
Wealth Management Fees Schedule

For Investment and Insurance

Effective Date 30 Nov 2018

Wealth Management Fee Schedule

Section 1: Important Notice.....	3
Section 2: Investment and Insurance Related Charges	4
2.1 Investment	4
2.2 Insurance.....	6

Section 1 : Important Notice

Please take note of the following:

- a. this document sets out the pricing information relating to the products and services that Standard Chartered Bank Indonesia may make available to you;
- b. for Investment and Insurance, you may be required to pay certain fees and charges. Please refer to Section 2 below for Investment and Insurance related charges;
- c. for CASA and Term Deposit, you may refer to Tabel Suku Bunga Tabungan Deposito on Standard Chartered Bank Indonesia website or our branches;
- d. 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 to extent permissible under the prevailing laws and regulations. The Bank may also earn a mark-up or receive a monetary benefit when you transact in certain products;
- e. Value Added Tax (VAT) will be charged by the Bank, where applicable;
- 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. Please note that not all products and services are available to citizens or residents of all countries;
- g. the benefits receivable as described in this document are subject to any pre-sale process and/or documentation;
- h. the Bank may change its fees and charges from time to time at its discretion and will be notified to customer 30 days prior effective date. The contract note for a transaction may also contain further disclosure of monetary benefits that may be applicable to such transaction. Please note that if there is any inconsistency between the information set out in (i) a contract note for a transaction and (ii) this document, the information set out in the contract note will prevail;
- i. the Bank will act as principal when providing each type of product / investment / service described in Section 2 below to you, except that the Bank will act as agent with respect to the sale or purchase of Insurance or Investment funds.

Section 2 : Investment and Insurance Related Charges

2.1 Investment

Product / Investment / Service	Monetary and/or non-monetary benefits that the Bank receives																						
Fixed Income (Government Bonds, Corporate bonds)	Up to 3.00% of notional amount																						
Foreign Exchange (FX) TOD/TOM/SPOT	Up to 3.00%																						
Premium Currency Investments (PCI)	Whichever is lowest, 50% of the gross PCI Yield or 2.00% of the notional amount																						
Overdraft	<p>Provision / Facility Fee up to 1.00%</p> <p>Interest rate depends on loan currency (refer to below table).</p> <table border="1"> <thead> <tr> <th colspan="2">Overdraft Rate</th> </tr> <tr> <th>Currency</th> <th>Rate (p.a)</th> </tr> </thead> <tbody> <tr> <td>IDR</td> <td>7.75%</td> </tr> <tr> <td>USD</td> <td>3.75%</td> </tr> <tr> <td>EUR</td> <td>1.25%</td> </tr> <tr> <td>AUD</td> <td>3.00%</td> </tr> <tr> <td>JPY</td> <td>1.25%</td> </tr> <tr> <td>CAD</td> <td>1.25%</td> </tr> <tr> <td>GBP</td> <td>1.25%</td> </tr> <tr> <td>SGD</td> <td>1.50%</td> </tr> <tr> <td>NZD</td> <td>3.25%</td> </tr> </tbody> </table>	Overdraft Rate		Currency	Rate (p.a)	IDR	7.75%	USD	3.75%	EUR	1.25%	AUD	3.00%	JPY	1.25%	CAD	1.25%	GBP	1.25%	SGD	1.50%	NZD	3.25%
Overdraft Rate																							
Currency	Rate (p.a)																						
IDR	7.75%																						
USD	3.75%																						
EUR	1.25%																						
AUD	3.00%																						
JPY	1.25%																						
CAD	1.25%																						
GBP	1.25%																						
SGD	1.50%																						
NZD	3.25%																						

Product / Investment / Service		Fee that the Bank receives
Mutual Funds	Investment Funds (Subscription Transaction)	Dependent on the investment fund's fees and charges as prescribed in the respective prospectus of the fund, and up to 3.30% including VAT.
	Investment Funds (Redemption Transaction)	Dependent on the investment fund's fees and charges as prescribed in the respective prospectus of the fund, and up to 2.20% including VAT.
	Investment Funds (Switching Transactions)	Dependent on the investment fund's fees and charges as prescribed in the respective prospectus of the fund, and up to 2.20% including VAT.

2.2 Insurance

Product / Investment / Service		Fee ³ that the Bank receives from a third party/product provider
Life Insurance	Single Premium	Dependent on the type of product, Up to 6.00% gross Premium paid
	Regular Premium	Dependent on the allocation charges charged to client, Up to 55.00% gross Premium paid on first year
General Insurance		From 10.00% - 30.00% of the premium

³ The fee schedule is as per set and approved by OJK.