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Notes

- a) All government excise duties/taxes/Zakat etc. are applicable in addition to fee/charges.
- b) Out-of-pocket expenses will be collected for all banking services not otherwise covered by the schedule.
- c) Correspondent bank charges will be recovered at actual. For funds transfer, applicable correspondent bank charges will be recovered either at the time of transactions' origination or at the time of receipt of funds by the beneficiary, if any.
- d) Courier charges and postage will also be recovered.
- e) Charges relating to corporate customers may differ as a result of an agreement between the concerned customer and the Bank.
- f) Average monthly balance is defined as the average of each day-end deposits of the month.
- g) Federal Excise Duty, wherever applicable, as per SBP, will be collected over and above normal charges. However, service charges on maintaining balance below the minimum monthly average balance will not exceed Rs 50 and will be inclusive of FED. Moreover, it will not apply to Saadiq Basic Saver Account.
- h) No service fee shall be charged from students for deposit of fee amount directly in fee collecting account of educational institutions. A charge of 0.5% of fee dues or Rs 25 per instrument, whichever is less will be levied for making Pay Order/Demand Draft/any other related instrument for payment of fee/dues in favour of educational institutions, HEC/Board, etc.
- i) The Bank reserves the right to grant partial/full exemption to some or all charges on a case to case basis depending on customer relationship, collateral business or as approved by the Bank's Management, except for charges imposed by the Government of Pakistan
- j) As per business conduct guidelines banks should not charge an initial deposit for account opening of below mentioned account types:
 - Mustahkeen of Zakat
 - Students
 - Employees of Government or Semi Government institutions for salary and pension purposes (including widows/children of deceased employees eligible for family pension/benevolent fund grant, etc.) and other similar types of accounts
- k) For Foreign Currency Accounts, equivalent charges to that of Pak Rupees will be levied (if not mentioned separately).
- l) No "Processing Charges" will be levied for requests of verification of bank account/statement received from Foreign Missions, Embassies/High Commissions and any other relevant office for Visa purpose (As per SBP BPRD Circular No. 06 of 2010, May 17, 2010).
- m) Accounts opened and maintained by School Management Committees (SMCs) duly constituted by Education Department, Government of Sindh are exempted from levy of service charges on account of non-maintenance of minimum balance requirement (As per SBP BPRD Circular Letter No. 02 of January 25, 2010).
- n) No service charges will be deducted from account which has been marked as dormant or unclaimed.
- o) No commitment fee will be charged under Murabaha Mode.
- p) No fee will be taken for giving any credit facility to any customer under Murabaha Mode.
- q) This SOC is applicable from 1st of July 2020 and any changes/revisions that are issued by the Bank will be charged based on this SOC unless a specific campaign based waiver has been given. If you do not contact us within 30 days period prior to implementation of these charges, it will be considered that you are in agreement to be charged as per the charges mentioned in the SOC.
- r) Charges taken in FCY will be subject to changes in FX rate.
- s) Free SMS alert will be sent to credit card client informing about outstanding amount, minimum amount due and that eStatement has been sent via email. SMS sent to serve 14 days notice, before proceeding for debt recovery, will be free of charge.

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Transaction Banking for Corporate, Institutional Clients and Commercial Clients Cash Management

ACCOUNT SERVICES

Local Currency Account

Account Minimum Balance (LCY)	Rs 50
Standard Cheque Book (LCY)	Rs 30 per leaf
Customised Corporate Cheque Printing Manual	Rs 30 per leaf
Stop Cheque Payment (LCY)	Rs 500
Cheque Return Charges (LCY)	Inward clearing cheque return Rs 500 Outward clearing cheque return Rs 500
Cheque Collection Same Day Clearing via NIFT	Rs 300

Foreign Currency Account

Standard Cheque Book (FCY)	Rs 30 per leaf or equivalent in FCY
Stop Cheque Payment (FCY)	Rs 500 or equivalent in FCY
Cheque Return-Deposited in to Your Account (FCY)	Rs 500 or equivalent in FCY

Other Account Services

Standing Instructions Set Up/Amendment	Rs 100
Account Statement Swift MT940/950 Format	Rs 10,000 per month per account
Floatation of Shares	Rs 100,000

PAYMENT SERVICES

Book Transfers

Book Transfer - Electronic	Rs 20 per transaction
Book Transfer - Manual	Rs 50 per transaction
Local Fund Transfer (RTGS) MT103 (9 am - 2 pm)	Rs 220 per transaction
Local Fund Transfer (RTGS) MT103 (2:01 pm - 3:30 pm)	Rs 330 per transaction
Local Fund Transfer (RTGS) MT103 (3:31 pm - 4:30 pm)	Rs 550 per transaction
Local Fund Transfer (RTGS) MT102	Rs 50 per transaction

Tax Payment

Tax Payment	No charges
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For Corporate, Institutional and Commercial clients' service charges may be negotiated.

Cash Disbursement

Cash Disbursement (including electronic transfers) LCY via Our Branches and Partner Bank	5% of disbursement value or maximum Rs 1,000 per transaction
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Direct Credit (IBEFT)

Direct Credit to 3rd Party Bank Account - Electronic	Rs 100 per transaction
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Pay Order or Demand Draft

Pay Order Collect from Counter - Electronic	Rs 300 per instrument
Pay Order Mail/Courier to Payee/ Client - Electronic	Rs 500 per instrument
Demand Draft Collect from Counter - Electronic	0.3% of demand draft value or minimum Rs 1,000 per instrument
Demand Draft Mail/Courier to Payee - Electronic	0.3% of demand draft value or minimum Rs 1,000 per instrument
Pay Order Collect from Counter - Manual	Rs 300 per instrument
Pay Order Mail/Courier - Manual	Rs 500 per instrument
Demand Draft Collect from Counter - Manual	0.3% or minimum Rs 1,000 per instrument
Demand Draft Mail/Courier - Manual	0.3% or minimum Rs 1,000 per instrument

Utility Bill Payments

Bulk Bill Payment	Rs 20 per bill
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Corporate Cheque

Corporate Cheque Collect from Counter - Electronic	Rs 50 per cheque
Onsite Corporate Cheque Printing - Electronic	Rs 50 per cheque
Corporate Cheque Mail/Courier - Electronic	Rs 300 per cheque

International Bank Cheque

International Bank Cheque Collect from Counter - Manual	Rs 1,000 per cheque
International Bank Cheque Mail/Courier	Rs 1,200 per cheque
International Bank Cheque (without FX) Collect from Counter - Manual	Rs 1,000 per cheque
International Bank Cheque (without FX) Mail/ Courier - Manual	Rs 1,200 per cheque

Outward Telegraphic Transfers FCY Account

Outgoing Telegraphic Transfer SHA/OUR	USD 25 or equivalent per transaction
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Outward Telegraphic Transfers LCY Account

Outgoing Telegraphic Transfer SHA/OUR	Rs 2,500 per transaction
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Payments

Payment to Mobile Accounts	5% of transaction amount or minimum Rs 1,000
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COLLECTION SERVICES

Fee Collection

Various Fee Collection	Rs 2,000 per transaction
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Direct Debit Services

Direct Debit from SCB Account or non SCB account	0.3% of collection value or as agreed with the customer
Direct Debit Mandate Authorisation	Rs 1,000

Cash Pick Up and Delivery Services

Cash Pick Up (within 20 km per trip per day)	Rs 3,000
Cash Pick Up (over 20 km per trip per day)	Rs 5,000
Seal Charges	Rs 200
Overnight Vault Charges	Rs 1,000
Waiting Charges (if security company kept waiting for more than 15 minutes)	Rs 6,000
Cash Pick Up on Weekend or Holidays or After Hours	Rs 6,000

Cash Pick Up Services (Premium Service Banking)

Cheque Pick Up/Document Pick Up through Courier (monthly)	Rs 25,000
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Cash Collection

Cash Collection LCY (NCS/RCMS) via Our Branches and Partner Bank	0.30% (of collection value) or flat rate of Rs 2,000 per transaction
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Cheque Collection

Cheque Collection LCY (NCS/RCMS) SCB Branches, Direct Deposit at Partner Bank, Clearing through Partner Bank	0.30% (of collection value) or flat rate of Rs 2,000 per transaction
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FCY Cheque Collection Cleared Overseas (USD)

Cleared Overseas	USD 50
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Note: The above service charges are in addition to the Correspondent Bank/Clearing Bank charges to be charged at actual

Investigation Charges/Enquiries

Investigation Charges	Rs 2,000
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Note: The above service charges are in addition to the Correspondent Bank/Clearing Bank charges to be charged at actual

FCY Cheque (other than USD) Cleared Overseas/Locally

FCY Cheque (other than USD) Cleared Overseas/Locally	0.25% of cheque value
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Note: The above service charges are in addition to the Correspondent Bank/Clearing Bank charges to be charged at actual

General Banking

FCY Spread/Fee on Inward/Outward Remittances & FCY Account Transactions	Up to 3% based on amount, currency, market, volatility etc
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Post Dated Cheque

Post Dated Cheque Custody	Rs 200
Cancellation Charges	Rs 200
Post Dated Cheque Holding Charges	Rs 200
Post Dated Cheque Swap Charges	Rs 200

Virtual Account Services

Virtual Account Set Up Fee	Rs 100,000
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Inward Remittance

MT103 OUR Charges	USD 25 or equivalent in FCY or LCY
With Another Bank	Demand Draft/Pay Order Charges along with Courier Charges will apply
If Proceeds are Credited to Any SCB Branch	NIL

CUSTOMISED SOLUTION STRUCTURING FEE

Up to Rs 1,500,000

CHANNEL SERVICES

Straight2Bank Channel Monthly Fee

Straight2bank Web Monthly Fee	Rs 6,000
Straight2bank Access Monthly Fee	Rs 10,000

Straight2Bank Channel Implementation and Set Up Charges

Straight2bank Access Implementation and Set Up Fee	Rs 100,000
Straight2bank Web Implementation and Set Up Fee	Rs 15,000

