

SCHEDULE OF SERVICE CHARGES

Basic Savings Bank Deposit Account aaSaas Savings Account

Effective 15th September 2017

MINIMUM BALANCE REQUIREMENT

Monthly Average Balance (MAB) NA
Account Maintenance charges NA

GENERAL CHARGES

Account statements

Quarterly Statements Free
Monthly Statements Free*
**Available at domicile branch for"
"Customer-in-Person" (CIP)
Passbook Free*
**Available at domicile branch for"
"Customer-in-Person" (CIP)
Duplicate passbook issuance Free

Cheque book

Personalized cheque book (local) Free
Multicity Cheque Book (Personalised) Free

ATM Usage

Standard Chartered ATM's in India Free
Non Standard Chartered ATM's in India
First 5 (Financial & Non-financial[^]) transactions Free*
Above First 5 (Financial & Non-financial[^]) transactions
in a month (per transaction)" Free*

[^] Balance enquiry is considered as non financial transaction

* The maximum cash you can withdraw using your Debit Card at other bank ATM's is INR 10,000 per transaction. However, this limit may vary as per the discretion of the other Bank"

ATM's outside India* Free

*Cash withdrawal subject to RBI guidelines

ATM Cards

First Year Fee Free
Annual Fee (per card) Free

Corporate Platinum Card

First Year Fee Free
Annual Fee (per card) Free

ShopSmart Debit Card

First Year Fee Free

Basic Savings Bank Deposit Account

Annual Fee (per card)

Platinum Debit Card

First Year Fee Free
Annual Fee (per card) Free

m-Commerce Platinum Debit Card /Titanium Debit Card

First Year Fee NA
Annual Fee (per card) NA

Lost Card re-issuance

ATM Card INR 150
Shop Smart debit card INR 200
Platinum Debit Card INR 799
"m-Commerce Platinum Debit Card /Titanium Debit Card" NA

Cross-currency mark-up charges on cross border transactions on debit card*

*The exchange rate will be the VISA / MasterCard wholesale exchange rate prevailing at the time of transaction/merchant settlement"

Manual cash withdrawal

At designated VISA partner bank branches in India NA
At designated VISA partner bank branches outside India* NA
*Subject to Reserve Bank of India guidelines

Replacement of PIN

Free

BRANCH TRANSACTION CHARGES

Cash Deposit / Withdrawal Free
Pay order / demand draft Free

PHONE BANKING SERVICE CHARGES

Self-service IVR calls Free
Non IVR calls attended by phone banking officers Free

OTHER ACCOUNT RELATED CHARGES

Duplicate statement
Statement upto 3 months old Free
Statement more than 3 months old Free

Account closure

Free

Stop payment

Single cheque Free
Range of cheques Free

Cheque return

Due to technical reasons Free
Cheque issued by the customer (due to financial reason) Free
Cheque deposited by customer (due to financial reason) Free

Basic Savings Bank Deposit Account

Free

Free

Free

NA

NA

INR 150

INR 200

INR 799

NA

3.5% + applicable taxes

NA

NA

Free

Free

Free

Free

Free

Free

Free

Free

Free

Free

Free

Free

Free

**Basic Savings Bank
Deposit Account**

Foreign currency cheque*	NA
*Other Bank charges additional	
Electronic Clearing Service return	
ECS debit instruction issued by the customer and returned unpaid	Free
SPECIAL SERVICES	
Foreign Inward Remittance Certificate / Form 10H	
Within one month of the transaction	NA
After one month upto 1 year of the transaction	NA
After 1 year of the transaction	NA
Certificate of Balance / Certificate of Interest	
Certificate upto one year old	Free
Certificate more than one year (per year)	Free
Retrieval of documents	
Document upto 6 months old	Free
Document more than 6 months old	Free
Standing Instructions	
Setting up charges	Free
Execution fee	Free
Charges / commission on transaction additional	Free
Amendment	Free
Banker's report	Free
Signature verification	Free
OUTSTATION CHEQUE COLLECTION	
Cheque drawn on any of our branches	Free
Cheque drawn on another bank	
(Our Branch Locations)	Free
Speed clearing location	Free
Other locations	Free
Foreign Currency Cheque	NA
REMITTANCES	
National Electronic Funds Transfer	
Inward	Free
Outward	Free

**Basic Savings Bank
Deposit Account**

Real Time Gross Settlement Transfer	
Inward	Free
Outward	Free
Immediate Payment Service (IMPS)	Free
Pay orders / Demand Draft drawn on our branches	0.15%
Min. fee INR 50, Max. INR 1,500	
DD drawn on correspondent banks (specified Locations*)	0.25%
*List available at all our branches	
Min. fee INR 250, Max. INR 5,000	
For other locations, correspondent bank charges will apply additionally	
Foreign Currency Draft	NA
Cancellation / revalidation	
Demand Draft / Pay Order	INR 100
Lost / duplicate instrument	Free*
*Correspondent bank's charges additional	
Funds transfer	
Transmission in Foreign Currency (Telex transfer)	
Remittances upto USD 50,000 or equivalent value*	NA
Remittances above USD 50,000 or equivalent value *	NA
*Other Bank's charges additional	
Remittances from abroad	NA
DOORSTEP BANKING	NA

Please Note:

Standard Chartered Bank, India, has produced this brochure to keep you informed of our broad range of services. Our fees and charges reflect our commitment to providing our customers with quality service at competitive prices.

The Bank reserves the right to amend the terms, conditions or rate stated in the brochure and to assess charges on transactions which are not covered by this schedule.

Safe Deposit Lockers are available at certain branches and can be offered to a customer upon request. Charges for the same are available at the respective branches.

Charges in this document are exclusive of applicable taxes

GST NOTE:

GST will be levied at the applicable rates in force on all taxable supplies with effect from a date to be notified by the Government.

Once GST is implemented, it will be levied at the applicable rates in force on foreign currency conversion. For the purpose of determination of value of in relation to supply of foreign currency, including money changing, the following table (as provided in the draft rules) should be used:

Transaction Amount	Value of Service on which GST to be paid.
• Less than or equal to INR 1,00,000	• 1% of the transaction amount, subject to minimum of INR 250/-
• Greater than INR 1,00,000 and less than or equal to INR 10,00,000	• INR 1000 + 0.5% of the transaction amount
• Greater than 10,00,000	• INR 5,500 + 0.1% of the transaction amount, subject to maximum of INR 60,000/-

The GST at applicable rates would be levied on the value calculated as per above table.

PHONE BANKING NUMBERS

Allahabad, Amritsar, Bhopal, Bhubaneswar, Chandigarh, Cochin / Ernakulam, Coimbatore, Indore, Jaipur, Jalandhar, Kanpur, Lucknow, Ludhiana, Nagpur, Patna, Rajkot, Surat, Vadodara	66014444 / 39404444
Ahmedabad, Bangalore, Chennai, Delhi, Hyderabad, Kolkata, Mumbai, Pune	66014444 / 39404444
Gurgaon, Noida	011 - 66014444 011 - 39404444
Jalgaon, Guwahati, Cuttack, Mysore, Thiruvananthapuram, Vishakhapatnam, Proddatur, Dehradun, Mathura, Saharanpur,	1800 345 1000
Siliguri	1800 345 5000