## Description of Service

### 1 Customer Service

1.1 NRB/ Other Bank/CC & IB Cheque Issuance  
   **Charges**: NPR 500 per instrument

1.2 Standing Instructions  
   **Charges**: NPR 500 per instruction

1.3 Stop Payments  
   **Charges**: Nil

1.4 Cheque Certified ‘Good For Payment’  
   **Charges**: Nil

1.5 Issuance of Balance Certificates  
   **Charges**: Nil

1.6 FCY Notes Exchange

   - 1.6.1 INR Notes Exchange over the counter both purchase and sale non customer  
     **Charges**: NPR 100 per txn

   - 1.6.2 Encashment of FCY notes (Applicable only for FCY Currency Note of denomination lower than 50)  
     **Charges**: 0.5% of the face value

   - 1.6.3 FCY Notes deposited into FCY account (Applicable only for FCY Currency Note of denomination lower than 50)  
     **Charges**: 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  
   **Charges**:  
   - 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  
   **Charges**: NPR 500 per cheque

2.3 Cheque image retrieval charge (For request after 90 days from the date of transactions)  
   **Charges**: NPR 200 per cheque

### 3 Cheque Book

3.1 Cheque Book charge for Non individuals  
   **Charges**: Free

3.2 Uncollected Cheque Book up to 2 months  
   **Charges**: NPR 500

3.3 Cheque leaves - Cheq writer & dividend warrant (Standardised with a/c no)  
   **Charges**: NPR 6 per leaf

3.4 Cheq Writer / Dividend Writer (Software installation)  
   **Charges**: NPR 50,000/- one time charge plus NPR 5K per visit

### 4 Account Statement

4.1 Paper statements  
   **Charges**: Nil

4.2 Duplicate Paper Statement (Request for last six months)  
   **Charges**: NPR 150 per sheet

4.3 Duplicate Paper Statement (Request for more than six months)  
   **Charges**: NPR 250 per sheet

4.4 Mail Statement by post returned undelivered  
   **Charges**: flat charge of NPR 100

### 5 Duplicate customer CR & DR advice

5.1 Within 6 mths of transaction  
   **Charges**: Free

5.2 Over 6 mths to 1 year  
   **Charges**: NPR 250

5.3 Between 1 year and 2 years  
   **Charges**: NPR 500

5.4 Above 2 years  
   **Charges**: NPR 1,000

### 6 Record Retrieval Charges

6.1 Within 3 months of transactions  
   **Charges**: NPR 300

6.2 After 3 months and up to 1 year  
   **Charges**: NPR 500

6.3 After 1 year  
   **Charges**: 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  
   **Charges**: 0.1% or min. NPR 600 for each draft

7.2 COS Issuance- Customer  
   **Charges**: NPR 500 per cheque

7.3 Swift Outwards- Customer  
   **Charges**: 0.1% or min. NPR 350 for each transfer plus swift cost

7.4 IPS outward  
   **Charges**: NPR 15 per transaction

7.5 IPS outward request received at branches  
   **Charges**: NPR 500 per transaction

7.6 RTGS

   - RTGS Outwards - Morning Exchange *  
     **Charges**: NPR 10

   - RTGS Outwards - Afternoon Exchange *  
     **Charges**: NPR 20

   *Start and end time for RTGS Morning & Afternoon exchanges will vary for the days and months on which customer transactions are processed.

7.7 Cancellation of DD, COS, OTT etc.  
   **Charges**: 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  
   **Charges**: Additional GBP 6 or EUR 40
7.9 MT 100/103/202 to SCB NYC where receiver’s correspondance 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/-, GBP 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. No charge for charge type "SHA" & "BEN".

