



SCHEDULE OF SERVICE CHARGES PERSONAL LOANS

Effective 1st October '18

Personal Loan Charges - Standard Chartered Bank

Retail Loan	Charges
Loan Processing Charges (For new loans only, Not applicable for top up loans)	up to 2.25% of loan amount
Prepayment Charges	As per the Grid*
Late Payment Fees	₹495
Interest on arrears	2% per month
Swap Charges*	₹500

PS:

All charges exclusive of applicable taxes

GST will be levied at the applicable rates in force on all taxable supplies with effect from 1 July 2017

Documentation and administration charges (applicable for top up loans) upto 2.25% of net loan amount

*Swap Charges : These are charges for replacement of current payment instrument like ECS/Standing Instruction with a new ECS/Standing Instruction

Pre closure Grid is

MOB of the loan (Number of EMI repaid)	Principal Outstanding
0 to 12	5%
12 to 24	4%
25 to 36	2%
>36	1%

Part Payment option if offered will be with applicable fees if not mentioned otherwise.

Part Payment Fee is same as Pre closure