Straight2Bank Channel Secure Token Charges

Straight2Bank Web Secure Token Fee	Rs 6,000
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Straight2Bank Channel Value Added Fee

Multi Bank Reporting	Rs 5,000
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API Banking

API Implementation Fee	Rs 800,000
API Monthly Maintenance Fee	Rs 160,000
API usage fee – Inquiries (Balance and Notification)	Rs 1.6 Per Transaction

Trade Services for Corporate, Institutional Clients and Commercial Clients

International Banking

A. IMPORTS

1. Letter of Credit

Issuance Service Charges	As agreed with the client or 1% per quarter or part thereof
Amendments	Rs 1,500 per amendment. In case of increase in amount or extension in validity of LC, charges to be applicable as per slabs given in Annexure 1
Bills Drawn Under Sight/Usance LCs	Rs 1,000 per bill to be charged at time of handling of documents. In addition 0.2% per month (minimum Rs 500) usance charges to be charged for bills drawn under usance LCs having a maturity date beyond the LC validity
Retirement of Import-Bill Under LC	0.10% of value; Minimum Rs 500
LC Reimbursement Charges	Minimum USD 130 or actual (or equivalent Local Currency)
Import LC Handling Charges, Correspondent's Charges	Minimum Rs 100 or actual
Credit Information Report including credit report of foreign suppliers/buyers	Actual + Rs 500 service charges

2. Import Collection

Registration of Contract for Import on Consignment Basis	As per appendix 4
Amendments	Rs 1,000 per amendment. In case of increase in amount or extension in the period of shipment, service charges according to appendix 4
Retirement of Import-Bill Under Collection	0.10% of value; Minimum Rs 500
Documentary Collection - Inward	Rs 1,000 per item
Contract Reimbursement Charges	Minimum USD 130 or actual (or equivalent Local Currency)

3. Other

Delivery Order Issued for Air Freight Consignment	Rs 2,000 per endorsement
Item Returned Unpaid	Rs 500 per item
Structuring Fee	As per agreement in Islamic Banking Arrangement Letter
Short Swift Message Charges	Rs 1,000 per swift
Long Swift Message Charges	Rs 2,000 per swift
Document Dispatch (Courier Charges)	Rs 250 per item - Domestic Rs 2,000 per item - International
Handling of Discrepant Documents Under Import LC	USD 80 + USD 35 for each swift cost of discrepant advice/acceptance (or equivalent Local Currency)
Remittance Under Open Account without Opening of LC/Registration of Contract	Handling charges Rs 2,500 flat per bill and remittance charges of 0.10% (minimum Rs 500)

Note:

- For LC exceeding PKR 100 Mn, additional service charge of PKR 10,000/- per PKR 1 Mn each will apply.
- Discount may be allowed to clients in the above mentioned tiers subject to Management's approval.
- SCB Pakistan Shariah Board has allowed the bank to charge a fee against services offered at the time of issuance of Letter of Guarantee and/or Letter of Credit such as documentation, credit assessment, correspondence, accounts maintenance, monitoring are incurred. etc

B. Exports

1. Letter of Credit

Advising - Client	Rs 2,500
Advising - Non-Client	Rs 3,000
Advising of Amendments (client/non-client)	Rs 750 per amendment
Confirmation/Acceptance	Up to 3.0% of LC value minimum Rs 1,000
Transfer of Export LC	Rs 1,000
Transfer of Amendment	Rs 1,000 per amendment
Recovery of LC Advising/Transfer Charges from Foreign Banks for LC Issuance	USD 30 + USD 35 per swift
Recovery of LC Advising/Transfer Charges from Foreign Banks for LC Amendment	USD 15 + USD 35 per swift

2. Bills

Reimbursement/Payment to Other Banks	Rs 3,000 flat per reimbursement/payment or as per arrangement
If Documents are Sent to Other Local Banks for Financing Under Restricted LC	Rs 750 flat including courier charges
Bills Under LC (where no financing is taken) and Payment Cover is Already with Standard Chartered Bank (Pakistan) Limited	Service charges up to 0.25% of value
Export Documents Under Collection (not negotiated/discounted) where Payment Cover is Already with Standard Chartered Bank (Pakistan) Limited	Handling charges of Rs 1,000 per bill plus 0.25% of bill value.
Service Charges on Advance Payments	0.25% of value; minimum Rs 1,000 or as per arrangement

3. Others

Handling of Duty Drawback Claims	Rs 1,000 flat or as per prevailing SBP rates
Research and Development	Rs 1,000 flat or as per prevailing SBP rates
Issuance of NOC for e-Form	Rs 1,000 per NOC
Document Dispatch (Courier Charges)	Rs 250 per item - Domestic Rs 2,000 per item - International
Handling Charges of Freight Subsidy Claims	Rs 1,000 flat
Short Swift Message Charges	Rs 1,000 per swift

Domestic Banking

A. Inland LC and Bills

1. Inland LC

Issuance Service Charges	As agreed with the client or 0.9% per quarter or part thereof
Amendments	Rs 1,500 per amendment. In case of increase in amount or extension in validity of LC, charges to be applicable as per slabs given in Annexure 3

2. Bill

Bills Drawn Under Sight/Usance LCs	Rs 1,000 per bill to be charged at time of handling of documents. In addition 0.2% per month (minimum Rs 500) usance charges to be charged for bills drawn under usance, LCs having a maturity date beyond the LC validity
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Retirement of Documentary Bills Presented Under Inland LC & Collection - Imports	Up to 0.30% of value; Minimum Rs 1,500
Documentary Bills Drawn Under Inland LC & Collection - Exports	0.3% of bill value; Minimum Rs 500
Bills/Cheques Returned Unpaid	Rs 500 for documentary collection and Rs 200 for clean collection

3. Others

Postage on Local LC/Bills	Rs 250 per item
Collection Agent Charges	Actual
Additional Charges for Handling Discrepant Documents	Rs 2,000 per swift/Advice of discrepancies
Short Swift Message Charges	Rs 1,000 per swift
Long Swift Message Charges	Rs 2,000 per swift

B. Guarantees

Service Charges for Issuance of Shipping Guarantees	Rs 2,500 flat
Guarantees Issuance	As agreed with the client or 1.5% per quarter or part thereof
Expired Guarantees	As per above items until original returned to the Bank
Amendments	Rs 1,000 for local guarantees or USD 50 for back-to-back guarantees per amendment. In case of increase in amount or validity date, charges according to appendix 2
Handling of Claim Cases	Rs 1,000 flat + out-of-pocket costs
Stamp Paper Charges	At actual
Short Swift Message Charges	Rs 1,000 per swift
Long Swift Message Charges	Rs 2,000 per swift
Legal Charges	At actual
Document Dispatch (Courier Charges)	Rs 250 per item - Domestic Rs 2,000 per item - International

C. Supply Chain Management Fee

As per agreed terms with the client and maximum up to 2%

Note:

- For LC exceeding PKR 100 Mn, additional service charge of PKR 10,000/- per PKR 1 Mn each will apply.
- Discount may be allowed to clients in the above mentioned tiers subject to Management's approval.
- SCB Pakistan Shariah Board has allowed the bank to charge a fee against services offered at the time of issuance of Letter of Guarantee and/or Letter of Credit such as documentation, credit assessment, correspondence, accounts maintenance, monitoring are incurred, etc.

**Appendix 1 - Import LC Issuance Service Charges
For Sight and Usance (International)**

Letter of Credit Amount Range (Rs)					
From	To	Per Quarter	From	To	Per Quarter
1	500,000	2,500	57,500,001	60,000,000	587,500
500,001	800,000	6,500	60,000,001	62,500,000	612,500
800,001	1,000,000	9,000	62,500,001	65,000,000	637,500
1,000,001	1,500,000	12,500	65,000,001	67,500,000	662,500
1,500,001	2,000,000	17,500	67,500,001	70,000,000	687,500
2,000,001	2,500,000	22,500	70,000,001	72,500,000	712,500
2,500,001	3,000,000	27,500	72,500,001	75,000,000	737,500
3,000,001	3,500,000	32,500	75,000,001	77,500,000	762,500
3,500,001	4,000,000	37,500	77,500,001	80,000,000	787,500
4,000,001	4,500,000	42,500	80,000,001	82,500,000	812,500
4,500,001	5,000,000	47,500	82,500,001	85,000,000	837,500
5,000,001	5,500,000	52,500	85,000,001	87,500,000	862,500
5,500,001	6,000,000	57,500	87,500,001	90,000,000	887,500
6,000,001	6,500,000	62,500	90,000,001	92,500,000	912,500
6,500,001	7,000,000	67,500	92,500,001	95,000,000	937,500
7,000,001	7,500,000	72,500	95,000,001	97,500,000	962,500
7,500,001	8,000,000	77,500	97,500,001	100,000,000	987,500
8,000,001	8,500,000	82,500			
8,500,001	9,000,000	87,500			
9,000,001	9,500,000	92,500			
9,500,001	10,000,000	97,500			
10,000,001	10,500,000	102,500			
10,500,001	11,000,000	107,500			
11,000,001	11,500,000	112,500			
11,500,001	12,000,000	117,500			
12,000,001	15,000,000	135,000			
15,000,001	17,500,000	162,500			
17,500,001	20,000,000	187,500			
20,000,001	22,500,000	212,500			
22,500,001	25,000,000	237,500			
25,000,001	27,500,000	262,500			
27,500,001	30,000,000	287,500			
30,000,001	32,500,000	312,500			
32,500,001	35,000,000	337,500			
35,000,001	37,500,000	362,500			
37,500,001	40,000,000	387,500			
40,000,001	42,500,000	412,500			
42,500,001	45,000,000	437,500			
45,000,001	47,500,000	462,500			
47,500,001	50,000,000	487,500			
50,000,001	52,500,000	512,500			
52,500,001	55,000,000	537,500			
55,000,001	57,500,000	562,500			

Note:

