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Priority and International Banking Schedule of Service Charges and Benefits.
Schedule of Service Charges and Benefits (Effective Date: 1 May 2020)

Services

| Program maintenance charge*# | ₹800/month |

*Non-maintenance of qualification/eligibility criteria shall attract a program maintenance fee and may result in the discontinuation of Priority Banking services and benefits.

#A program maintenance charge is not levied on accounts under the employee banking program and for accounts of Standard Chartered, India employees.

Eligibility Criteria

Priority Eligibility Criteria for new customers (applicable for a Standard Chartered Bank relationship for the first 12 months of account opening)

1. Minimum monthly average FUM* (Funds under management) of ₹30 Lakh, or
2. Minimum monthly salary credit into Standard Chartered salary account of ₹3 lakh¹, or
3. Mortgage approved amount above ₹2 Crore¹

Priority Qualification Criteria (applicable for a Standard Chartered Bank relationship post 12 months of account opening)

1. Minimum monthly average FUM* (Funds under management) of ₹30 Lakh, or
2. Mortgage outstanding balance above ₹2 Crore²

¹On completion of 12 months, client has to ensure to meet the Qualification criteria
²At any point if outstanding balance falls below ₹2 Crore, the client has to either restore the amount by way of top-up or meet the FUM qualification criteria

*FUM (Funds under management) includes any one, or the combination of the following products from the Bank: Savings accounts, Term Deposits, Investments made through the Bank.

Please note, if one family member maintains the qualification / eligibility criteria, rest of the family members can enjoy Priority benefits.

General Services

- Consolidated account statements
  - Monthly statements Free
  - Duplicate statements Free
- Electronic statements Free
  (Currently for non-consolidated statements only)
- Electronic statements + Physical statements ₹99*

*There will be an applicable fee of INR 99 per month in case the customer opts for a physical statement along with the estatement w.e.f. 1st January 2019
• Pass book*  
  *Available at domicile branch for “Customer in Person”  
  Free

• Cheque book  
  Personalised payable-at-par cheque book  
  Free

• Priority Banking VISA Infinite  
  ATM-cum-debit card  
  - First year fee/Annual fee  
  Free
  - Fuel surcharge on ATM-cum-debit card  
  Free
  - Lost card re-issuance  
  Free
  - Replacement of PIN  
  Free
  - ATM-cum-debit card re-issuance  
  Free

• ATM usage  
  - At Standard Chartered ATMs in India  
  Free
  - At other bank ATMs in India and overseas*  
  • Cash withdrawal*  
  Free
  • Balance enquiry*  
  Free

*Overseas withdrawals subject to Reserve Bank of India guidelines. Debit cards issued on NRO (Non Resident Ordinary) accounts would be valid for use in India only. Customers who do not meet any one of the eligibility criteria for Priority Banking, will be charged ₹140 per cash withdrawal and ₹20 per balance enquiry.

**Other account related services**

• Outstation cheque collections  
  - Cheque drawn on Standard Chartered branches  
  Free
  - Cheque drawn on other banks at Standard Chartered branch locations  
  Free
  - Other locations  
  Free

• Foreign currency cheque collection  
  ◦ Cheque amount equivalent to USD  
  - Up to USD 50,000  
  USD 35
  - USD 50,001 and above  
  USD 55
  - USD cheque cleared overseas  
  (Reject)  
  USD 15
  - USD Cheque Investigation charges  
  USD 50
  - For other currencies -  
  0.28% of cheque amount  
  Minimum ₹121
• Stop payment
  - Single/range of cheques Free

• Cheque return*
  - Cheque issued by customer
    - First cheque return in the last 12 months ₹500
    - More than one cheque return in the last 12 months (per return) ₹750
  - Cheque deposited by customer ₹150
  - Foreign currency cheque ₹181
  *Other bank’s charges will be additionally levied, wherever applicable.

• Electronic Clearing System return*
  - First ECS return in the last 12 months ₹500
  - More than one ECS return in the last 12 months (per return) ₹750

• Account closure
  - Within 12 months from date of opening ₹500
  *NIL charges for Cheque/ECS return due to technical reasons

Remittances

• Single pay order/demand draft drawn on our branches Free

• Bulk pay orders/demand draft drawn on our branches ₹125

• Single demand draft drawn on correspondent banks* Free

• Bulk demand drafts drawn on correspondent banks* 0.10% per draft amount
  *Specified locations. List available at all our branches. For other locations, correspondent bank charges will apply additionally.

• Foreign currency draft (USD/GBP) ₹776

• Foreign currency draft (Euro) ₹1,025

• Cancellation/revalidation of
  - Demand draft/pay order charges Correspondent bank charges
  - Lost/duplicate instrument charges
• Funds transfer
  - Transfer of funds across Standard Chartered India branches Free
  - Transmission in foreign currency (Telex transfer)
  - Foreign currency outward remittances Free
    - Inward remittance from abroad ₹250
• Foreign inward remittance certificate ₹100
• RTGS
  - Inward Free
  - Outward Free
• National Electronic Funds Transfer
  - Inward Free
  - Outward Free

Special account services
• Certificate of balance/interest Free
• Retrieval of documents Free
• Standing instructions (set-up and execution) Free

Charges/commission on transactions are at actuals.
• Banker's report Free
• Signature verification Free

Internet Banking Free

Global privileges
• Emergency cash at select overseas locations Standard Chartered Bank locations Free
• Use of Priority Banking centres in India and overseas Free
• Special Priority Banking privileges as applicable in respective countries Free
  (List of services and countries available on request.)

