

SCHEDULE OF SERVICE CHARGES

Effective
1st January 2019

SC Digital account

MINIMUM BALANCE REQUIREMENT
Monthly Average Balance (MAB)
Account Maintenance Charges

** Shortfall is calculated based on difference between required minimum MAB & actual MAB in a given month.

GENERAL CHARGES

- Account Statements
- Quarterly Statements
- Monthly Statements*
- Pass Book*

Duplicate passbook issuance*
*Available at domicile branch for "Customer-in-Person" (CIP)

Cheque book

- Personalised Cheque Book (Local)
 - Multicity Cheque Book (Personalised)
- * First 25 Cheque leaves free in a financial year

ATM Usage

- All ATM's in India
- First 5 (Financial & Non Financial[^]) transactions in a month
- Above first 5 (Financial & Non Financial[^]) transactions in a Month (Per Transaction)

[^]Balance Enquiry is considered as Non Financial Transaction.
*The maximum cash you can withdraw using your Debit Card at other bank ATM's is ₹ 10,000 per transaction. However, this limit may vary as per the discretion of the other Bank

ATM's Outside India

- Cash withdrawal (Per Transaction)
- Cash withdrawal subject to RBI guidelines.
- Balance enquiry (Per Transaction)

Platinum Debit Card

- First Year Fee
- Annual Fee (Per Card)
- Platinum Rewards Debit Card
- First Year Fee
- Annual Fee (per card)

Lost card re-issuance

- Platinum Debit Card
- Platinum Rewards Debit Card

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

SC Digital account	Charge
	₹10,000
	5% of shortfall** in MAB with Max cap of ₹500
	FREE
	FREE
	FREE
	FREE
	₹ 99*
	₹ 99*
	FREE*
	₹ 20*
	₹ 140
	₹ 20
	FREE
	₹ 199
	₹ 499
	₹ 499
	₹ 199
	₹499
	3.5% + applicable taxes

Replacement of PIN

BRANCH TRANSACTION CHARGES

Cash Deposit / Withdrawal

^{^^} Demand Draft/Pay order/Cheque deposit/ Fund Transfer will not be counted as a transaction

[®] Cheque deposit/ Fund Transfer will not be counted as a transaction

* Senior citizens (age>60 years) will not be charged

PHONE BANKING SERVICE CHARGES

- Self Service IVR calls
- Non IVR calls attended by Phone Banking Officers

OTHER ACCOUNT RELATED CHARGES

Duplicate Statement (From Branch)

Electronic statements (currently for non-consolidated statements only)

Electronic statements + Physical statements

*There will be an applicable fee of INR 99 per month in case the customer opts for a physical statement along with the e statement w.e.f. 1st January 2019

Account Closure

Within 12 months from date of opening
*This charge is not applicable, in case the account is closed within 14 days from the date the account is opened

Stop Payment

Single Cheque
Range of Cheques

Cheque Return

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

- First cheque return in the last 12 months
- More than one cheque return in the last 12 months (per return)

Cheque deposited by customer (due to financial reason)
Foreign Currency Cheque

*Other Bank's charges additional

Electronic Clearing Service return

ECS debit instructions issued by customer and returned unpaid

- First ECS return in the last 12 months
- More than one ECS return in the last 12 months (per return)

SC Digital account	Charge
	FREE
	₹ 199*
	₹ 50
	₹ 150
	FREE
	₹ 99*
	₹ 500*
	₹ 50
	₹ 50
	FREE
	₹ 500
	₹ 750
	₹ 150
	₹ 181*
	₹ 500
	₹ 750

SC Digital account

• **SMS TRANSACTION ALERTS***

- <=5 SMS sent per month
- >5 SMS sent per month
- * SMS transaction alert charges will apply only if the MAB is less than INR 25,000. This is irrespective of the account level MAB requirement*

₹ 2.5 per month
₹ 5 per month

SPECIAL SERVICES

• **Certificate of Balance / Certificate of Interest**

- Certificate upto 12 months old FREE
- Certificate more than 12 months FREE

• **Retrieval of Documents**

- Document upto 6 months old* ₹ 150
- Document more than 6 months old* ₹ 150

*Retrieval pertaining to cheque and Debit instructions will not be charged upto one year old

• **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**

- Cheque amount <= ₹ 1,00,000 FREE
- Cheque amount > ₹ 1,00,000 FREE

• **Other Locations**

- Cheque amount <= ₹ 5,000 FREE
- Cheque amount > ₹ 5,000 and <= ₹ 10,000 FREE
- Cheque amount > ₹ 10,000 and <= ₹ 1,00,000 FREE
- Cheque amount > ₹ 1,00,000 FREE

• **Foreign Currency Cheque**

- Cheque Collection (USD)
- for cheque <= 50000 USD

USD 35

for cheque > 50000 USD

- Cleared Overseas - Reject
- Cleared Overseas - Investigation charges

- Cheque collection (currencies other than USD)
- *Min INR 121

REMITTANCES

• **National Electronic Funds Transfer**

- Inward FREE
- Outward FREE

• **Real Time Gross Settlement Transfer**

- Inward FREE
- Outward FREE

• **Immediate Payment Service (IMPS)**

- <= INR 1000 FREE
- > INR 1000 and <= INR 100,000 FREE
- > INR 100,000 and <= INR 200,000 FREE

• **Pay orders / Demand Draft drawn on our branches**

- Min. fee ₹ 50, Max. ₹ 1,500
- *Charges @ 0.15% to apply thereafter

USD 55

USD 15

USD 50

0.28%*

FREE

FREE

FREE

FREE

FREE

FREE

FREE

0.15%

0.25%

• **Demand Drafts drawn on correspondent banks** (specified Locations*)

*List available at all our branches
Min. fee ₹ 250, Max. ₹ 5,000. max. fee will not apply to certain locations.
For other locations, correspondent bank charges will apply additionally

Foreign Currency Draft
(draft in EURO - ₹ 1,025)

₹ 776

• **Cancellation / Revalidation**

- Demand Draft / Pay Order ₹ 100

• **Lost / Duplicate instrument**

- *Correspondent bank's charges additional

FREE*

• **Funds Transfer**

- Transmission in Foreign Currency (Telex transfer) 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, Bhubaneshwar, Chandigarh, Cochin / Ernakulam, Coimbatore, Indore, Jaipur, Jalandhar, Kanpur, Lucknow, Ludhiana, Nagpur, Patna, Rajkot, Surat, Vadodara	6601444 / 3940444
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