- For LG exceeding PKR 100 Mn, additional service charge of PKR 10,000/- per PKR 1 Mn each will apply
- Discounts may be allowed to clients in the above mentioned tiers subject to Management's approval

**Appendix 2 - Guarantee Issuance Service Charges
For Sight and Usance (Inland and International/All Types of Guarantees)**

Letter of Credit Amount Range (Rs)					
From	To	Per Quarter	From	To	Per Quarter
1	500,000	3,750	55,000,001	57,500,000	843,750
500,001	800,000	9,750	57,500,001	60,000,000	881,250
800,001	1,000,000	13,500	60,000,001	62,500,000	918,750
1,000,001	1,500,000	18,750	62,500,001	65,000,000	956,250
1,500,001	2,000,000	26,250	65,000,001	67,500,000	993,750
2,000,001	2,500,000	33,750	67,500,001	70,000,000	1,031,250
2,500,001	3,000,000	41,250	70,000,001	72,500,000	1,068,750
3,000,001	3,500,000	48,750	72,500,001	75,000,000	1,106,250
3,500,001	4,000,000	56,250	75,000,001	77,500,000	1,143,750
4,000,001	4,500,000	63,750	77,500,001	80,000,000	1,181,250
4,500,001	5,000,000	71,250	80,000,001	82,500,000	1,218,750
5,000,001	5,500,000	78,750	82,500,001	85,000,000	1,256,250
5,500,001	6,000,000	86,250	85,000,001	87,500,000	1,293,750
6,000,001	6,500,000	93,750	87,500,001	90,000,000	1,331,250
6,500,001	7,000,000	101,250	90,000,001	92,500,000	1,368,750
7,000,001	7,500,000	108,750	92,500,001	95,000,000	1,406,250
7,500,001	8,000,000	116,250	95,000,001	97,500,000	1,443,750
8,000,001	8,500,000	123,750	97,500,001	100,000,000	1,481,250
8,500,001	9,000,000	131,250			
9,000,001	9,500,000	138,750			
9,500,001	10,000,000	146,250			
10,000,001	10,500,000	153,750			
10,500,001	11,000,000	161,250			
11,000,001	11,500,000	168,750			
11,500,001	12,000,000	176,250			
12,000,001	15,000,000	202,500			
15,000,001	17,500,000	243,750			
17,500,001	20,000,000	281,250			
20,000,001	22,500,000	318,750			
22,500,001	25,000,000	356,250			
25,000,001	27,500,000	393,750			
27,500,001	30,000,000	431,250			
30,000,001	32,500,000	468,750			
32,500,001	35,000,000	506,250			
35,000,001	37,500,000	543,750			
37,500,001	40,000,000	581,250			
40,000,001	42,500,000	618,750			
42,500,001	45,000,000	656,250			
45,000,001	47,500,000	693,750			
47,500,001	50,000,000	731,250			
50,000,001	52,500,000	768,750			
52,500,001	55,000,000	806,250			

Note:

- For Guarantees exceeding PKR 100 Mn, additional service charge of PKR 15,000/- per PKR 1 Mn each will apply
- Discounts may be allowed to clients in the above mentioned tiers subject to Management's approval

**Appendix 3 - Inland LC Issuance Service Charges
For Sight and Usance (Inland)**

Letter of Credit Amount Range (Rs)					
From	To	Per Quarter	From	To	Per Quarter
1	500,000	2,250	57,500,001	60,000,000	528,750
500,001	800,000	5,850	60,000,001	62,500,000	551,250
800,001	1,000,000	8,100	62,500,001	65,000,000	573,750
1,000,001	1,500,000	11,250	65,000,001	67,500,000	596,250
1,500,001	2,000,000	15,750	67,500,001	70,000,000	618,750
2,000,001	2,500,000	20,250	70,000,001	72,500,000	641,250
2,500,001	3,000,000	24,750	72,500,001	75,000,000	663,750
3,000,001	3,500,000	29,250	75,000,001	77,500,000	686,250
3,500,001	4,000,000	33,750	77,500,001	80,000,000	708,750
4,000,001	4,500,000	38,250	80,000,001	82,500,000	731,250
4,500,001	5,000,000	42,750	82,500,001	85,000,000	753,750
5,000,001	5,500,000	47,250	85,000,001	87,500,000	776,250
5,500,001	6,000,000	51,750	87,500,001	90,000,000	798,750
6,000,001	6,500,000	56,250	90,000,001	92,500,000	821,250
6,500,001	7,000,000	60,750	92,500,001	95,000,000	843,750
7,000,001	7,500,000	65,250	95,000,001	97,500,000	866,250
7,500,001	8,000,000	69,750	97,500,001	100,000,000	888,750
8,000,001	8,500,000	74,250			
8,500,001	9,000,000	78,750			
9,000,001	9,500,000	83,250			
9,500,001	10,000,000	87,750			
10,000,001	10,500,000	92,250			
10,500,001	11,000,000	96,750			
11,000,001	11,500,000	101,250			
11,500,001	12,000,000	105,750			
12,000,001	15,000,000	121,500			
15,000,001	17,500,000	146,250			
17,500,001	20,000,000	168,750			
20,000,001	22,500,000	191,250			
22,500,001	25,000,000	213,750			
25,000,001	27,500,000	236,250			
27,500,001	30,000,000	258,750			
30,000,001	32,500,000	281,250			
32,500,001	35,000,000	303,750			
35,000,001	37,500,000	326,250			
37,500,001	40,000,000	348,750			
40,000,001	42,500,000	371,250			
42,500,001	45,000,000	393,750			
45,000,001	47,500,000	416,250			
47,500,001	50,000,000	438,750			
50,000,001	52,500,000	461,250			
52,500,001	55,000,000	483,750			
55,000,001	57,500,000	506,250			

Note:

- For LG exceeding PKR 100 Mn, additional service charge of PKR 9,000/- per PKR 1 Mn each will apply
- Discounts may be allowed to clients in the above mentioned tiers subject to Management's approval

Appendix 4 - Import Collection Charges

Import Collection Amount Range (Rs)					
From	To	Per Quarter	From	To	Per Quarter
Less than equal to	500,000	2,000	72,500,001	75,000,000	375,000
500,001	800,000	4,000	75,000,001	77,500,000	387,500
800,001	1,000,000	5,000	77,500,001	80,000,000	400,000
1,000,001	1,500,000	7,500	80,000,001	82,500,000	412,500
1,500,001	2,000,000	10,000	82,500,001	85,000,000	425,000
2,000,001	2,500,000	12,500	85,000,001	87,500,000	437,500
2,500,001	3,000,000	15,000	87,500,001	90,000,000	450,000
3,000,001	3,500,000	17,500	90,000,001	92,500,000	462,500
3,500,001	4,000,000	20,000	92,500,001	95,000,000	475,000
4,000,001	4,500,000	22,500	95,000,001	97,500,000	487,500
4,500,001	5,000,000	25,000	97,500,001	100,000,000	500,000
5,000,001	5,500,000	27,500	100,000,001	105,000,000	525,000
5,500,001	6,000,000	30,000	105,000,001	110,000,000	550,000
6,000,001	6,500,000	32,500	110,000,001	115,000,000	575,000
6,500,001	7,000,000	35,000	115,000,001	120,000,000	600,000
7,000,001	7,500,000	37,500	120,000,001	125,000,000	625,000
7,500,001	8,000,000	40,000	125,000,001	130,000,000	650,000
8,000,001	8,500,000	42,500	130,000,001	135,000,000	675,000
8,500,001	9,000,000	45,000	135,000,001	140,000,000	700,000
9,000,001	9,500,000	47,500	140,000,001	145,000,000	725,000
9,500,001	10,000,000	50,000	145,000,001	150,000,000	750,000
10,000,001	12,500,000	62,500	150,000,001	155,000,000	775,000
12,500,001	15,000,000	75,000	155,000,001	160,000,000	800,000
15,000,001	17,500,000	87,500	160,000,001	165,000,000	825,000
17,500,001	20,000,000	100,000	165,000,001	170,000,000	850,000
20,000,001	22,500,000	112,500	170,000,001	175,000,000	875,000
22,500,001	25,000,000	125,000	175,000,001	180,000,000	900,000
25,000,001	27,500,000	137,500	180,000,001	185,000,000	925,000
27,500,001	30,000,000	150,000	185,000,001	190,000,000	950,000
30,000,001	32,500,000	162,500	190,000,001	195,000,000	975,000
32,500,001	35,000,000	175,000	195,000,001	200,000,000	1,000,000
35,000,001	37,500,000	187,500	200,000,001	205,000,000	1,025,000
37,500,001	40,000,000	200,000	200,000,001	225,000,000	1,125,000
40,000,001	42,500,000	212,500	225,000,001	250,000,000	1,250,000
42,500,001	45,000,000	225,000	250,000,001	275,000,000	1,375,000
45,000,001	47,500,000	237,500	275,000,001	300,000,000	1,500,000
47,500,001	50,000,000	250,000	300,000,001	325,000,000	1,625,000
50,000,001	52,500,000	262,500	325,000,001	350,000,000	1,750,000
52,500,001	55,000,000	275,000	350,000,001	375,000,000	1,875,000
55,000,001	57,500,000	287,500	375,000,001	400,000,000	2,000,000
57,500,001	60,000,000	300,000	400,000,001	425,000,000	2,125,000
60,000,001	62,500,000	312,500	425,000,001	450,000,000	2,250,000
62,500,001	65,000,000	325,000	450,000,001	475,000,000	2,375,000
65,000,001	67,500,000	337,500	475,000,001	500,000,000	2,500,000
67,500,001	70,000,000	350,000	500,000,001	525,000,000	2,625,000
70,000,001	72,500,000	362,500	525,000,001	550,000,000	2,750,000

