. 5,000 up to Tk.25,000 -Tk. 100 Half yearly Above Tk. 25,000-Tk. 300 Half yearly
Super Savers Account (LCY)	
eSavers Account (LCY)	
VIP Savers Account (LCY)	
Generic Savings Account (LCY)	
Power Savers Account (LCY)	
Executive Savings Account (LCY)	
Freedom Account	
School Banking Account (LCY)	Nil
Resident Foreign Currency Deposit (RFCD) Account (FCY)	FREE
Non-Resident Foreign Currency Deposit Account (FCY)	FREE
Graduate Account	FREE
Child Education Savers Account	FREE

2 Current Account

Minimum Balance Requirement:

Current Account (LCY)	Tk. 100,000
VIP Current Account (LCY)	Tk. 100,000
FAST Current Account (LCY)	Tk. 100,000
ERQ Account (FCY)	Nil

Item	Features & Fees
Convertible & Non-Convertible Current Account	Nil
FCY Current Account	Nil
Loan Repayment Account	Nil
MortgageOne Current Account	Nil

Account Maintenance Fee (Current Account):	
Current Account (LCY)	Tk. 500 Half Yearly
VIP Current Account (LCY)	
FAST Current Account (LCY)	FREE
ERQ Account (FCY)	FREE
Convertible & Non-Convertible Current Account	FREE
FCY Current Account	FREE
Loan Repayment Account	FREE
MortgageOne Current Account	FREE

*For overdrawn balance, 20% interest charge will be applied quarterly

3 Special Notice Deposit Account (SND)

Minimum Balance Requirement	Tk. 300,000
Account Maintenance Fee	Tk. 500 Half Yearly

4 Account Closing Fee:

Current Account	Tk. 300
Savings Account	Tk. 200

5 Debit Card

Debit Card-New	Tk. 600 annually
Debit Card-Replacement	Tk. 300
Debit Card-New (Fast Current)	FREE
Cash withdrawal fee from other Banks' VISA ATMs	Tk. 15 per transaction
Cash withdrawal fee from other Banks' ATMS (Transactions coming through NPSB network)	Tk. 15 (including VAT)
Voucher retrieval fee	Up to 3 months Tk. 100 More than 3 months Tk. 500
CCTV image retrieval request for any reason initiated by customer	Tk. 1,500

*for more information on debit card fee, please refer to the note section at the end.

6 International Debit Card

Annual Fee	USD 30
Replacement Card Fee	USD 5
Off-us ATM Balance Enquiry	Fee USD 1 (not applicable for Standard Chartered Bangladesh ATMs)

Item	Features & Fees
Off-us ATM Withdrawal	Fee USD 3 flat rate irrespective of cash withdrawal amount (not applicable for Standard Chartered Bangladesh ATMs)
Currency Conversion Mark-up	3% (applicable for both ATM & POS transactions denominated in currency other than USD)

7 Familink-Free Add On Debit Card

1st Familink Card	FREE for life time
2nd Familink Card onwards	Tk. 600 annually
Standing Instruction Failure Charge	Tk. 100 (will be debited from the Source Account)

8 Travel Card

Card Issuance Fee (one time)	Tk. 500
TQ Reloading Fee	Tk. 200
Card Replacement Fee	Tk. 200
Statement Request	Tk. 100
Balance Refund Fee	Tk. 200
Card Closure Fee	Tk. 300
ATM Cash Withdrawal Fee	USD 3
Currency Conversion Mark up	3% flat rate (applicable for both ATM & POS transactions denominated in currency other than USD)

9 Chequebook Charges

First Chequebook with any account	FREE
Subsequent Chequebook (LCY)	Tk. 300
Subsequent Cheque book (FCY)	USD 5

10 Cash Line Overdraft

Processing Fee	Up to Tk. 1M	Tk. 5000
	Above Tk. 1M	Tk. 10,000
Loan Closure Certificate Fee	Tk. 500	
Limit increase/decrease/renewal	Tk. 1,000	

11 Cash Line Fixed Loan

Processing Fee	Tk. 5M & above	0.5% of loan amount
	Tk. 2M to less than Tk. 5M	1% of loan amount
	Below Tk. 2M	2% of loan amount
Early Settlement Fee	2% of outstanding	

Item	Features & Fees
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12 Statements/Certificates