Credit card
• Complimentary Priority Banking VISA Infinite credit card NIL
Cheque/Other document pick-up/DD and PO delivery

Lockers
- Locker rentals 50% waiver on regular tariff

^Applicable only if below eligibility criteria is met
Monthly average credit balance of a minimum of 20,00,000 in your relationship across all products held with the bank or any such minimum average balance fixed by the bank from time to time. The relationship which will be considered for this purpose includes any one or combination of the following products from the bank: savings accounts, term deposits, investments made through the bank

Loans and overdrafts
- Home loan interest rates and processing fees Special tariff
- Loans Against Property Special tariff

Trade services
- Letter of credit, guarantees, etc available on request

Cash Management services
- Clearing, logistics, etc. Tariff available on request

*Please get in touch with Relationship Manager/Branch for further details

Doorstep Banking
This service is currently available in select cities only

Services
- Cash pick-up/delivery Free
- Cheque/Other document pick-up/DD and PO delivery Free on request thereafter
- Fixed schedule services***

^Free for the first delivery.

***Free for the first delivery and 10% discount for subsequent deliveries.

"*100 per request thereafter"
<table>
<thead>
<tr>
<th>Service</th>
<th>Cash pick-up and delivery</th>
</tr>
</thead>
<tbody>
<tr>
<td>→ Value</td>
<td>₹3,00,000 &amp; ₹10,00,000</td>
</tr>
<tr>
<td>↓ Frequency</td>
<td>&lt; ₹3,00,000</td>
</tr>
<tr>
<td></td>
<td>&lt;</td>
</tr>
<tr>
<td>Daily</td>
<td>₹3,000 a month</td>
</tr>
<tr>
<td></td>
<td>₹8,000 a month</td>
</tr>
<tr>
<td>Weekly</td>
<td>₹700 a month</td>
</tr>
<tr>
<td></td>
<td>₹1,300 a month</td>
</tr>
</tbody>
</table>

- Bulk cash pick-up** ₹350 per instance
- Bulk cash delivery** Free

Subject to a maximum pickup/delivery of ₹2,99,999.99 per day.
***Fee for delivery on Sundays, public holidays, banking holidays will be twice the listed price.
** Between ₹3,00,000 and ₹10,00,000 per day.
Cash more than ₹10,00,000 is not allowed.

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 rates stated in this brochure and to assess charges on transactions which are not covered by this schedule. Any charges not mentioned in this schedule should be read in conjunction with the relevant product service charges. Charges are also applicable to permitted transactions on Foreign Currency accounts. Safe deposit lockers are available at certain branches and can be offered to a client upon request. Charges for the same are available at the respective branches. Charges in this document are exclusive of applicable taxes. If you require a service for which a fee or charge is not detailed in this brochure, please contact your Relationship Manager or our dedicated Priority helpline/Phone Banking services. All services offered are subject to Reserve Bank of India guidelines. 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:

<table>
<thead>
<tr>
<th>Transaction amount</th>
<th>Value of Service on which GST to be paid.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than or equal to ₹1 Lakh</td>
<td>1% of the transaction amount, subject to minimum of ₹250</td>
</tr>
<tr>
<td>Greater than ₹1 Lakh and less than or equal to ₹10Lakh</td>
<td>₹1000 + 0.5% of the transaction amount</td>
</tr>
<tr>
<td>Greater than ₹10Lakh</td>
<td>₹5,500 + 0.1% of the transaction amount, subject to maximum of ₹60,000</td>
</tr>
</tbody>
</table>

The GST at applicable rates would be levied on the value calculated as per above table.
<table>
<thead>
<tr>
<th>Country Toll Free</th>
<th>Helpline No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bahrain</td>
<td>80801129</td>
</tr>
<tr>
<td>Canada</td>
<td>8772185618</td>
</tr>
<tr>
<td>Hong Kong</td>
<td>800905108</td>
</tr>
<tr>
<td>Malaysia</td>
<td>1800815063</td>
</tr>
<tr>
<td>Philippines</td>
<td>180011101121</td>
</tr>
<tr>
<td>Singapore</td>
<td>8001012407</td>
</tr>
<tr>
<td>United Arab Emirates</td>
<td>8000177750</td>
</tr>
<tr>
<td>United Kingdom</td>
<td>08081019144</td>
</tr>
<tr>
<td>United States of America</td>
<td>8773021657</td>
</tr>
<tr>
<td>All Other International Locations</td>
<td>+91 80 42896753</td>
</tr>
<tr>
<td>(ISD rates apply)</td>
<td></td>
</tr>
</tbody>
</table>

**National Phone Banking numbers**

- Ahmedabad, Bengaluru, Chennai, Hyderabad, Kolkata, Mumbai, New Delhi, Pune
  - 66012424
  - 39402424
- Allahabad, Amritsar, Bhopal, Bhubaneswar, Chandigarh, Coimbatore, Ernakulam, Indore, Jaipur, Jalandhar, Kanpur, Lucknow, Ludhiana, Nagpur, Patna, Rajkot, Surat, Vadodara
  - 66012424
  - 39402424
- Gurgaon & Noida
  - 011-66012424
  - 011-39402424
- Dehradun, Guwahati, Howrah, Jalgaon, Mathura, Preddatur, Saharanpur, Siliguri, Thane
  - (Toll-free, call from BSNL lines only)
  - 1800 425 8390

Standard Chartered Bank is committed to making your banking with us a pleasant experience and values your feedback:


Email us : customer.care@sc.com OR Priority.Banking@sc.com

Write to us : Standard Chartered Bank, Customer Care Unit, 19 Rajaji Salai, Chennai 600 001

Call us : Priority Banking helpline services (7 days a week, 24 hours a day)