From	To	Per Quarter	From	To	Per Quarter
550,000,001	575,000,000	2,875,000	2,500,000,001	2,600,000,000	13,000,000
575,000,001	600,000,000	3,000,000	2,600,000,001	2,700,000,000	13,500,000
600,000,001	625,000,000	3,125,000	2,700,000,001	2,800,000,000	14,000,000
625,000,001	650,000,000	3,250,000	2,800,000,001	2,900,000,000	14,500,000
650,000,001	675,000,000	3,375,000	2,900,000,001	3,000,000,000	15,000,000
675,000,001	700,000,000	3,500,000	3,000,000,001	3,250,000,000	16,250,000
700,000,001	725,000,000	3,625,000	3,250,000,001	3,500,000,000	17,500,000
725,000,001	750,000,000	3,750,000	3,500,000,001	3,750,000,000	18,750,000
750,000,001	775,000,000	3,875,000	3,750,000,001	4,000,000,000	20,000,000
775,000,001	800,000,000	4,000,000	4,000,000,001	4,250,000,000	21,250,000
800,000,001	825,000,000	4,125,000	4,250,000,001	4,500,000,000	22,500,000
825,000,001	850,000,000	4,250,000	4,500,000,001	4,750,000,000	23,750,000
850,000,001	875,000,000	4,375,000	4,750,000,001	5,000,000,000	25,000,000
875,000,001	900,000,000	4,500,000	5,000,000,001	5,250,000,000	26,250,000
900,000,001	925,000,000	4,625,000	5,250,000,001	5,500,000,000	27,500,000
925,000,001	950,000,000	4,750,000	5,500,000,001	5,750,000,000	28,750,000
950,000,001	975,000,000	4,875,000	5,750,000,001	6,000,000,000	30,000,000
975,000,001	1,000,000,000	5,000,000	6,000,000,001	6,250,000,000	31,250,000
1,000,000,001	1,050,000,000	5,250,000	6,250,000,001	6,500,000,000	32,500,000
1,050,000,001	1,100,000,000	5,500,000	6,500,000,001	6,750,000,000	33,750,000
1,100,000,001	1,150,000,000	5,750,000	6,750,000,001	7,000,000,000	35,000,000
1,150,000,001	1,200,000,000	6,000,000	7,000,000,001	7,250,000,000	36,250,000
1,200,000,001	1,250,000,000	6,250,000	7,250,000,001	7,500,000,000	37,500,000
1,250,000,001	1,300,000,000	6,500,000	7,500,000,001	7,750,000,000	38,750,000
1,300,000,001	1,350,000,000	6,750,000	7,750,000,001	8,000,000,000	40,000,000
1,350,000,001	1,400,000,000	7,000,000	8,000,000,001	8,250,000,000	41,250,000
1,400,000,001	1,450,000,000	7,250,000	8,250,000,001	8,500,000,000	42,500,000
1,450,000,001	1,500,000,000	7,500,000	8,500,000,001	8,750,000,000	43,750,000
1,500,000,001	1,550,000,000	7,750,000	8,750,000,001	9,000,000,000	45,000,000
1,550,000,001	1,600,000,000	8,000,000	9,000,000,001	9,250,000,000	46,250,000
1,600,000,001	1,650,000,000	8,250,000	9,250,000,001	9,500,000,000	47,500,000
1,650,000,001	1,700,000,000	8,500,000	9,500,000,001	9,750,000,000	48,750,000
1,700,000,001	1,750,000,000	8,750,000	9,750,000,001	10,000,000,000	50,000,000
1,750,000,001	1,800,000,000	9,000,000	More than	10,000,000,000	50,000,000
1,800,000,001	1,850,000,000	9,250,000			
1,850,000,001	1,900,000,000	9,500,000			
1,900,000,001	1,950,000,000	9,750,000			
1,950,000,001	2,000,000,000	10,000,000			
2,000,000,001	2,100,000,000	10,500,000			
2,100,000,001	2,200,000,000	11,000,000			
2,200,000,001	2,300,000,000	11,500,000			
2,300,000,001	2,400,000,000	12,000,000			
2,400,000,001	2,500,000,000	12,500,000			

Other Services for Corporate, Institutional Clients and Commercial Clients

Finance (Inclusive of profit on financing)

Legal	Actual
Arrangement Fee	Up to 1.0% of value. Minimum Rs 2,500
Review Fee	Up to 1.0% of value. Minimum Rs 2,500
Interim Review Fee	Up to 1.0% of value. Minimum Rs 2,500
Administration Fee	Up to 2.0% of value. Minimum Rs 2,000
Project Examination Fee	Up to 2.0% of value
Miscellaneous Charges	Actual
Replacement of Securities Under Lien to the Bank	Rs 1,000 per replacement
Fee for Verifying and Marking Lien on Govt. Securities Issued by the Bank on Request of Third Party	Rs 100 per scrip. Maximum Rs 2,000
Handling Charges for Deposit of Shares and Other Securities in Safe Custody Marked Under Lien for Banking Facilities will be as Follows:	
<ul style="list-style-type: none"> Individual Shares with Respective Transfer Deeds Attached 	Rs 20 per scrip. Minimum Rs 2,500. Rs 10 per scrip if annual volume is over 100,000 scrips
<ul style="list-style-type: none"> Individual Shares without Transfer Deeds Attached to Respective Individual Share Scrips 	Rs 20 per scrip. Minimum Rs 2,500
<ul style="list-style-type: none"> Sale/Purchase of Shares/ Securities Held Against Banking Facilities 	Rs 0.10 per share. Minimum Rs 1,000
<ul style="list-style-type: none"> Charges for Holding Bearer Securities in Safe Custody on Behalf of Clients Against Banking Facilities 	0.20% of document value per annum
Financing Against Pledge/Hypothecation	
<ul style="list-style-type: none"> Godown Rent/Staff Salaries 	Actual
<ul style="list-style-type: none"> Inspection Charges 	As per actual charged by the vendor
<ul style="list-style-type: none"> Delivery Charges if Godown Keeper is Not Posted 	Rs 1,000 per hour
<ul style="list-style-type: none"> Registration of Charges at Registrar's Office 	Rs 3,500 per case
<ul style="list-style-type: none"> Transfer of Goods from Bond to Pledge Godown 	Rs 1,000 per transfer
<ul style="list-style-type: none"> Delivery of Goods Under Pledge 	Rs 1,000 per delivery
<ul style="list-style-type: none"> Import Clearing Charges 	Rs 1,000 per case
<ul style="list-style-type: none"> Charges for Delivery of Goods Under Finance Against Imports Stored in Our Own or Rented Godown 	Rs 1,000 per delivery

Saadiq Retail Clients

Saadiq Deposit Products

*Cheque Book Issuance Charges	
i) Saadiq Current Account	Rs 18 per leaf (or Foreign Currency equivalent)
ii) Saadiq Sahulat Online Account	Rs 18 per leaf (or Foreign Currency equivalent)
iii) Saadiq Saver, Saadiq Saver Plus and Saadiq Basic Saver	Rs 18 per leaf (or Foreign Currency equivalent)
iv) Saadiq Roshan Digital Account	Rs 18 per leaf (or Foreign Currency equivalent)
v) Standard Chartered Saadiq Digital Account	Rs 100 per leaf (or Foreign Currency equivalent)
vi) Saadiq Xtramile Remunerative current	Rs 18 per leaf (or Foreign Currency equivalent)
Temporary Cheque Book Issuance Charges	5 leaf temporary cheque book for Current and Savings Account will be for Rs 500
Issuance of Loose Cheques	Rs 1,000 plus Govt. Levies etc (actual)
**Cheque Return Charges (due to insufficient balance)	Inward Clearing Rs 150 and Outward Clearing Rs 1,000 FCY - USD 5 or equivalent
Same Day Clearing via NIFT	Rs 300 per instrument
Default Due to Lack of Funds on Standing Instructions	Rs 500 per transaction in addition to the usual charges on remittances
Duplicate Statement of Account	Free of charge
Online Transaction Fee for Over-the-Counter Transactions (not applicable on Saadiq Basic Saver Account)	Current Account: Rs 250 per transaction Savings Account: Rs 250 per transaction Digital Account: Rs 1,000 per transaction All transactions carried out at parent branch will be free of charge
****Account Maintenance Fee Applicable to Only Saadiq Saver and Saadiq Saver Plus	Rs 50 per month if monthly average balance in the account falls below the minimum requirement for Local Currency Foreign Currency equivalent of Rs 50 per month for Foreign Currency accounts
*****Online Transaction (intercity transaction) Limit	
i) Saadiq Current & Savings Account Intercity Deposit, Withdrawal and Transfer	Rs 500 per transaction (for both Current and Savings Account) and Rs 1,000 (For Green Account)
ii) Saadiq Sahulat Online Account	Rs 500 per transaction (or Foreign Currency equivalent) .
Issuance of Pay Order/Demand Draft	
i) Saadiq Current Account	Rs 375
ii) Saadiq Savings Account	Rs 375
iii) Green Account/Digital Banking Account	Rs 1,000
Demand Draft/Purchase Order/ Money Transfer Cancellation	Rs 500/USD 4/EUR 4/GBP 3
SMS Alert - Deposits	
i) SMS Alert Fee	Rs 100 per month

Swift (Client)	Rs 1,500/USD 15/EUR 15/GBP 15
POs/DDs Against Cash	0.3% - min Rs 2,500 for clients
Other Bank DDs	0.3% - min Rs 1,000 for clients
Payment Identification Within Branches	Rs 300

Remittances (Foreign Currency) Inward

Inward Remittances	
i) If Proceeds are Credited to Any of Our Branches	Nil
ii) Home Remittances	Applicable PO and TT Charges - No charges if funds are credited to beneficiary's account with SCBPL
iii) To Another Bank	DD charges will apply

Remittances (Foreign Currency) Outward

Outward TT	USD 30 or Foreign Currency equivalent
Outward DD	USD 10 (additional USD 5 for SWIFT charges if required)
Collection of Foreign Currency Cheques/DD/TC/etc. (drawn outside Pakistan)	0.25% - minimum Rs 300/USD 20 (flat) including courier charges on Sahulat Online Account
Processing Fee for Clearing Instruments Drawn Outside Pakistan	Collection of Foreign Currency Cheques/DD/TC/etc. (drawn outside Pakistan): 0.25% - Minimum Rs 300/USD 20 (flat) including courier charges on Sahulat Online Account

Note: Senior citizens, pensioners and physically handicapped clients are to be offered Saadiq Basic Saver Account in order to avail concession on basic banking services related charges.