Account Statements (As stated in AOF)	FREE
Issuance of duplicate bank statement (through branch)	For 18 months :Tk. 500
Issuance of duplicate bank statement (through branch)	For more than 18 months :Tk. 1000
**Issuance of Duplicate Statements (Through Contact Centre, by Direct Mail, 3-Working days required) <i>* Not applicable to Non-Resident Accounts</i>	Current Month : Free
	Current one Year*:Tk. 100/year
	Previous Year :Tk. 200/year *not calendar year (Maximum Tk. 1000)
Balance Confirmation Certificate	Half Yearly-FREE* Additional-Tk. 200 or equivalent FCY *For 30 June and 31 December balance only.
Certificate of Encashment Bonds/Securities	FREE
Bank Certificate	Tk. 300 or equivalent FCY
Bank Certificate (Through Client Centre)	Tk. 150
Beneficiary Owners Account Certificate	Tk. 100
Certificate for Inward Remittance	Tk. 300
Certificate of Purchase/ Investment-Bonds/Securities	
Certificate of Interest/Certificate for Taxation	
FCY Endorsement Certificate	
Student File Certificate	
Proceeds Realization Certificate	Tk. 500
Duplicate Savings Certificate/ Declaration in lieu	
Statement Authentication Certificate	
Loan Certificate	

13 Locker Charges

Annual Fee for Locker service:	Dhaka & Chittagong	Khulna, Narayanganj, Bogra & Sylhet
Large Locker	Tk. 12,000	Tk. 8,000
Medium Locker	Tk. 8,500	Tk. 5,500
Small Locker	Tk. 6,000	Tk. 4,000
Replacement of Lost Keys	at actual	

Item	Features & Fees
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14 Dishonored Cheques

Inward clearing & collection cheque -Both LCY & FCY (dishonoured due to insufficient funds)	Tk. 1,000 FCY equivalent per cheque
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15 Online Charges (Intercity Transaction Fee)

	Transaction Amount	Fee
Online Transaction (Intercity) Deposit	Below 50K	Tk. 100
	From 50K to below 5 Lac	Tk. 300
	From 5 Lac to below 50 Lac	Tk. 1,000
	From 50 Lac & above	Tk. 3,000
	Transaction Amount	Fee
Online Transaction (Intercity) Withdrawal	Below 1 Lac	Tk. 150
	From 1 Lac to below 10 Lac	Tk. 500
	From 10 Lac to below 50 Lac	Tk. 1,500
	From 50 Lac & above	Tk. 5,000

16 Standing Instructions

Standing Instructions-Setting Up	Free
Amendment	Free
Standing Instructions (Internal)	Tk. 100 per transaction
Standing Instructions (External)	Tk. 100 + Applicable fund transfer (Outward) charge
Default due to insufficient funds	Tk. 100
Cancellation of Standing Instructions	Free

17 Stop Payment Instructions

Stop payment-cheque/draft	Tk. 250
Stop payment-cheque book lost	Tk. 500

18 Stop Payment Instructions

Stop payment-cheque/draft	Tk. 250
Stop payment-cheque book lost	Tk. 500
Stop payment-LCY Draft	Tk. 100
Stop payment-FCY Draft	USD 10 or Equivalent Taka + Charge realised by Drawn on Bank

Item	Features & Fees
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19 Student File

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

20 Foreign Exchange

Foreign currency-issuance	1% (FCY Issuance) (Min Tk.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
Foreign Exchange (FX) Transaction	Spreads Up to 5.00%

21 Cheque/Drafts Encashment

Cheque/Drafts Encashment -Customer	Free
Cheque/Drafts Encashment -Non Customer	Not allowed
Encashment of cheques outside Dhaka & Chittagong	Tk. 250
Counter Transaction Fee	Free

22 Fund transfer-Inward

Inward transfer (Remittance) to customer	Free
Inward transfer(Remittance) to non-customer through PO	Tk. 500
Inward transfer(Remittance) to non-customer through DD	USD 10

23 Fund transfer-Outward

Cheque issuance-Central Bank LCY	Tk. 300 FCY USD 10
Pay Order Issue (Customer)	0.15% (Min Tk. 200 and Max Tk. 500)
Cheque on selves/PO issue (Non Customers)	Tk. 500
Demand Draft Issuance -Customer LCY	0.3% on DD amount (Min Tk. 250)
Demand Draft Issuance -Customer FCY	USD 15

Item	Features & Fees
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24 Fund transfer-Outward

Cancellation of DD/PO [LCY]	Tk. 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)

25 Cheque Clearing Fee/BEFTN transaction fee

Regular Value Clearing	Below Tk. 50k	Free
	Tk. 50k to below Tk. 500k	Tk. 10
	Tk. 500k and above	Tk. 25
High Value Clearing (same day)	Tk. 500k and above	Tk. 60
Any EFT Transaction (BEFTN)		Free
Payment through RTGS from Branch		Tk. 115

*Including VAT

26 Fund Transfer through 3rd BANK

Beneficiary Bank/3rd Party	0.25% of amount (Min Tk.500)
Demand Draft Issuance-3rd Party	0.15% of amount for LCY, (Min Tk. 100 & Max Tk. 500)

