

PRIORITY  
Banking

Standard  
Chartered  
Here for good



## Priority and International Banking Schedule of Service Charges & Benefits

(Effective Date – October 15, 2014)

## Schedule of Services Charges & Benefits

(Effective Date – October 15, 2014)

### Services

Programme Maintenance Charge\*\*

### Charges

₹800/month

\*The Programme Maintenance charge would be applicable in case you do not meet any one of the below mentioned eligibility criteria

#Waiver of Programme Maintenance charge is applicable under the Employee Banking Accounts Programme and for all Standard Chartered Bank, India Employees.

### Eligibility Criteria

- 1) Monthly average credit balance of a minimum of ₹2,000,000 in your relationship across all products held with the bank or any such minimum average balance fixed by the Bank from time to time. The relationship which will be considered for this purpose includes any one or combination of the following products from the Bank: Savings Bank Accounts, Term Deposits, Assets under Management of Investments made through the Bank **or**
- 2) Employee Banking Account with a minimum net monthly salary credit of ₹200,000 **or**
- 3) Mortgage Loan approved limit of a minimum of ₹10,000,000 **or**
- 4) Mortgage approved loan for customers with declared income of a minimum of ₹2,400,000 p.a.

### General Services

- Consolidated Account Statements
  - Monthly Statements Free
  - Duplicate Statements Free
- Electronic Statements Free  
(Currently for non-consolidated statements only)
- Pass Book\* Free  
\*Available at domicile branch for "Customer in Person" (CIP)
- Cheque Book Free  
Personalised Payable at Par Cheque Book
- Priority Banking Infinite ATM-cum-Debit Card
  - First Year Fee/Annual Fee Free
  - ATM-cum-Debit Card Spending limit ₹200,000/day
  - ATM-cum-Debit Cash Withdrawal limit ₹200,000/day

The maximum cash you can withdraw using your ATM-cum-Debit card at other bank ATMs is ₹10,000 per transaction. However, this limit may vary as per the discretion of the other bank.

  - Fuel Surcharge on ATM-cum-Debit Card Free
  - Lost card re-issuance Free
  - Replacement of PIN Free

- ATM-cum-Debit Card Re-issuance Free
- ATM Usage
  - At Standard Chartered ATMs in India Free
  - At Other Bank ATMs in India and Overseas\*
    - Cash withdrawal\* Free
    - Balance enquiry\* Free

\*Overseas withdrawals subject to Reserve Bank of India guidelines

\*Debit cards issued on NRO (Non Resident Ordinary) Accounts would be valid for use in India only.

\*Customers who do not meet any one of the eligibility criteria for Priority Banking, will be charged ₹140 per Cash withdrawal and ₹20 per Balance enquiry.

## Other Account Related Services

- Outstation Cheque Collections
  - Cheque drawn on SCB branches Free
  - Cheque drawn on other banks at SCB branch locations Free
  - Other Locations
    - Cheque Amount <= ₹5,000 ₹25
    - Cheque Amount > ₹5,000 & <= ₹10,000 ₹50
    - Cheque Amount > ₹10,000 & <= ₹1,00,000 ₹100
    - Cheque Amount > ₹1,00,000 ₹150
  - Cheque Drawn on banks outside India (Foreign Currency Cheque) 0.25% (Min. fee - ₹100)
  - Correspondence with other banks in India (Per instance) ₹50
  - Correspondence with banks outside India (Per instance) ₹100

Other Bank's charges will be additionally levied, wherever applicable
- Stop Payment
  - Single/Range of Cheques Free
- Cheque Return
  - Cheque issued by customer Free
  - Cheque deposited by customer Free
  - Foreign Currency Cheque ₹150

Other Bank's charges will be additionally levied, wherever applicable
- Electronic Clearing System Return Free
- Account Closure
  - Within 6 months from date of opening ₹500

## Remittances

• Single Pay Order/Demand Draft drawn on our branches	Free
• Bulk Pay Orders/Demand Draft drawn on our branches	₹125
• Single Demand Draft drawn on correspondent banks*	Free
• Bulk Demand Drafts drawn on correspondent banks*	0.10% per draft
*specified locations	
*list available at all our branches	
*For other locations, correspondent bank charges will apply additionally.	
• Foreign Currency Draft (USD/GBP)	₹750
• Foreign Currency Draft (Euro)	₹1,000
• Cancellation / Revalidation of	
– Demand Draft / Pay Order charges	Corr. bank
– Lost / Duplicate Instrument charges	Corr. bank
• Funds Transfer	
– Transfer of funds across SCB branches	Free
– Transmission in Foreign Currency (telex transfer)	
– Foreign Currency Remittances upto USD 50,000 or equivalent value*	₹525
– Foreign Currency Remittances above USD 50,000 or equivalent value*	₹1,025
*Outward remittance charges would be waived, if the sender and beneficiary of the remittance is the same and if the beneficiary bank is Standard Chartered Bank.	
Other Bank's charges will be additionally levied, wherever applicable	
– Inward Remittance from abroad	₹250
• Foreign Inward Remittance Certificate	Free
• RTGS	
– Inward	Free
– Outward*	Free
*applicable only if any one of the eligibility criteria is met, else the charge will be as below:	
Transaction amount > ₹2,00,000 & ≤ ₹5,00,000	₹25
Transaction amount > ₹5,00,000	₹50
• National Electronic Funds Transfer	
– Inward	Free

– Outward	Free <sup>^^</sup>
<sup>^^</sup> applicable only if any one of the eligibility criteria is met, else the charge will be as below:	
Transaction amount <= ₹10,000	₹2.5
Transaction amount > ₹10,000 & <= ₹1,00,000	₹5
Transaction amount > ₹1,00,000 & <= ₹2,00,000	₹15
Transaction amount > ₹2,00,000	₹25