General Banking

Foreign Exchange Permits	
i) Family Maintenance	Rs 3,000 per year
ii) Studies Abroad	Rs 5,000 first year, subsequent years Rs 3,000
iii) Specific Approvals from SBP Relating to Capital Transfers, Shares Disinvestment Proceeds and Airline Remittances etc.	Rs 2,000 per approval
iv) Other Approvals for Remittance from SBP	Rs 200 per approval

Others Charges Section

Advice Charges	Rs 50 per advice, Rs 500 per month, for corporate clients
Document Retrieval Fee (subject to availability of the record at the branch premises)	Rs 50 per advice, 500 per month, for corporate clients Up to 3 months old: No charge 3 months - 2 years old: Rs 500 per document More than 2 years old: Rs 1,000 per document
SMS Alerts	Rs 100 per month
FCY Cheque Books	USD/GBP/EUR 0.12 per leaf JPY 8 per leaf, CNY - 0.5 per leaf
Courier	Inland: At actual Foreign: At actual
Security Services/CIT Charges	At actual/charges incurred
FCY Spread/Fee on Inward/Outward Remittances and FCY Account Transactions	Up to 3% based on amount, currency, market, volatility, etc. For inward remittances that are auto-processed spread will be ~ 1.5%
Reports and Certificates	
Proceeds Rationalisation Certificate and Encashment Certificate	Rs 200 per certificate
Obtaining Credit Reports on Behalf of Clients	Actual, plus Rs 100 per local swift Rs 1,000 per foreign swift
Financial/Credit Worthiness Certificate /Other Certificates	Rs 200 per certificate
Certificates Issued Regarding Business Dealings with Banks and for Visa Purposes	Rs 200 per certificate
Balance Confirmation Certificate	Rs 200 per certificate
Tax Certificate	Free
Certificate regarding encashments of Islamic Govt. Sec. and collections of profit coupons on Islamic Govt Sec.	Rs 200 per certificate
Collection	
Clean Collection (Domestic)	0.25%, minimum Rs 300, maximum Rs 5,000 per instrument, plus actual charges levied by correspondents
Cheques Drawn on Cities with SCBPL Branches	Rs 100 per instrument
Cheques Drawn on Cities other than SCBPL Branches	Rs 150 per instrument
Dividend Warrants	Rs 50 per warrant
Collection Cheque Return Charges (Other than SCBPL Network)	Rs 500 per instrument (due to insufficient funds)
Collection Cheque Return Charges (Within SCBPL Network)	Inward Clearing Rs 150 and Outward Clearing Rs 1,000 FCY - USD 5 or equivalent

Courier Charges (non-SCBPL location)	Rs 200 per instrument
Confirmation of Balance to Auditors	Rs 200
Stop Payment of Cheques (per instance)	Up to 5 leaves Rs 500 Over 5 leaves Rs 1,000
Stop Payment of Foreign Currency Draft	USD 25 or cheque in case of insufficient funds
Stop Payment of Local Currency Draft	Rs 500 per draft

Account Balance and Initial Deposit Requirement

Account Balance and Initial Deposit Requirement	Monthly average balance requirement	***** Initial deposit requirement
i) Saadiq Current Account	Nil	Rs 100,000
ii) Saadiq Current Account - Foreign Currency	Nil	USD/GBP/EUR 2,000
iii) Saadiq Xtramile Remunertive Current ¹	Nil	Rs 100,000
iv) Saadiq Saver	Rs 200,000	Rs 200,000
v) Saadiq Saver Plus	Rs 200,000	Rs 200,000
vi) Saadiq Basic Saver	Nil	Rs 100
vii) Saadiq Roshan Digital Account	Nil	Nil
viii) Standard Chartered Saadiq Digital Account ¹	Nil	Nil
xi) Green Account ¹	Nil	Nil

Minimum Deposit to Open Saadiq Term Deposit Account	Rs 50,000
Saadiq Saver, Saadiq Saver Plus, and Saadiq Basic Saver, Account Closure	The Account Holder can, at any time, choose to close the account held at the Bank. At the time of closure, the Client will be paid the existing balance in the account and a return (if applicable) based on the last announced applicable rate and that will be considered the full and final settlement between the Account Holder and the Bank in relation to the Mudaraba Assets

Note: * Cheque books of 20 and 50 leaves are available
 ** Cheque Return Charges can be deducted from dormant accounts where actual charges are paid to NIFT on account of inward cheques returned unpaid
 *** Twice a year on six monthly basis within 15 days from the close of half year
 **** The fee is inclusive of Federal Excise Duty in compliance with BPRD Circular Letter No. 27 of September 2010
 ***** Online transaction charge is applicable on intercity deposit and withdrawal and intercity account to account funds transfer
 ***** No initial deposit would be required for opening of accounts by (i) Mustahqeen of Zakat, (ii) Students, (iii) Employees of Government or Semi Government Institutions for salary and pension purposes (including widows/children of deceased employees, eligible for family pension/benevolent fund grant, etc.)
¹ Charges will be applicable when product is offered

Saadiq Term Deposit Account Premature Encashment

In case of premature upliftment, the account holder will receive profit for the last completed tenure based on respective profit rates for the number of days the funds are held with the bank. However, this is subject to a minimum investment period of 1 month. For upliftment within 1 month, profit will not be payable, only principal will be returned.

*Safe Deposit Lockers

(To be recovered in advance or at start of the period, yearly/half yearly/quarterly as the case may be)

1. Extra Small	Rs 2,000
2. Small	Rs 5,000
3. Medium	Rs 7,500
4. Large/Extra Large	Rs 10,000
5. Key Deposit Charges	Rs 2,500 per locker (non-refundable)
6. Locker Breaking Charges	Actual Charges – minimum Rs 5,000
7. Late Payment Charges/Charity Amount* (in case locker falls in arrears for more than one month)	Rs 750 per month

***Note:**
 ● Locker facilities can be availed by account holders only
 ● Branch Manager has the discretion to give waiver on Locker Fee based on client relationship of Rs 1,000,000 in deposits
 ● Locker rental charges may be deducted from dormant accounts, only if lockers are in operation
 ● To be paid out in charity in accordance with the bank's charity policy approved by the authorities and Shariah Board of the Bank

Standard Chartered Saadiq Digital Account

Chequebook Issuance (per leaf)	Rs 100
Online Transaction Fee for OTC Transactions	Rs 1,000
Pay Order Issuance	Rs 1,000
Static Data Change	Rs 500 per item
Reports and Certificates (Balance confirmation, Visa etc)	Rs 500
Cheque Deposit	First 2 free and Rs 500 for subsequent

Saadiq Roshan Digital Account

Cheque Book Issuance	Rs 18 per leaf
Online Transaction Fee for OTC Transactions Current Account Savings Account	Rs 250 Rs 250
Saadiq Debit Card	Annual/Issuance Fee: Rs 1,750
Saadiq Platinum/Titanium Debit Card	Annual/Issuance Fee: Rs 5,000
Saadiq Mastercard World Debit Card	Annual / Issuance Fee - Rs 10,000 Replacement Fee - Rs 1500
Saadiq FCY Debit Card	Annual/Issuance Fee: USD 15 or equivalent Replacement Fee: USD 5 or equivalent
Courier Charges	At Actual
Outward TT	USD 30 or equivalent Foreign Currency
Foreign Currency Cheque Books	USD/GBP/EUR 0.12 per leaf JPY 8 per leaf CNY 0.5 per leaf
Cheque Return Charges	Current Account: Rs 150 for Outward and Rs 1,000 for Inward clearing Savings Account: Rs 150 for Outward and Rs 1,000 for Inward clearing
Stop payment of cheque	Rs 500
ATM Transaction Fee (International ATMs)	Up to 8% of transaction amount
1-Link ATM (Balance enquiry)	Rs 2.5 per enquiry
FCY Spread/Fee on Inward/Outward Remittances	Up to 3% based on amount, currency, market, volatility, etc. For inward remittances that are auto-processed, spread will be ~ 1.5%
POS Transaction Fee (International merchants and airlines)	Up to 8% of transaction amount Up to 6% of the transaction amount for all QR payments
International Balance Enquiry Fee (for all debit cards)	Rs 300
Inter Bank Funds Transfer (IBFT)	Rs 100 per outgoing IBFT Transaction
ATM Access Fee	Rs 650
Stop payment of cheque	Up to 5 leaves: Rs 500 Over 5 leaves: Rs 1,000

Phone Banking

A Waiver of 50% on Normal Charges is Offered on the Following Services	Cheque book Demand draft (local currency) Pay order
A Waiver of 25% on Normal Charges is Offered on the Following Services	Certificate regarding profit Certificate regarding Zakat deducted Balance confirmation certificate

Saadiq Debit Card/Pay Pak Debit Card

Annual/Issuance Fee	Rs 1,750
Replacement Fee	Rs 1,000
Renewal Fee	NIL

Saadiq Priority Platinum/Titanium Debit Card

Annual/Issuance Fee	Rs 5,000
Replacement Fee	Rs 1,500

Saadiq Platinum/Titanium Debit Card

Annual/Issuance Fee	Rs 5,000
Replacement Fee	Rs 1,500

Saadiq Mastercard World

Annual/Issuance Fee	Rs 10,000
Replacement Fee	Rs 1,500

Saadiq FCY Card

Annual/Issuance Fee	USD 15 or equivalent
Replacement Fee	USD 5 or equivalent

Saadiq Debit Card - Other Charges

International Merchants and Airlines	Up to 8% of transaction amount Up to 6% of the transaction amount for all QR payments
ATM Balance Inquiry i) 1-Link ATMs ii) International ATMs	Rs 2.5 per enquiry Rs 300
ATM Cash Withdrawal i) International Cash Withdrawal ii) 1-Link ATM Cash Withdrawal iii) MNET ATM Cash Withdrawal	Up to 8% per withdrawal Rs 18.75 per withdrawal Rs 15 per withdrawal
* Arbitration Charges for Disputed Transactions	USD 500 or equivalent per transaction
Inter Bank Funds Transfers	Rs 100 per outgoing IBFT transaction
Direct Bill Payments	Rs 100 per month for every registered bill
Online Bill/Fee Payment via Internet/Mobile Banking Charges	2% of the transaction amount or Rs 1,000 per transaction, whichever is higher
ATM Access Fee	Rs 650
Advice Charges	Rs 50 per advice, Rs 500 per month for corporate clients
Mini Statement Fee	Rs 10 per statement

