

Business Banking
Smart Business Account

Standard
Chartered 

**You work hard to save
costs for your business.
Shouldn't your business
account do the same?**

sc.com/in

Here for good

With over 150 years of banking experience in Asia, Africa and the Middle East, Standard Chartered makes banking easy and transparent by providing solutions that support your business growth.

We offer a comprehensive range of products and services that cater to your transactional and financing needs. Our solutions keep pace with your business growth by supporting you at each stage of your business.

When you expand internationally, we are here to support you with our strong international network in over 70 countries and provide specialist knowledge, access to trade finance, foreign exchange and cash management solutions.

At Standard Chartered, we understand that business accounts are essential to facilitate speedy payments and collections for your business.

While traditional business accounts require a minimum balance to be maintained, our Smart Business Account focuses on your core cash flows and only requires a certain minimal amount of collections, or business credits, every month.

Freedom from minimum balances

With the Smart Business Account, there is no need to keep track of your daily balance in the account, just route ₹10 lakhs of collections of business credits every month.

- No surprise fee at the end of the month, as business credits are much easier to predict
- No need to lock up the minimum balance in your account - freedom to use it to grow your business

The more you use it, the more you save

The Smart Business Account is ideal as your main operating account.

- Provides progressively lower charges for various transaction fees, as you route more of your business credits through this account
- Three tiers of pricing based on the amount of business credits every month

Convenient monthly billing

For your ease of book-keeping, transaction charges are conveniently consolidated and reflected in the Billing Advice, which will be sent to you via email every month.

- Saves you the hassle of tracking transaction charges daily
- You can also opt for your Billing Advice to be electronically delivered through our Online Banking platform Straight2Bank

Our state-of-the-art online platform, Straight2Bank, makes banking easy from your desktop and your mobile. Our dedicated Phone Banking unit is just a call away to assist you on all your transactional queries. You will be supported by our specialists who will help you tap into our comprehensive list of banking services and financing solutions for all your business needs.

How does the Smart Business Account work?

Our Smart Business Account requires you to use the account for a minimum ₹10 lakhs of collections of business credits every month. A monthly fee is charged only if the business credits in a month fall below this threshold.

Business credit transactions include:

- Inward local bank e-transfers (NEFT and RTGS transfers)
- Inward local cheques
- Inward foreign cheques
- Inward book transfers
- Cash deposits
- Inward telegraphic transfers (covering SWIFT and transfers between Standard Chartered accounts)

Other Business Banking benefits:

- Business debit card offering from MasterCard
- Trade services
- Free anywhere banking facility from 100 branches
- Free cheque pick-up once a day
- Free demand draft at more than 14,000 locations (Standard Chartered and correspondent banks)
- Online tax payment facility

If you have multiple accounts, you have the choice to seamlessly aggregate credits across your accounts.

To learn more about what we can do for you, please call:

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|---|----------------------------------|
| • Ahmedabad, Bengaluru, Chennai, Delhi, Hyderabad, Kolkata, Mumbai, Pune | 66011616 39401616 |
| • Allahabad, Amritsar, Bhopal, Bhubaneshwar, Chandigarh, Cochin, Coimbatore, Indore, Jaipur, Jalandhar, Kanpur, Lucknow, Ludhiana, Nagpur, Patna, Rajkot, Surat, Vadodara | 6601161 3940161 |
| • Gurgaon & Noida | 011 - 66011616 011 - 39401616 |
| • Jalgaon, Guwahati, Cuttack, Mysore, Thiruvananthapuram, Vishakhapatnam, Proddatur, Dehradun, Mathura, Saharanpur, Siliguri | 1800 425 0109 1800 3000 1616 |

Email us : customercare.business@sc.com

Visit us : sc.com/in

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

SMS us : SMS "Service" to 99800 33333 and we will provide assistance within 24 hours.

The bank assures to pay ₹100 on failure of establishing contact within 24 hours.* (*Conditions apply)

In case of unresolved grievances email us at : head.service@sc.com