### Special Account Services

- Certificate of Balance/Interest Free
  - Retrieval of Documents Free
  - Standing Instructions (Setup and Execution) Free
- Charges/commission on transactions are at actuals
- Banker's Report Free
  - Signature Verification Free

### Internet Banking

Free

### Global Privileges

- Emergency Cash at Select Overseas Locations
  - Standard Chartered Bank Locations Free  
(Upto USD 5000 per day; locations available on request)
- Use of Priority Banking Centres in India and Overseas Free
- Special Priority Banking Privileges Free
  - As applicable in respective countries  
(list of services and countries available on request)

### Credit Card

- Complimentary Priority Banking Visa Infinite Credit Card ₹10,000

### Lockers

- Locker Rentals 50% waiver on regular tariff<sup>^^</sup>

<sup>^^</sup>applicable, only if, eligibility criteria "1)" above is met

### Loans & Overdrafts

- Home Loan interest rates and processing fees Special tariff
- Loans Against Property Special tariff

### Trade Services

- Letter of Credit, Guarantees, etc Tariff available on request

### Cash Management Services

- Clearing, Logistics, etc Tariff available on request

## Following services are applicable to Priority Banking Resident Indian clients only

Reward Points on Priority Banking ATM-cum-Debit Card	2 points for every ₹ 100 spent on purchases
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### FX (Foreign Exchange) Prepaid Card

India's first Prepaid Travel Card - "The FX (Foreign Exchange) Prepaid Card". Now you can take care of all your transactions while traveling abroad by a simple swipe. No need to carry Travelers Cheques or Foreign Currency Cash. Tariff for the above service is available on request.

### Doorstep Banking

This service is currently available in select cities only

#### Services

#### Charges

- Cash-pickup/Delivery\* Free
- Cheque-pickup/DD & PO Delivery Free
- Fixed Schedule Services\*

Service	Cash Pickup and Delivery		Cheque Pick up
→Value	< ₹3,00,000	= > ₹3,00,000	
↓ Frequency		< ₹10,00,000	
Daily	₹3,000 a month	₹8,000 a month	₹1,000 a month
Weekly	₹700 a month	₹1,300 a month	₹500 a month

- Bulk Cash-pickup\*\* ₹ 350\* per instance

Bulk Cash-Delivery\*\* Free

\*Subject to a maximum Pickup/Delivery of ₹ 2,99,999.99 per day.

\*Fee (on Fixed Schedule Services) for delivery on Sundays, Public Holidays, Banking Holidays will be twice the listed price.

\*\* Between ₹ 3,00,000 & ₹ 10,00,000 per day.

## 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 rates stated in this brochure and to assess charges on transactions which are not covered by this schedule.

Any charges not mentioned in this schedule, should be read in conjunction with the relevant product service charges. Charges are also applicable to permitted transactions on Foreign Currency accounts.

Safe Deposit Lockers are available at certain branches and can be offered to a client upon request.

Charges for the same are available at the respective branches.

Applicable service tax will be charged in addition to the above charges.

If you require a service for which a fee or charge is not detailed in this brochure, please contact your Customer Relationship Manager or our dedicated Priority Helpline/Phonebanking services.

All services offered are subject to Reserve Bank of India guidelines.

As per the Notification No.3/2012 - Service Tax & further rectified vide corrigendum F.NO.334/1/2012 –TRU dated March 21, 2012 the rate of service tax applicable on purchase and sale of foreign currency would be as given below:-

Transaction Amount	Service Tax Payable
• Upto ₹ 0.1 mn	• 0.12% of the transaction amount, subject to a minimum amount of ₹ 30
• > ₹ 0.1 mn but < or = ₹ 1 mn	• ₹ 120 + 0.06% of the transaction amount
• > ₹ 1 mn	• ₹ 660 + 0.012% of the transaction amount, subject to a maximum amount of ₹ 6,000

Note:- Education cess and Secondary and Higher education cess would be applicable on the above.

## We are present across these cities:

Mumbai	Delhi NCR	Kolkata
Chennai	Bangalore	Hyderabad
Ahmedabad	Pune	Kanpur
Chandigarh	Ernakulam	Guwahati
Coimbatore	Jaipur	

Standard Chartered Bank is committed to making your banking with us a pleasant experience and values your feedback:

Write to us : [customer.care@sc.com](mailto:customer.care@sc.com) OR [Priority.Banking@sc.com](mailto:Priority.Banking@sc.com)

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

Visit us : <https://www.sc.com/in/priority/en/>

Call us : Priority Banking Helpline Services (7 Days a Week, 24 Hours a Day)

## Phonebanking Numbers

City	Helpline No.	Helpline No.
Ahmedabad, Bengaluru, Chennai, Hyderabad, Kolkata, Mumbai, New Delhi, Pune	39402424	66012424
Allahabad, Amritsar, Bhopal, Bhubaneshwar, Chandigarh, Coimbatore, Ernakulam, Indore, Jaipur, Jalandhar, Kanpur, Lucknow, Ludhiana, Nagpur, Patna, Rajkot, Surat, Vadodara	3940242	6601242
Gurgaon, Noida	011-39402424	011-66012424
Dehradun, Guwahati, Howrah, Jalgaon, Mathura, Preddatur, Saharanpur, Siliguri, Thane (Toll Free-call from BSNL lines only)	1800 425 8390	

Country	Toll Free Helpline No.	Country	Toll Free Helpline No.
Bahrain	80801129	Canada	8772185618
Hong Kong	800905108	Malaysia	1800815063
Philippines	180011101121	Singapore	8001012407
United Arab Emirates	8000177750	United States of America	8773021657
United Kingdom	08081019144		
All Other International Locations (ISD rates apply) +91 80 42896753			