Standard Chartered

SCHEDULE OF SERVICE CHARGES

Basic Savings Bank Deposit Account
aaSaan Savings Account

Effective 1st October 2020

sc.com/in

Here for good

	Basic Savings Bank Deposit Account	Aasan Savings account
MINIMUM BALANCE REQUIREMENT		
Monthly Average Balance (MAB)	NA	NA
Account Maintenance charges	NA	NA
GENERAL CHARGES		
Account statements		
Quarterly Statements	Free	Free
Monthly Statements	Free*	Free*
"*Available at domicile branch for"		
"Customer-in-Person"" (CIP)		
Passbook	Free*	Free*
"*Available at domicile branch for"		
"Customer-in-Person"" (CIP)		
Duplicate passbook issuance	Free	Free
Cheque book		
Personalized cheque book (local)	Free	Free
Multicity Cheque Book (Personalised)	Free	Free
ATM Usage		
Standard Chartered ATM's in India	Free	Free
Non Standard Chartered ATM's in India		
First 5 (Financial & Non-financial^) transactions	Free*	Free*
Above First 5 (Financial & Non-financial^) transactions in a month (per transaction)"	Free*	Free*
^ Balance enquiry is considered as non financial transaction		
* The maximum cash you can withdraw using your Debit Card at other bank ATM's is INR 10,000 per transaction. However, this limit may vary as per the discretion of the other Bank"		
ATM's outside India*	Free	Free
*Cash withdrawal subject to RBI guidelines		
ATM/POS decline charges due to insufficient funds in the account -	Free	INR 25 per failed transaction
ATM Cards		
First Year Fee	Free	Free
Annual Fee (per card)	Free	Free
Corporate Platinum Card		
First Year Fee	Free	Free
Annual Fee (per card)	Free	Free

	Basic Savings Bank Deposit Account	Aasan Savings account
ShopSmart Debit Card		
First Year Fee	Free	Free
Annual Fee (per card)	Free	Free
Platinum Debit Card		
First Year Fee	Free	Free
Annual Fee (per card)	Free	Free
m-Commerce Platinum Debit Card /Titanium Debit Card		
First Year Fee	NA	NA
Annual Fee (per card)	NA	NA
Lost Card re-issuance		
ATM Card	INR 150	INR 150
Shop Smart debit card	INR 200	INR 200
Platinum Debit Card	INR 799	INR 799
"m-Commerce Platinum Debit Card /Titanium Debit Card"	NA	NA
Cross-currency mark-up charges on cross border transactions on debit card*	3.5% + applicable taxes	3.5% + applicable taxes
*The exchange rate will be the VISA / MasterCard wholesale exchange rate prevailing at the time of transaction/merchant settlement"		
Manual cash withdrawal		
At designated VISA partner bank branches in India	NA	NA
At designated VISA partner bank branches outside India*	NA	NA
*Subject to Reserve Bank of India guidelines		
Replacement of PIN	Free	Free
BRANCH TRANSACTION CHARGES		
Cash Deposit / Withdrawal	Free	Free
Pay order / demand draft	Free	Free
PHONE BANKING SERVICE CHARGES		
Self-service IVR calls	Free	Free
Non IVR calls attended by phone banking officers	Free	Free
OTHER ACCOUNT RELATED CHARGES		
Duplicate statement		
Statement upto 3 months old	Free	Free
Statement more than 3 months old	Free	Free
Account closure	Free	Free
Stop payment		
Single cheque	Free	Free
Range of cheques	Free	Free
Cheque return		
Due to technical reasons	Free	Free

	Basic Savings Bank Deposit Account	Aasan Savings account
Cheque issued by the customer (due to financial reason)		
• First cheque return in the last 12 months	INR 500	INR 500
• More than one cheque return in the last 12 months (per return)	INR 750	INR 750
Cheque deposited by customer (due to financial reason)	INR 150	INR 150
Foreign currency cheque*	INR 181*	INR 181*
*Other Bank charges additional		
Electronic Clearing Service return		
ECS debit instruction issued by the customer and returned unpaid		
• First ECS in the last 12 months	INR 500	INR 500
• More than one ECS return in the last 12 months (per return)	INR 750	INR 750
SPECIAL SERVICES		
Foreign Inward Remittance Certificate / Form 10H		
Within one month of the transaction	NA	NA
After one month upto 1 year of the transaction	NA	NA
After 1 year of the transaction	NA	NA
Certficate of Balance / Certificate of Interest		
Certificate upto one year old	Free	Free
Certificate more than one year (per year)	Free	Free
Retrieval of documents		
Document upto 6 months old	Free	Free
Document more than 6 months old	Free	Free
Standing Instructions		
Setting up charges	Free	Free
Execution fee	Free	Free
Charges / commission on transaction additional	Free	Free
Amendment	Free	Free
Banker's report	Free	Free
Signature verification	Free	Free
OUTSTATION CHEQUE COLLECTION		
Cheque drawn on any of our branches	Free	Free
Cheque drawn on another bank		
(Our Branch Locations)	Free	Free
Speed clearing location	Free	Free

	Basic Savings Bank Deposit Account	Aasan Savings account
Other locations	Free	Free
Foreign Currency Cheque	NA	NA
REMITTANCES		
National Electronic Funds Transfer		
Inward	Free	Free
Outward	Free	Free
Real Time Gross Settlement Transfer		
Inward	Free	Free
Outward	Free	Free
Immediate Payment Service (IMPS)	Free	Free
Pay orders / Demand Draft drawn on our branches	0.15%	0.15%
Min. fee INR 50, Max. INR 1,500		
DD drawn on correspondent banks		
(specified Locations*)	0.25%	0.25%
*List available at all our branches		
Min. fee INR 250, Max. INR 5,000		
For other locations, correspondent bank charges will apply additionally		
Foreign Currency Draft	NA	NA
Cancellation / revaildation		
Demand Draft / Pay Order	INR 100	INR 100
Lost / duplicate instrument	Free*	Free*
*Correspondent bank's charges additional		
Funds transfer		
Transmission in Foreign Currency (Telex transfer)		
Remittances upto USD 50,000 or equivalent value*	NA	NA
Remittances above USD 50,000 or equivalent value *	NA	NA
*Other Bank's charges additional		
Remittances from abroad	NA	NA
DOORSTEP BANKING	NA	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	66014444 / 39404444
Ahmedabad, Bangalore, Chennai, Delhi, Hyderabad, Kolkata, Mumbai, Pune	66014444 / 39404444
Gurgaon, Noida	011 - 66014444 011 - 39404444
Jalgaon, Guwahati, Cuttack, Mysore, Thiruvananthpuram, Vishakhapatnam, Proddatur, Dehradun, Mathura, Saharanpur,	1800 345 1000
Siliguri	1800 345 5000