27 Cheques for Collection/Purchase

Inward Cheque Collection LCY	Free
Inward Cheque Collection FCY	USD 10/cheque
Outward Cheque Collection LCY	0.25% (Min Tk. 300, Max Tk. 1,500)
Outward Cheque clearing & Collection FCY (drawn on banks in BD)	USD 10/cheque
Outward Cheque Collection FCY (abroad)	0.25% (Min Tk. 750)
Cheque Collection LCY dividend warrants	0.10% (Min Tk. 75)
Cheque collection return	Tk. 100/Item
Salary Transfer (By Hard Copy Instruction)	Tk. 50/Item
Salary Transfer (By Soft Hard Copy Instruction)	Tk. 25/Item
Salary Disbursement (through PO)	Tk. 50 per Item+ PO Fee+ Postage

Item	Features & Fees
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28 Postage/Mail

Registered cover	at actual
Courier-inside country (To Beneficiary)	at actual
Courier-inside country (To Customer Premises)	at actual
Courier-outside country	at actual

29 Cost of Stationery

T/M forms, C forms & all other forms	Free
Forwarding mail on behalf of customer	Tk. 100 + cost at actual
Duplicate advice	Tk. 100
Processing various applications/ Remittance	Tk. 500-2,500 + TT charge

30 Customer Value Propositions

Client Care Centre	Free
Auto Billspay	Free
Online Banking	Free
e-Statements	Free
SMS Banking	Free

Note

- The bank reserves the right to assess charges on transaction and to amend the schedule 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
- Evening Banking from 06:00 PM to 8:00 PM for (Local Currency cash deposit only) is available at Dhanmondi-5 Branch, Gulshan Branch, Uttara Booth and Chittagong Nasirabad Branch
- Fee structure of Employee Banking (EB) accounts will follow the respective schedule for Employee Banking organizations.
- A separate SOC is available for Priority Banking accounts
- Courier Service charge will be realised from the customer at actual basis, if required
- Saturday Banking is available on Saturdays (10AM-1PM) at Gulshan, Motijheel & Chittagong Nasirabad Branch
- If any changes or modifications of any charges stated in this schedule were to occur, it would be notified through our website www.sc.com/bd and it would be treated as part of this schedule
- Graduate Account Debit Card Charge is BDT 300

Branch Directory

Dhaka

Gulshan Branch

67 Gulshan Avenue

Gulshan North Branch

Gulshan Centre Point
House 23 - 26, Road 90,
Gulshan - 2

Islamic Banking Centre

Gulshan Centre Point
House 23 - 26, Road 90,
Gulshan - 2

Banani Booth

14 Kemal Ataturk Avenue, Banani

Dhanmondi Road 5 Branch

House 6, Road 5, Dhanmondi R/A

Satmasjid Road Branch

Level 2, Taj Lily Green, Plot 51
Satmasjid Road, Dhanmondi
Dhaka 1205

Kakrail Booth

Karnaphuli Garden City,
109 Kakrail Road

Kawran Bazar Branch

53 Kawran Bazar

Sonargaon Booth

L101 Pan Pacific Sonargaon Hotel,
107 Kazi Nazrul Islam Avenue

InterContinental Booth (Sheraton)

Dhaka Sheraton Annex Building,
1 Minto Road, Ramna

City Centre Branch

City Centre, Plot 90/1, Motijheel C/A

Mirpur Branch

Dynasty Tower, Plot 01, Road 12,
Block G, Section 6, Pallabi, Mirpur

Motijheel Branch

Alico Building, 18-20 Motijheel C/A

Chawk Bazar Branch

12 Water Works Road,
Dalpatty, Chawkbazar

Uttara Branch

Update Tower, Shahajalal Avenue
Plot-1, Sector 6, Uttara

Savar Branch

Dhaka Export Processing Zone,
Zone Service Complex

Narayanganj

Narayanganj Branch

26 Shaista Khan Road
(near Narayanganj Club)

Chattogram

Chattogram Main Branch

Sheikh Mujib Road, Agrabad

Nasirabad Branch

1 Shahid Abdul Halim Road
East Nasirabad

CEPZ Branch

Zone Service Building
Chattogram Export Processing Zone
Free Port Road
Ward 39, Chattogram City Corporation
P.S. Bandar, Chattogram

Bogura

Bogura Branch

Shatani House, Sherpur Road

Khulna

Khulna Branch

Jibon Bima Bhaban, KDA Avenue

Sylhet

Sylhet Branch

7 Noya Sharak, Jail Road,
Ward-16

Call our 24-hour Client Care Centre
at 8332272 or 16233 (from mobile) or
visit your nearest Standard Chartered branch.