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 NPR 500/- plus swift cost ( i.e. NPR 700 for IND, NPR 1K elsewhere) plus investigation charge of correspondent bank

8.4 Follow up swift on remittances at customer’s requests NPR 500/- plus swift cost ( i.e. 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 JPY 250
- SGD SGD 5
- CHF 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 Curreny 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)

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 NPR 15,000 per month ( per client per location & one pick up / day) OR NPR 1,000 per trip - inclusive of 13% VAT

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
### Escrow Services (Duration: Any)

<table>
<thead>
<tr>
<th>Deal Characteristics</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. SCB standard agreement</td>
<td>$10,000 or equiv NPR</td>
</tr>
<tr>
<td>2. Existing clients</td>
<td></td>
</tr>
<tr>
<td>3. No bespoke structuring</td>
<td></td>
</tr>
<tr>
<td>1. Non standard agreement</td>
<td>$50,000 or equiv NPR</td>
</tr>
<tr>
<td>2. CDD effort required incl. Retail CDD for individuals</td>
<td></td>
</tr>
<tr>
<td>3. Bespoke structuring</td>
<td></td>
</tr>
</tbody>
</table>

### Schedule of Charges pertaining to Credit Administration

<table>
<thead>
<tr>
<th>Code</th>
<th>Item</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>13</td>
<td>Credit Inquiries (Bank to Bank)</td>
<td>Nil</td>
</tr>
<tr>
<td>14</td>
<td>CIC (Credit Information Centre) Charges</td>
<td></td>
</tr>
<tr>
<td>14.1</td>
<td>Charge of credit status inquiry</td>
<td>Actual</td>
</tr>
<tr>
<td>14.2</td>
<td>Secured Transaction Registry</td>
<td>Actual</td>
</tr>
<tr>
<td>15</td>
<td>Lending Fees (CIC facilities)</td>
<td>Negotiable: _%* on the loan amount not drawn down till the available period- to be agreed in the BFL /loan deed / agreement</td>
</tr>
<tr>
<td>15.1</td>
<td>Commitment Fee</td>
<td></td>
</tr>
<tr>
<td>15.2</td>
<td>Prepayment Fee</td>
<td>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</td>
</tr>
<tr>
<td>15.3</td>
<td>Administrative Fee / processing fee</td>
<td>0.25% of total facility amount</td>
</tr>
<tr>
<td>15.4</td>
<td>Penal Interest</td>
<td>+2% per annum</td>
</tr>
<tr>
<td>15.5</td>
<td>FCY Loan processing Fee (effective 10th March 2019)</td>
<td>1.25% per annum</td>
</tr>
</tbody>
</table>

### Schedule of Charges pertaining to Business Banking/ Retail

<table>
<thead>
<tr>
<th>Code</th>
<th>Item</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>16</td>
<td>Business Banking - Current Accounts</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Local currency Account</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Minimum Balance (with special fees and charges as below):</td>
<td></td>
</tr>
<tr>
<td></td>
<td>INR Draft Issuance charges</td>
<td>NPR 100,000/-</td>
</tr>
<tr>
<td></td>
<td>Good for Payment Cheque issuance charge</td>
<td>NPR 150/- or 0.05% whichever is higher.</td>
</tr>
<tr>
<td></td>
<td>COS &amp; NRB cheques issuance charge</td>
<td>NPR 150/-</td>
</tr>
<tr>
<td></td>
<td>Quick Payment Service (QPS)</td>
<td>NRP 100 / per txn</td>
</tr>
<tr>
<td></td>
<td>Quick Collection Service (QCS)</td>
<td>NPR 100/- per txn</td>
</tr>
<tr>
<td></td>
<td>* For more details on Business Banking CA services &amp; facilities, pls contact Business Banking RM</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Business Banking Loan</td>
<td>0.25% of total facility amount</td>
</tr>
<tr>
<td></td>
<td>Processing Fee</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Holiday/Xtra Banking counter transactions charges (For clients having no Business Banking lending Relationship)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Account Closure Charge (For account closure within six months of account opening)</td>
<td>NRP 2,000</td>
</tr>
<tr>
<td></td>
<td>IPS - Fund Transfers and Standing Instructions</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Fund Transfers and SI Outward</td>
<td>NRP 25 inclusive of NCHL Charges (For SCB account holders)</td>
</tr>
<tr>
<td></td>
<td>Fund Transfers - Inward</td>
<td>As advised by NCHL</td>
</tr>
<tr>
<td></td>
<td>FX spot/Cash</td>
<td>Maximum spread 300bps</td>
</tr>
<tr>
<td></td>
<td>FX forward</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Bancassurance</td>
<td>We earn commission from insurance referrals.</td>
</tr>
</tbody>
</table>

