

Standard Chartered Bank Nepal Limited - Schedule of Charges
28th August 2020

Description of Service	Charges - Corporate Clients (non Individual)
1 Customer Service	
1.1 NRB/ Other Bank/CC & IB Cheque Issuance	NPR 500 per instrument
1.2 Standing Instructions	NPR 500 per instruction
1.3 Stop Payments	Nil
1.4 Cheque Certified 'Good For Payment'	Nil
1.5 Issuance of Balance Certificates	Nil
1.2 FCY Notes Exchange	
1.5.1 INR Notes Exchange over the counter both purchase and sale non customer	NPR 100 per txn
1.5.2 Encashment of FCY notes (Applicable only for FCY Currency Note of denomination lower than 50)	0.5% of the face value
1.5.3 FCY Notes deposited into FCY account (Applicable only for FCY Currency Note of denomination lower than 50)	0.5% of the face value
2 Clearing Cheques	
2.1 Outward Presentment - payment of cheques drawn on other Banks which are presented thru ECC anywhere in the country	Up to NPR 200K : NPR 10 Above NPR 200K : NPR 15 FCY Cheque : NPR 15/- cheque. Express session : NPR 100/- cheque. High value session : NPR 100/-cheque
2.2 Clearing Cheque (inward) returned unpaid due to insufficient fund	NPR 500 per cheque
2.3 Cheque image retrieval charge (For request after 90 days from the date of transactions)	NPR 200 per cheque
3 Cheque Book	
3.1 Cheque Book charge for Non individuals	Free
3.2 Uncollected Cheque Book up to 2 months	NPR 500
3.3 Cheque leaves - Cheq writer & dividend warrant (Standardised with a/c no)	NPR 6 per leaf
3.4 Cheq Writer / Dividend Writer (Software installation)	NPR 50,000 /- one time charge plus NPR 5K per visit maintenance charge
4 Account Statement	
4.1 Paper statements	Nil
4.2 Duplicate Paper Statement (Request for last six months)	NPR 150 per sheet
4.3 Duplicate Paper Statement (Request for more than six months)	NPR 250 per sheet
4.4 Mail Statement by post returned undelivered	flat charge of NPR 100
5 Duplicate customer CR & DR advice	
5.1 Within 6 mths of transaction	free
5.2 Over 6 mths to 1 year	NPR 250
5.3 Between 1 year and 2 years	NPR 500
5.4 Above 2 years	NPR 1,000
6 Record Retrieval Charges	
6.1 Within 3 months of transactions	NPR 300
6.2 After 3 months and up to 1 year	NPR 500
6.3 After 1 year	NPR 1,000
Note: The above charges are also applicable to retrieval of any document pertaining to closed loans or closed accounts	
7 Remittances	
7.1 Draft Issuance- Customer	0.1% or min. NPR 600 for each draft
7.2 COS Issuance- Customer	NPR 500 per cheque
7.3 Swift Outwards- Customer	0.1% or min. NPR 350 for each transfer plus swift cost
7.4 IPS outward	NPR 15 per transaction
7.5 IPS outward request received at branches	NPR 500 per transaction
7.6 RTGS	
RTGS Outwards - Morning Exchange *	NPR 10
RTGS Outwards- Afternoon Exchange *	NPR 20
<i>* Start and End time for RTGS Morning & Afternoon exchanges will vary for the days and months on which customer transactions are processed .</i>	
7.7 Cancellation of DD, COS, OTT etc.	NPR 500 per instruction plus swift cost where applicable
7.8 GBP or Euro less than GBP 100 or equivalent while transferring money thru SCB London	Additional GBP 6 or EUR 40

7.9	MT 100/103/202 to SCB NYC where receiver's correspondence is SCB New York	Additional USD 6
7.10 Communication Costs		
7.10.1	Swift cost for India	NPR 700 per transaction
7.10.2	Swift cost for elsewhere	NPR 1000 per transaction
* Postage & Courier as per Communication charge under Trade Section 6		
8 Swift / Mail inward		
8.1	Swift Inwards-Customer	Nil for charge type "SHA"& "BEN". If to be claimed from remitting bank in FCY: USD 20/-, GBPAUD 20/-, CAD 25/-, CHF 20/-, DKK 110/- EUR 15/-, GBP 15/- HKD 150/-, JPY 2000/-, SEK 125/-, SGD 25/-, USD 20/- Other corresponding bank charges apply (if applicable)
8.2	Advance Payment Certificate	NPR 500 per certificate (Not to be charged if SWIFT Inwards charge has been taken)
8.3	Swift Inwards - Transfer to another Bank	0.25 % or min. NPR 2,000
