

We have made it very easy for you to transact on your account by enhancing our product offerings and going digital. Our comprehensive Online Banking solutions ensure that your bank is now more accessible than ever before.

In line with this, we would like to bring to your notice revision of charges applicable for services provided through non-digital channels, where such services are available through online banking.

Applicable charges - Effective 1 January 2019	Charges
BRANCH SERVICE HANDLING CHARGES	
Service requests at the branch	INR 199/-**
PHONE BANKING SERVICE HANDLING CHARGES	
Self Service IVR calls	FREE
Non IVR calls attended by Phone Banking Officers	INR 49/-**

**Applicable only on non-maintenance of Minimum Average Balance (MAB) for savings account (excluding Smart Banking accounts) and for all credit card variants except Visa Infinite, Emirates World & Ultimate, only for those services that are available through online banking but are requested by a customer through Phone Banking (Non IVR) / Branch Banking.

These charges are not applicable for accounts held by Senior citizens as primary account holders & BSBDA accounts. GST will be levied at the applicable rates over and above the mentioned charges

Charges applicable on Personal Segment clients.

Please refer to the Schedule of Service Charges (SOSC) or Most Important Terms and Conditions (MITC) for more details.

Service enquiries at branch & phone banking (Non IVR) to be charged - Credit Cards	Service enquiries at branch & phone banking (Non IVR) to be charged - Savings Account
Outstanding balance / Transaction details	Available balance / Transaction details / Statement details
Product features enquiries	Account / Debit card status enquiry
Available credit / Cash limit	Online banking registration / re-registration
Statement query / details	Cheque clearance related / Fund transfer
Fund transfer / bill payment / Online payment related enquiries	Fund transfer / bill payment / Online payment related enquiries
Request - status (except deliverable status)	Request - status (except deliverable status)
Reward points / redemption enquiries	Reward points / redemption enquiries
PIN No. enquiry / reset	PIN No. enquiry / reset
Branch / ATM address / IFSC	Branch / ATM address / IFSC

Service requests at branch & phone banking (Non IVR) to be charged - Credit Cards	Service requests at branch & phone banking (Non IVR) to be charged - Savings Account
ATM PIN Reissue	ATM PIN Reissue
Email ID updation & eStatement registration	Email ID updation & eStatement registration
Statement Reissue	Statement Reissue
Reward Points Redemption	Redemption Request
PAN Number Updation	PAN Number Updation
Transfer of Balance - Linked Card	Fund Transfer to Credit Card / Fund Transfer
Credit Balance Refund	Cheque Book Request

Yours sincerely,
Standard Chartered Bank