### Schedule of Charges pertaining to Trade Transactions

<table>
<thead>
<tr>
<th>Code</th>
<th>Item</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Bills Inward (without L/C)</td>
<td>0.125% of the bills amount or minimum Rs. 2000/-</td>
</tr>
<tr>
<td>1.1</td>
<td>Collection Bills received from Correspondent Banks, subsidiaries/associates, direct from drawer.</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Bills outward (Without L/C)</td>
<td>0.25% of the bills amount or minimum Rs. 2000/-</td>
</tr>
<tr>
<td>2.1</td>
<td>Collection Bills</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Export Letter of Credit</td>
<td>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/-</td>
</tr>
<tr>
<td>3.1</td>
<td>For advising an Issuing Bank’s own credit and amendments thereto</td>
<td>a. 0.25% per quarter or part thereof min. Rs. 2,000/- if on account of beneficiary. *</td>
</tr>
<tr>
<td>3.2</td>
<td>For confirming a credit (subject to prior arrangement) **</td>
<td>b. Negotiable or minimum USD 100, if on account of issuing bank.</td>
</tr>
<tr>
<td>3.3</td>
<td>Bank to Bank reimbursement</td>
<td>USD 75/- per drawing</td>
</tr>
</tbody>
</table>
3.5 Export Bills Negotiation (Sight)

For a simple transfer of whole of a documentary credit
a. Rs 3,000/- per transfer plus Rs. 2,500/- authentication charges.
b. 0.25% on transferred value or minimum Rs. 2,500/- plus Rs. 2,500/- test authentication charge for each partial transfer.

3.6 Export Bills Negotiation (Usance)

NPR 2000 handling charge. Base rate plus premium for min 12 days.

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 Overdue Export Bills

18% p.a. from the date of negotiation
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. 2,500/- per quarter or part thereof plus Communication costs.
b. LC reinstatement

b. 0.125% pq or part therof 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 Issuance

4.3 Acceptance Commission

0.125% per month or part thereof or min. of Rs. 1000/-

Rs. 1000/- per transaction

4.4 Payment Commission

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.

4.5 Import Bills under L/C for 1st 10 days

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 Importers 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)*
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. Amendment for time extension and value increment
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/-( delivery made by the bank)

5.6 Guarantee deliver charges to beneficiary at the request of CG issuing 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

<table>
<thead>
<tr>
<th>Description</th>
<th>Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>Letter of Credit</td>
<td>NPR 2,500</td>
</tr>
<tr>
<td>L/C Amendment</td>
<td>NPR 700</td>
</tr>
<tr>
<td>Other Communications</td>
<td>NPR 700</td>
</tr>
<tr>
<td>Swift cost for India (OTT)</td>
<td>NPR 700</td>
</tr>
<tr>
<td>Swift cost for elsewhere (OTT)</td>
<td>NPR 1000</td>
</tr>
</tbody>
</table>

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 L/C 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

7.7 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

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.
<table>
<thead>
<tr>
<th>Service Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Straight2Bank InfoManager Reports - Fax (Monthly fee)</td>
<td>NA</td>
</tr>
<tr>
<td>STRAIGHT2BANK - MULTI-BANK REPORTING (MT940/MT950)</td>
<td>NPR 1200/- per ac per month</td>
</tr>
<tr>
<td>STRAIGHT2BANK - Multi Bank Reporting (Monthly fee)</td>
<td>NPR 50,000/-</td>
</tr>
<tr>
<td>Straight2Bank Access Setup and Implementation (Fee)</td>
<td>NPR 50,000/-</td>
</tr>
<tr>
<td>Straight2Bank Access - Monthly Usage (Monthly fee)</td>
<td>NPR 1,000/- per ac per month</td>
</tr>
</tbody>
</table>

Dated: 28th Aug 2020