8.4	Follow up swift on remittances at customer's requests	NPR 500/- plus swift cost (ie NPR 700 for IND, NPR 1K elsewhere) plus investigation charge of correspondent bank
8.5	Agency Bank charges for all inward remittances if cover received in : JPY SGD CHF	JPY 250 SGD 5 CHF 5
8.6	Refund of inward payment and nostro cover	USD 25 or equivalent plus swift cost
9 Local inter-bank transfers (at the request of one bank to another-inward)		
9.1	If the beneficiary is a bank	Free
9.2	For third party beneficiary	NPR 500 per transfer
9.3	Transfer to other local banks from our customers' a/c	NPR 500 per transaction plus Swift cost (Swift cost : NPR 500)
10 Cheque (FCY, LCY) Purchase		
10.1	All Currency Cheques (including local cheque purchases), overdue charges, return charges and follow up charges	As per agreed arrangement & advised as per BFL plus actual charges of collecting bank. Applicable courier postage / swift as per destination.
11 Cheque Collection		
11.1	Outward (CC)	0.1 % per transaction or min. NPR 250 (or as per agreed arrangement & advised as per BFL/ CMS offer letter) In case of TC,USD 8 per dispatch (charge of Amex)
11.2	Cheque Return	0.1 % per transaction or min. NPR 250 (or as per agreed arrangement & advised as per BFL / CMS offer letter)
11.3	Inward CIC	Applicable Remittance charges as detailed under Draft/ Swift Transfer
12 Collections Management Services		
12.1	Packaged Collections (RCMS) - Setup/ Customisation	NPR 10000
12.2	Packaged Collections (RCMS) - Maintenance (Monthly)	Free
12.3	Packaged Collections (RCMS) - Automatic Recon (Txn Fee)	NPR 10 per cheque
12.4	Packaged Collections (RCMS) - Manual Repair (Txn Fee)	NPR 5 per cheque
12.5	Packaged Collections (RCMS) - Reports (Monthly Fee)	NPR 500
12.6	Packaged collections (RCMS)- cheque /cash processed (per deposit)	NPR 1 per cheque
12.7 PICK UP SERVICES		
12.7.1	Cash Pickup	<u>NPR 15,000 per month (per client per location & one pick up / day) OR NPR 1,000 per trip - inclusive of 13% VAT</u>
12.7.2	Cheque pickup	NPR 15,000 per month (per client per location & one pick up / day) OR NPR 1,000 per trip - inclusive of 13% VAT
12.8 VIRTUAL ACCOUNT SERVICES		
12.8.1	Virtual Account Setup	NPR 25,000 / -
12.8.2	Virtual Account Maintenance / monthly fee	NPR 1500(only if maintenance is done by the Bank/Ops team)
12.8.3	Virtual Account : Transaction fee	NPR 100 per cheque or cash deposit. Free for TTIN and IPS inwards
12.9 India Collection		
12.9.1	QCS set up (set up fee)	Free
12.9.2	QCS transaction fee	0.06%- 0.5%
13.00	RTGS Payments (INR)	0.1% or minimum NPR 500 per transaction

14.00	Escrow Services (Duration: Any)	
	Deal Characteristics	One time set up fee
	1. SCB standard agreement 2. Existing clients 3. No bespoke structuring	\$10,000 or equiv NPR
	1. Non standard agreement 2. CDD effort required incl. Retail CDD for individuals 3. Bespoke structuring	\$50,000 or equiv NPR
Schedule of Charges pertaining to Credit Administration		
13	Credit Inquires (Bank to Bank)	Nil
14	CIC (Credit Information Centre) Charges	
14.1	Charge of credit status inquiry	Actual
14.2	Secured Transaction Registry	Actual
15	Lending Fees (CIC facilities)	
15.1	Commitment Fee	Negotiable; _%* on the loan amount not drawn down till the available period- to be agreed in the BFL /loan deed / agreement
15.2	Prepayment Fee	Negotiable; _% per annum on the prepaid amount calculated from the date of scheduled repayment to the date of prepayment - to be agreed in the BFL /loan deed / agreement
15.3	Administrative Fee / processing fee	0.25% of total facility amount
15.4	Penal Interest	+2% per annum
15.5	FCY Loan processing Fee (effective 10th March 2019)	1.25% per annum
Schedule of Charges pertaining to Business Banking/ Retail		
16	Business Banking- Current Accounts	
	Local currency Account	
	Minimum Balance (with special fees and charges as below):	NPR 100,000/-
	INR Draft Issuance charges	NPR 150.00 or 0.05% whichever is higher.