Government of Pakistan Islamic Securities

Islamic Investor Portfolio Securities (IPS) Account Applicable on GOP Islamic Securities Holding of Retail Banking Clients

1. For Face Value Holding of up to Rs 1Mn	NIL
2. For Face Value Holding of Rs 1Mn - 12Mn	Rs 500 per month
3. For Face Value Holding of Rs > 12Mn	0.05% p.a.
Spread/Fee on Sale/Purchase of GOP Islamic Securities	Up to 3% based on security type. Liquidity, cost & other market dynamics/fundamentals
Islamic Naya Pakistan Certificates (INPC)	- No spread charged on INPC - Custodial charges are not applicable

* Arbitration Charges will not be levied if the decision is made in favour of the cardmember

Saadq Priority and International Clients

Individual Clients (including Non-Resident Pakistanis) who maintain the below mentioned assets under management on relationship basis, will be eligible to avail the following free/discounted services:

Average assets under management for the past three months of Rs 3,000,000 and above in Rupee Current Account, Savings Account, Term Deposit, Mutual Funds, Certificate of Musharika, Takaful Products, and Sukuk, purchased through SCBPL, or by availing Saadiq Home Finance facility of Rs 20,000,000 and above.

Please note the initial cheque deposit requirement for Priority Account Opening is Rs 3,000,000 (or equivalent foreign currency amount).

a) Debit Card(s):

Saadq Platinum/Titanium Debit Card



- Annual/Issuance Fee Rs 5,000
- Waiver on Annual Fee for qualified Priority Clients
- Replacement Fee Rs 1,500

b) Banking Services:

1. Free issuance of Cheque Books
2. Free Stop Payment of Cheque
3. Free issuance of Counter Cheques
4. Free issuance of Pay Orders and Demand Drafts
5. Free cancellation of Pay Orders and Demand Drafts
6. Free Interbank Funds Transfer
7. Free intercity Cash Withdrawals/Deposits
8. Free International ATM Withdrawals through SCB ATMs*
9. Free Online Banking and SC Mobile App
10. Free eStatements
11. Free SMS alerts
12. Free issuance of Account Maintenance Certificate
13. Free issuance of Balance Confirmation Certificate
14. Free issuance of Proceed Realisation Certificate
15. Free issuance of Duplicate Statement
16. Free collection of Cheques (Local Currency/Foreign Currency**)
17. Free Inward Telegraphic Transfers***
18. Free Outbound Telegraphic Transfers***
19. Free issuance of Zakat Deduction Certificate
20. Free Standing Instructions

*This only applies to ATM Access Fees, FX conversions are done on market rates

**Excluding Cheques issued in USD

***Excluding Intermediary Bank Charges where applicable

c) Locker Facility:

50% waiver on 1st year locker rental fee

d) Auto Finance:

50% waiver on regular processing fee

e) Credit Card(s):

Annual and joining fee waivers on Saadiq credit cards except Emirates Standard Chartered Infinite and Platinum Credit Cards and WorldMiles Credit Card

f) Home Finance:

50% waiver on regular processing fee

g) Membership Fee:

Rs 1,500 per quarter
The fee will be waived off for Priority Clients who meet the qualification criteria mentioned above

All free of cost Priority Banking Services are offered at Bank's sole discretion.

Saadiq Premium Banking Clients

To inquire about our entry criteria, please call us on our Helpline 021 111 002 002 or visit your nearest branch.

a) Debit Card :

Issuance/Annual Fee
Rs 5,000

Replacement Fee
Rs 1,500

b) Banking Services:

1. Free Interbank Fund Transfer
2. Free Online Banking and SC Mobile App
3. Free SMS alert
4. Free eStatements

c) Home Finance:

50% waiver on regular processing fee

d) Membership Fee:

Rs 1,000 per quarter (3 months)
The fee will be waived off for Premium Clients who meet the qualification criteria mentioned above

Saadiq Visa Credit Card

	Classic/ Classic Blue/ Gold/ Gold Plus	Platinum/ Platinum Plus	WorldMiles/Emirates Standard Chartered Platinum Credit Card	Emirates Standard Chartered Infinite Credit Card
Annual Fee	Rs 5,500	Rs 9,000	Rs 10,000	Rs 30,000
Supplementary Annual Fee	Rs 3,000	Rs 4,500	Rs 4,500	Rs 15,000
Monthly Maintenance Fee	Rs 3,000	Rs 9,000	Rs 10,500	Rs 30,000

Other Fees and Charges

**Late Payment Charges	Rs 1,500
Cash Advance Service Fee	Rs 1,000 per transaction, plus all charges passed on by acquiring bank
Balance Transfer Processing Fee	Rs 4,000
Saadiq Instalment Plan Processing Fee	Rs 9,500
Card Replacement Fee	Rs 1,000 per card
Cheque Return Charges	Rs 1,000 per instance
Foreign Transaction Charges	Foreign transactions processed through foreign merchants or otherwise will incur a foreign transaction charge of 3.5% of the transaction amount
*Arbitration Charges for Disputed Transaction	USD 500 or equivalent per transaction
Card Conversion Fee	Rs 1,000 per card

Note:

* Arbitration Charges will not be levied if the decision is made in favour of the cardmember

** To be paid out in charity in accordance with the bank's charity policy approved by the authorities and Shariah Board of the Bank.

Saadiq Home Finance

Processing Fee (Non-refundable)	Rs 10,000	
Stamp Duty Fee	At actual	
Appraisal Fee	At actual	
Early Purchase Price	1st Year	5.5% of outstanding amount
	2nd Year	4.5% of outstanding amount
	3rd Year and onwards	3.5% of outstanding amount
Partial Purchase Price	1st Year	5.5% of payment amount
	2nd Year	4.5% of payment amount
	3rd Year and onwards	3.5% of payment amount
Legal Fee	At actual	
Asset Re-possession Charges	At actual	
Court Fee	At actual	
Legal Fee	At actual	
Property Takaful	As per actual rate from the Takaful Co.	
Life Takaful	As per actual rate from the Takaful Co.	
*Late Payment Charges	Rs 1,000	

Saadiq Personal Finance

(Subject to Shariah and Regulatory Approval)

Processing Fee (inclusive of stamp duty)	Rs 5,000
*Late Payment Charges	Rs 1,000

Saadiq Auto Finance

Processing Fee	Rs 10,000
Early Purchase Price	5.5% of Payment Amount
Vehicle Registration Service Fee	At actual
Asset Re-possession Charges	At actual
Court Fee	At actual
Legal Fee	At actual
Repossessed Vehicle Storage Charges	At actual
Vehicle Takaful	As per actual rate from Takaful Co.
Stamp Duty	At actual
Valuation Charges for Used Cars	At actual
*Late Payment Charges	Rs 1,000
Tracker Charges	As per agreement
Repossession charges	Rs 50,000 or actual, whichever is higher
Secured Transaction Registry (STR) Charges	At Actual

Note: *To be paid out in charity in accordance with the bank's charity policy approved by the authorities and Shariah Board of the Bank.

For general banking charges, please refer to our Saadiq Deposit Products.

Business Clients

Deposit Products

	Initial Deposit Requirement	Minimum Average Balance Requirement
Saadiq Sahulat Online Account	Rs 500,000	Nil
Saadiq Saver	Rs 500,000	Rs 500,000
Saadiq Saver Plus	Rs 500,000	Rs 500,000

Saadiq Business Term Finance

Processing Fee (Non-refundable)	Rs 15,000
Stamp Duty Fee	At actual
Appraisal Fee	At actual
Legal Fee	At actual
Early Purchase Price	5.5% of payment amount
Asset Re-possession Charges	
Court Fee	At actual
Legal Fee	At actual
Property Takaful	As per actual rate from the Takaful Co.
Life Takaful	As per actual rate from the Takaful Co.
*Late Payment Charges	Rs 1,000

Note: *To be paid out in charity in accordance with the bank's charity policy approved by the authorities and Shariah Board of the Bank.

Trade and Finance

Legal	As per actual
Processing Fee	Rs 25,000
Charges for Late Payment	Upon maximum rate as per the Client Agreement

Note :

- For trade pricing, refer to Trade Services for Business Clients section.
- Discount may be allowed to clients in the above mentioned charges subject to management's approval.
- To be paid out in charity in accordance with the bank's charity policy approved by the authorities and Shariah Board of the Bank.

Saadiq Business Mortgage Finance

Processing Fee (Non-refundable)	Rs 15,000	
Appraisal Fee	At actual	
Stamp Duty Fee	At actual	
Legal Fee	At actual	
*Late Payment Charges	Rs 1,000	
Asset Re-possession Charges		
Court Fee	At actual	
Legal Fee	At actual	
Property Takaful	As per actual rate from the Takaful Co.	
Life Takaful - At Actual	As per actual rate from the Takaful Co.	
Early Purchase Price		
	1st Year	5.5% of outstanding amount
	2nd Year	4.5% of outstanding amount
	3rd Year and onwards	3.5% of outstanding amount
Partial Purchase Price		
	1st Year	5.5% of payment amount
	2nd Year	4.5% of payment amount
	3rd Year and onwards	3.5% of payment amount

Note: *To be paid out in charity in accordance with the bank's charity policy approved by the authorities and Shariah Board of the Bank.