	Good for Payment Cheque issuance charge	NPR 150/-
	COS & NRB cheques issuance charge	NPR 150/-
	Quick Payment Service (QPS)	NPR 100 / per txn
	Quick Collection Service (QCS)	NPR 100/- per txn
	* For more details on Business Banking CA services & facilities, pls contact Business Banking RM	
	Business Banking Loan	
	Processing Fee	0.25% of total facility amount
	Holiday/Xtra Banking counter transactions charges (For clients having no Business Banking lending Relationship)	NPR 100.00 flat for all cash withdrawals ranging between NPR 1,00,000 to NPR 5,00,000 For all cash deposits, a minimum of NPR 200 or 0.1% (whichever is higher) per transaction. NPR 2,000
	Account Closure Charge (For account closure within six months of account opening)	NPR 2,000
	IPS - Fund Transfers and Standing Instructions	
	Fund Transfers and SI Outward	NPR 25 inclusive of NCHL Charges (For SCB account holders NPR 250 inclusive of NCHL charges (For Non- SCB account holders)
	Fund Transfers - Inward	As advised by NCHL
	FX spot/Cash	Maximum spread 300bps
	FX forward	Maximum spread 300bps
	Bancassurance	We earn commission from insurance referrals.
Schedule of Charges pertaining to Trade Transactions		
1	Bills Inward (without L/C)	
1.1	Collection Bills received from Correspondent Banks, subsidiaries/associates, direct from drawer.	0.125% of the bills amount or minimum Rs. 2000/-
2	Bills outward(Without L/C)	
2.1	Collection Bills	0.25% of the bills amount or minimum Rs. 2000/-
3	Export Letter of Credit	
3.1	For advising an Issuing Bank's own credit and amendments thereto	a. Rs. 1,500/- per L/C /amendment plus authentication charge of Rs. 2500/-. For non customer 2,500/- per LC / amendment plus authentication charge of Rs 2500/-
3.2	a. For confirming a credit (subject to prior arrangement) ** For usance credit, the term is to be added to the expiry date, unless negotiation is restricted to us.	a. 0.25% per quarter or part thereof min. Rs. 2,000/- if on account of beneficiary. * b. Negotiable or minimum USD 100, if on account of issuing bank.
3.3	Bank to Bank reimbursement	USD 75/- per drawing
3.4	For transferring a transferable credit	

	a. For a simple transfer of whole of a documentary credit	a. Rs 3,000/- per transfer plus Rs. 2,500/- authentication charges.
	b. For partial transfer	b. 0.25% on transferred value or minimum Rs. 2,500/- plus Rs. 2,500/- test authentication charge for each partial transfer.
3.5	Export Bills Negotiation (Sight)	NPR 2000 handling charge. Base rate plus premium for min 12 days.
3.6	Export Bills Negotiation (Usance)	NPR 2000 handling charge. Base rate plus premium for usance period.
3.7	Export Bills Collection	0.375% of the bills amount or minimum Rs. 2000/-
3.8	Export Bills under Collection - Document extra copy charges	NPR 50/- per copy
3.9	Export Bills Dishonoured	18% p.a. from the date of negotiation
3.10	Overdue Export Bills	15% p.a. from 16th day of negotiation. If overdue from more than 30 days, 18% p.a. to be charged from 31st day of negotiation.
3.11	Export Bills Discounting	Negotiable depending upon currency & LC issuing bank.
3.12	Export against CAD (Cash Against Documents) - Issuance of CAD permit	Flat Rs. 5,000/-
4	Import Letter of Credit **	
4.1	LC Issuing Fee	
	a. LC Issuancee	a. 0.125% of the face value or min. Rs. 2500/- per quarter or part thereof plus Communication costs.
	b. LC reinstatement	b. 0.125% pq or part ther of min Rs 2,500.00 plus communication costs
4.2	Amendment Fee	
	a. Other than time extension and value enhancement within same quarter	a. Rs. 1,000/- plus communication costs
	b. Time extension/value enhancement	b. Same as LC IssuaSame as proposed
4.3	Acceptance Commission	0.125% per month or part thereof or min. of Rs. 1000/-
4.4	Payment Commission	Rs. 1000/- per transaction
4.5	Import Bills under L/C for 1 st 10 days	a. 3% above T/R, O/D rate to be charged where payment is to be effected for clean documents and if loan booked in LCY. b. 6% above FCY pool rate to be charged where payment is to be effected for clean documents and if loan booked in FCY c. Import loan facility rate, to be charged where direct reimbursement is permitted if loan booked in NPR. d. FCY pool rate plus 3%, to be charged where direct reimbursement is permitted and if loan booked in FCY.
4.6	Discrepancy Fee under Letter of Credit	a. \$75/- for any LCs issued in USD b. INR 3,000/- for LCs issued in INR c. NPR 2,000/- for LCs issued in NPR
4.7	Charges- SCB Tokyo while effecting Pay outs for JPY import bills	Rs. 700 per transfer
4.8	Business Credit Information : Both of Foreigner Importes and Exporters	On actual basis as claimed by providing bank
4.9	Payment charges on Beneficiary	USD 20/- or equiv. or INR 1000.00 per payment. Nil for local LC payments
4.10	Outward Remittance for imports of Goods	0.1% or Min NPR 1000/- plus communication charges
5	Guarantees **	
5.1	Guarantees:	
	a. Issuance Charge for CIC clients	a. 0.25% - 0.5% (negotiable) per value of guarantee for each quarter or part thereof or min. NPR 2,000/- . (Same charge for amendment for time extension and value increment). OR as agreed with in BFL (the charge is indicative and depends on the counterparty risk)
	b. Reinstatement of Cancelled Guarantees	c. Flat Rs. 2,000/- plus issuance charge
5.2	Guarantees issued by us against counter guarantees of correspondent bank.	For Guarantees of USD 50,000/- (or counter equivalent) and above : 0.25% - 0.375% on value of guarantee for each quarter or part thereof or min USD 250/- and correspondent bank charges, if any, plus handling charge of USD 50/- flat. (Same charge for amendments for time extension and value increment). b. For Guarantees of less than USD 50,000/- (or equivalent): 0.375% - 0.5% per quarter or part thereof or min. USD 250/- and correspondent bank charges, if any, plus handling charge of USD 50/- flat. (same charge for amendments for time extension and value increment).

5.3	Shipping Guarantee	A flat charge of NPR 2,500/- when issued in Bank's own format. In the event that the relative documents are not ultimately received through this bank within 30 days after the expiry of the L/C an additional charge of 0.25% of the value of the guarantee (min. Rs. 1,000/-) is payable.
5.4	a. Amendments (other than time extension and value increment and time extension within the same quarter)* b. Amendment for time extension and value increment	a. Flat charge of Rs. 2,000/- for local guarantees and flat charge of USD 250/- for international guarantees. Correspondent bank charges, if any, plus handling charge of USD 50/- flat for international guarantees. b. Same as Issuance
5.5	Charge for test authentication of guarantees (and amendments thereto) issued by International Banks	USD 250/- per guarantee/amendment plus handling charge of USD 50/-
5.6	Guarantee deliver charges to beneficiary at the request of CG issuing bank (delivery made by the bank)	5000/-
Note: ** these charges are indicative and may change depending on the credit risk of the counterparty / correspondent bank/ issuing bank/ country and or as agreed with the client & advised as per BFL.		
6	Communication and Test Key Handling charges (Telex, Telephones, Faxes, Couriers, Postage charges)	
6.1	Communication (SWIFT/Telex) Charges	
	Letter of Credit	NPR 2,500
	L/C Amendment	NPR 700
	Other Communications	NPR 700
	Swift cost for India (OTT)	NPR 700
	Swift cost for elsewhere (OTT)	NPR 1000
6.2	Courier	
	For every packet up to 500 gms	
	Foreign Country	Rs. 2,000/-
	India	Rs. 1000/-
	Local	Rs. 500/-
6.3	Postage	
	Foreign Country	Rs 500/-
	India	Rs 300/-
	Local	Rs 100/-
6.4	Test Key - Authentication of 3rd party test message	Rs. 2,500/- per test (charge to be levied for incorrect test also).
7	Other Fees & Charges	
7.1	Document Return Charges	Courier & Communication charges to be levied as above
7.2	Cheque Cancellation / Reissuance under Trade Transaction	Flat NPR 500
7.3	Requests for issuance of Letters outside the normal course of transactions	NPR 500.00
7.4	Request for copies of documents related to transactions closed for more than 6 months (except for LC amendment)	NPR 1000.00
7.5	Cash incentive - Documents Processing Charge	NPR 200/- per export document or min of NPR 2000/- (per claim) after receipt of money.
7.6	Trade Loan Prepayment Charge (fee)	NPR 250.00 per pre-payment
8	Legal Fees & mortgage charges/ security (execution & release) documentations	
		To be charged on Actual Basis
9	CHANNELS SERVICES	
9.1	SWIFT MT101 Setup	NPR 10,000/-
9.2	SWIFT MT101 Maintenance	NA
9.3	STRAIGHT2BANK - BASIC SETUP	
	Straight2Bank - Setup and Implementation (Fee)	NPR 500 /-
	Straight2Bank - Approver Device (Vasco/Smartcard)	NPR 5000/- per device
	Straight2Bank - Training/ Troubleshooting (Fee)	NA
9.4	STRAIGHT2BANK - TRANSACTION INITIATION AND REPORTING	
	Straight2Bank (Txn Initiation and Reporting) - Monthly Usage	Nil
	Straight2Bank TI & Reporting) Reports - Email (monthly fee)	Nil
	Straight2Bank (TI & Reporting) Reports - Fax (monthly fee)	NA
9.5	STRAIGHT2BANK - REPORTING ONLY	
	Straight2Bank (Reporting Only) - Monthly Usage	Nil
	Straight2Bank (Reporting) Reports - Email (monthly fee)	NA
	Straight2Bank (Reporting) Reports - Fax (monthly fee)	Not Applicable
9.6	STRAIGHT2BANK - INFOMANAGER	
	Straight2Bank InfoManager - Monthly Usage	NA
	Straight2Bank InfoManager (Value-Added Service) - Monthly Usage (monthly fee)	NA
	Straight2Bank InfoManager Reports - Web (Monthly fee)	NA
	Straight2Bank InfoManager Reports - Email (Monthly fee)	NA

	Straight2Bank InfoManager Reports - Fax (Monthly fee)	NA
9.7	STRAIGHT2BANK - MULTI-BANK REPORTING (MT940/MT950)	
	Straight2Bank - Multi Bank Reporting (Monthly fee)	NPR 1200/- per ac per month
	OTHER CHANNELS	
	Straight2Bank Access Setup and Implementation (Fee)	NPR 50,000 /-
	Straight2Bank Access - Monthly Usage (Monthly fee)	NPR 1,000/- per ac per month

Dated: 28th Aug 2020