Trade Services for Business Clients

International Banking

A. IMPORTS

1. Letter of Credit

Issuance Service Charges	As agreed with the client or 1% per quarter or part thereof;
Amendments	Rs 1,500 per amendment. In case of increase in amount or extension in validity of LC, charges to be applicable as per slabs given in Annexure 1
Bills Drawn Under Sight/Usance LCs	Rs 1,000 per bill to be charged at time of handling of documents. In addition 0.2% per month (minimum Rs 500) usance charges to be charged for bills drawn under usance LCs having a maturity date beyond the LC validity
Retirement of Import-Bill Under LC	0.10% of value; Minimum Rs 500
LC Reimbursement Charges	Minimum USD 130 or actual (or equivalent Local Currency)
Import LC Handling Charges, Correspondent's Charges	Minimum Rs 100 or actual
Credit Information Report Including Credit Report of Foreign Suppliers/Buyers	Actual + Rs 500 service charges

2 Import Collection

Registration of Contract for Import on Consignment Basis	As per appendix 4
Amendments	Rs 1,000 per amendment. In case of increase in amount or extension in the period of shipment, service charges according to appendix 4.
Retirement of Import-Bill Under Collection	0.10% of value; Minimum Rs 500
Document Collection - Inward	Rs 1,000 per item
Contract Reimbursement Charges	Minimum USD 130 or actual (or equivalent Local Currency)

3 Other

Delivery Order Issued for Air Freight Consignment	Rs 2,000 per endorsement
Item Returned Unpaid	Rs 500 per item
Islamic Structure Warehouse Finance	As per agreement in Islamic Banking Arrangement Letter
Short Swift Message Charges	Rs 1,000 per swift
Long Swift Message Charges	Rs 2,000 per swift
Document Dispatch (Courier Charges)	Rs 250 per item - Domestic Rs 2,000 per item - International
Handling of Discrepant Documents Under Import LC	USD 80 + USD 35 for each swift cost of discrepant advice/acceptance (or equivalent Local Currency)
Remittance Under Open Account Without Opening of LC/Registration of Contract	Handling charges Rs 2,500 flat per bill and remittance charges of 0.10% (minimum Rs 500)
FCY Spread/Fee on Import Transactions	Up to 3% based on amount, currency, market, volatility etc

Note:

- For LC exceeding PKR 100 Mn, an additional service charge of PKR 10,000 per PKR 1 Mn each will apply.
- Discount may be allowed to clients in the below mentioned tiers, subject to Management's approval.
- SCB Pakistan Shariah Board has allowed the bank to charge a fee against services offered at the time of issuance of Letter of Guarantee and/or Letter of Credit, such as documentation, credit, assessment, correspondence, accounts maintenance, monitoring, etc.

B. Exports

1. Letter of Credit

Advising - Client	Rs 2,500
Advising - Non-Client	Rs 3,000
Advising of Amendments (client/non-client)	Rs 750 per amendment
Confirmation/Acceptance	Up to 3.0% of LC value, minimum Rs 1,000
Transfer of Export LC	Rs 1,000
Transfer of Amendment	Rs 1,000 per amendment
Recovery of LC Advising/Transfer Charges from Foreign Banks for LC Issuance	USD 30 + USD 35 per swift
Recovery of LC Advising/Transfer Charges from Foreign Banks for LC Amendment	USD 15 + USD 35 per swift

2. Bills

Reimbursement/Payment to Other Banks	Rs 3,000 flat per reimbursement/payment or as per arrangement
If Documents are Sent to Other Local Banks for Financing Under Restricted LC	Rs 750 flat including courier charges
Bills Under LC (where no financing is taken) and Payment Cover is Already with Standard Chartered Bank (Pakistan) Limited	Service charges up to 0.25% of value
Export Documents Under Collection (not negotiated/discounted) Where Payment Cover is Already with Standard Chartered Bank (Pakistan) Limited	Handling charges of Rs 1,000 per bill plus 0.25% of bill value.
Service Charges on Advance Payments	0.25% of value; minimum Rs 1,000 or as per arrangement

3. Others

Handling of Duty Drawback Claims	Rs 1,000 flat or as per prevailing SBP rates
Research and Development	Rs 1,000 flat or as per prevailing SBP rates
Issuance of NOC for e-Form	Rs 1,000 per NOC
Document Dispatch (Courier Charges)	Rs 250 per item - Domestic Rs 2,000 per item - International
Handling Charges of Freight Subsidy Claims	Rs 1,000 flat
Short Swift Message Charges	Rs 1,000 per swift
FCY Spread/Fee on Export Transactions	Up to 3% based on amount, currency, market, volatility etc

Domestic Banking

A. Inland LC and Bills

1. Inland LC

Issuance Service Charges	As agreed with the client or 0.9% per quarter or part thereof;
Amendments	Rs 1,500 per amendment. In case of increase in amount or extension in validity of LC, charges to be applicable as per slabs given in Annexure 3

2. Bill

Bills Drawn Under Sight/Usance LCs	Rs 1,000 per bill to be charged at time of handling of documents. In addition 0.2% per month (minimum Rs 500) usance charges to be charged for bills drawn under usance LCs having a maturity date beyond the LC validity
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Retirement of Documentary Bills Presented Under Inland LC & Collection - Imports	Up to 0.30% of value; Minimum Rs 1,500
Documentary Bills Drawn Under Inland LC & Collection - Exports	0.3% of bill value; Minimum Rs 500
Bills/Cheques Returned Unpaid	Rs 500 for documentary collection and Rs 200 for clean collection

Note:

- For LC exceeding PKR 100 Mn, an additional service charge of PKR 9,000 per PKR 1 Mn each will apply.
- Discount may be allowed to clients in the below mentioned tiers, subject to Management's approval.
- SCB Pakistan Shariah Board has allowed the bank to charge a fee against services offered at the time of issuance of Letter of Guarantee and/or Letter of Credit, such as documentation, credit, assessment, correspondence, accounts maintenance, monitoring, etc.

3. Others

Postage on Local LC/Bills	Rs 250 per item
Collection Agent Charges	Actual
Additional Charges for Handling Discrepant Documents	Rs 2,000 per swift/Advice of discrepancies
Short Swift Message Charges	Rs 1,000 per swift
Long Swift Message Charges	Rs 2,000 per swift

B. Guarantees

Service Charges for Issuance of Shipping Guarantee	Rs 2,500 flat.
Guarantees Issuance	As agreed with the client or 1.5% per quarter or part thereof;
Expired Guarantees	As per above items until original returned to the Bank
Amendments	Rs 1,000 for local guarantees or USD 50 for back-to-back guarantees per amendment. In case of increase in amount or validity date, charges according to be applicable as per slabs given in Appendix 3
Handling of Claim Cases	Rs 1,000 flat + out-of-pocket costs
Stamp Paper Charges	At actual
Short Swift Message Charges	Rs 1,000 per swift
Long Swift Message Charges	Rs 2,000 per swift
Legal Charges	At actual
Document Dispatch (Courier Charges)	Rs 250 per item - Domestic Rs 2,000 per item - International

C. Supply Chain Management Fee

As per agreed terms with the client and maximum up to 2%

**Appendix 1 - Import LC Issuance Service Charges
For Sight and Usance (International)**

Letter of Credit Amount Range (Rs)					
From	To	Per Quarter	From	To	Per Quarter
1	500,000	2,500	62,500,001	65,000,000	637,500
500,001	800,000	6,500	65,000,001	67,500,000	662,500
800,001	1,000,000	9,000	67,500,001	70,000,000	687,500
1,000,001	1,500,000	12,500	70,000,001	72,500,000	712,500
1,500,001	2,000,000	17,500	72,500,001	75,000,000	737,500
2,000,001	2,500,000	22,500	75,000,001	77,500,000	762,500
2,500,001	3,000,000	27,500	77,500,001	80,000,000	787,500
3,000,001	3,500,000	32,500	80,000,001	82,500,000	812,500
3,500,001	4,000,000	37,500	82,500,001	85,000,000	837,500
4,000,001	4,500,000	42,500	85,000,001	87,500,000	862,500
4,500,001	5,000,000	47,500	87,500,001	90,000,000	887,500
5,000,001	5,500,000	52,500	90,000,001	92,500,000	912,500
5,500,001	6,000,000	57,500	92,500,001	95,000,000	937,500
6,000,001	6,500,000	62,500	95,000,001	97,500,000	962,500
6,500,001	7,000,000	67,500	97,500,001	100,000,000	987,500
7,000,001	7,500,000	72,500			
7,500,001	8,000,000	77,500			
8,000,001	8,500,000	82,500			
8,500,001	9,000,000	87,500			
9,000,001	9,500,000	92,500			
9,500,001	10,000,000	97,500			
10,000,001	10,500,000	102,500			
10,500,001	11,000,000	107,500			
11,000,001	11,500,000	112,500			
11,500,001	12,000,000	117,500			
12,000,001	15,000,000	135,000			
15,000,001	17,500,000	162,500			
17,500,001	20,000,000	187,500			
20,000,001	22,500,000	212,500			
22,500,001	25,000,000	237,500			
25,000,001	27,500,000	262,500			
27,500,001	30,000,000	287,500			
30,000,001	32,500,000	312,500			
32,500,001	35,000,000	337,500			
35,000,001	37,500,000	362,500			
37,500,001	40,000,000	387,500			
40,000,001	42,500,000	412,500			
42,500,001	45,000,000	437,500			
45,000,001	47,500,000	462,500			
47,500,001	50,000,000	487,500			
50,000,001	52,500,000	512,500			
52,500,001	55,000,000	537,500			
55,000,001	57,500,000	562,500			
57,500,001	60,000,000	587,500			
60,000,001	62,500,000	612,500			

Note:

- For LC exceeding PKR 100 Mn, additional service charge of PKR 10,000/- per PKR 1 Mn each will apply
- Discount may be allowed to clients in the above mentioned tiers, subject to Management's approval

**Appendix 2 - Guarantee Issuance Service Charges
For Sight and Usance (Inland and International/All Types of Guarantees)**

Letter of Credit Amount Range (Rs)					
From	To	Per Quarter	From	To	Per Quarter
1	500,000	3,750	57,500,001	60,000,000	881,250
500,001	800,000	9,750	60,000,001	62,500,000	918,750
800,001	1,000,000	13,500	62,500,001	65,000,000	956,250
1,000,001	1,500,000	18,750	65,000,001	67,500,000	993,750
1,500,001	2,000,000	26,250	67,500,001	70,000,000	1,031,250
2,000,001	2,500,000	33,750	70,000,001	72,500,000	1,068,750
2,500,001	3,000,000	41,250	72,500,001	75,000,000	1,106,250
3,000,001	3,500,000	48,750	75,000,001	77,500,000	1,143,750
3,500,001	4,000,000	56,250	77,500,001	80,000,000	1,181,250
4,000,001	4,500,000	63,750	80,000,001	82,500,000	1,218,750
4,500,001	5,000,000	71,250	82,500,001	85,000,000	1,256,250
5,000,001	5,500,000	78,750	85,000,001	87,500,000	1,293,750
5,500,001	6,000,000	86,250	87,500,001	90,000,000	1,331,250
6,000,001	6,500,000	93,750	90,000,001	92,500,000	1,368,750
6,500,001	7,000,000	101,250	92,500,001	95,000,000	1,406,250
7,000,001	7,500,000	108,750	95,000,001	97,500,000	1,443,750
7,500,001	8,000,000	116,250	97,500,001	100,000,000	1,481,250
8,000,001	8,500,000	123,750			
8,500,001	9,000,000	131,250			
9,000,001	9,500,000	138,750			
9,500,001	10,000,000	146,250			
10,000,001	10,500,000	153,750			
10,500,001	11,000,000	161,250			
11,000,001	11,500,000	168,750			
11,500,001	12,000,000	176,250			
12,000,001	15,000,000	202,500			
15,000,001	17,500,000	243,750			
17,500,001	20,000,000	281,250			
20,000,001	22,500,000	318,750			
22,500,001	25,000,000	356,250			
25,000,001	27,500,000	393,750			
27,500,001	30,000,000	431,250			
30,000,001	32,500,000	468,750			
32,500,001	35,000,000	506,250			
35,000,001	37,500,000	543,750			
37,500,001	40,000,000	581,250			
40,000,001	42,500,000	618,750			
42,500,001	45,000,000	656,250			
45,000,001	47,500,000	693,750			
47,500,001	50,000,000	731,250			
50,000,001	52,500,000	768,750			
52,500,001	55,000,000	806,250			
55,000,001	57,500,000	843,750			

Note:

- For Guarantees exceeding PKR 100 Mn, additional service charge of PKR 15,000/- per PKR 1 Mn each will apply
- Discounts may be allowed to Clients in the above mentioned tiers, subject to Management's approval

**Appendix 3 - Inland LC Issuance Service Charges
For Sight and Usance (Inland)**

Letter of Credit Amount Range (Rs)					
From	To	Per Quarter	From	To	Per Quarter
1	500,000	2,250	60,000,001	62,500,000	551,250
500,001	800,000	5,850	62,500,001	65,000,000	573,750
800,001	1,000,000	8,100	65,000,001	67,500,000	596,250
1,000,001	1,500,000	11,250	67,500,001	70,000,000	618,750
1,500,001	2,000,000	15,750	70,000,001	72,500,000	641,250
2,000,001	2,500,000	20,250	72,500,001	75,000,000	663,750
2,500,001	3,000,000	24,750	75,000,001	77,500,000	686,250
3,000,001	3,500,000	29,250	77,500,001	80,000,000	708,750
3,500,001	4,000,000	33,750	80,000,001	82,500,000	731,250
4,000,001	4,500,000	38,250	82,500,001	85,000,000	753,750
4,500,001	5,000,000	42,750	85,000,001	87,500,000	776,250
5,000,001	5,500,000	47,250	87,500,001	90,000,000	798,750
5,500,001	6,000,000	51,750	90,000,001	92,500,000	821,250
6,000,001	6,500,000	56,250	92,500,001	95,000,000	843,750
6,500,001	7,000,000	60,750	95,000,001	97,500,000	866,250
7,000,001	7,500,000	65,250	97,500,001	100,000,000	888,750
7,500,001	8,000,000	69,750			
8,000,001	8,500,000	74,250			
8,500,001	9,000,000	78,750			
9,000,001	9,500,000	83,250			
9,500,001	10,000,000	87,750			
10,000,001	10,500,000	92,250			
10,500,001	11,000,000	96,750			
11,000,001	11,500,000	101,250			
11,500,001	12,000,000	105,750			
12,000,001	15,000,000	121,500			
15,000,001	17,500,000	146,250			
17,500,001	20,000,000	168,750			
20,000,001	22,500,000	191,250			
22,500,001	25,000,000	213,750			
25,000,001	27,500,000	236,250			
27,500,001	30,000,000	258,750			
30,000,001	32,500,000	281,250			
32,500,001	35,000,000	303,750			
35,000,001	37,500,000	326,250			
37,500,001	40,000,000	348,750			
40,000,001	42,500,000	371,250			
42,500,001	45,000,000	393,750			
45,000,001	47,500,000	416,250			
47,500,001	50,000,000	438,750			
50,000,001	52,500,000	461,250			
52,500,001	55,000,000	483,750			
55,000,001	57,500,000	506,250			
57,500,001	60,000,000	528,750			

Note:

- For LC exceeding PKR 100 Mn, additional service charge of PKR 9,000/- per PKR 1 Mn each will apply
- Discount may be allowed to clients in the above mentioned tiers subject to Management's approval

Appendix 4 - Import Collection Charges

Import Collection Amount Range (Rs)					
From	To	Per Quarter	From	To	Per Quarter
Less than equal to	500,000	2,000	72,500,001	75,000,000	375,000
500,001	800,000	4,000	75,000,001	77,500,000	387,500
800,001	1,000,000	5,000	77,500,001	80,000,000	400,000
1,000,001	1,500,000	7,500	80,000,001	82,500,000	412,500
1,500,001	2,000,000	10,000	82,500,001	85,000,000	425,000
2,000,001	2,500,000	12,500	85,000,001	87,500,000	437,500
2,500,001	3,000,000	15,000	87,500,001	90,000,000	450,000
3,000,001	3,500,000	17,500	90,000,001	92,500,000	462,500
3,500,001	4,000,000	20,000	92,500,001	95,000,000	475,000
4,000,001	4,500,000	22,500	95,000,001	97,500,000	487,500
4,500,001	5,000,000	25,000	97,500,001	100,000,000	500,000
5,000,001	5,500,000	27,500	100,000,001	105,000,000	525,000
5,500,001	6,000,000	30,000	105,000,001	110,000,000	550,000
6,000,001	6,500,000	32,500	110,000,001	115,000,000	575,000
6,500,001	7,000,000	35,000	115,000,001	120,000,000	600,000
7,000,001	7,500,000	37,500	120,000,001	125,000,000	625,000
7,500,001	8,000,000	40,000	125,000,001	130,000,000	650,000
8,000,001	8,500,000	42,500	130,000,001	135,000,000	675,000
8,500,001	9,000,000	45,000	135,000,001	140,000,000	700,000
9,000,001	9,500,000	47,500	140,000,001	145,000,000	725,000
9,500,001	10,000,000	50,000	145,000,001	150,000,000	750,000
10,000,001	12,500,000	62,500	150,000,001	155,000,000	775,000
12,500,001	15,000,000	75,000	155,000,001	160,000,000	800,000
15,000,001	17,500,000	87,500	160,000,001	165,000,000	825,000
17,500,001	20,000,000	100,000	165,000,001	170,000,000	850,000
20,000,001	22,500,000	112,500	170,000,001	175,000,000	875,000
22,500,001	25,000,000	125,000	175,000,001	180,000,000	900,000
25,000,001	27,500,000	137,500	180,000,001	185,000,000	925,000
27,500,001	30,000,000	150,000	185,000,001	190,000,000	950,000
30,000,001	32,500,000	162,500	190,000,001	195,000,000	975,000
32,500,001	35,000,000	175,000	195,000,001	200,000,000	1,000,000
35,000,001	37,500,000	187,500	200,000,001	205,000,000	1,025,000
37,500,001	40,000,000	200,000	200,000,001	225,000,000	1,125,000
40,000,001	42,500,000	212,500	225,000,001	250,000,000	1,250,000
42,500,001	45,000,000	225,000	250,000,001	275,000,000	1,375,000
45,000,001	47,500,000	237,500	275,000,001	300,000,000	1,500,000
47,500,001	50,000,000	250,000	300,000,001	325,000,000	1,625,000
50,000,001	52,500,000	262,500	325,000,001	350,000,000	1,750,000
52,500,001	55,000,000	275,000	350,000,001	375,000,000	1,875,000
55,000,001	57,500,000	287,500	375,000,001	400,000,000	2,000,000
57,500,001	60,000,000	300,000	400,000,001	425,000,000	2,125,000
60,000,001	62,500,000	312,500	425,000,001	450,000,000	2,250,000
62,500,001	65,000,000	325,000	450,000,001	475,000,000	2,375,000
65,000,001	67,500,000	337,500	475,000,001	500,000,000	2,500,000
67,500,001	70,000,000	350,000	500,000,001	525,000,000	2,625,000
70,000,001	72,500,000	362,500	525,000,001	550,000,000	2,750,000

From	To	Per Quarter	From	To	Per Quarter
550,000,001	575,000,000	2,875,000	2,500,000,001	2,600,000,000	13,000,000
575,000,001	600,000,000	3,000,000	2,600,000,001	2,700,000,000	13,500,000
600,000,001	625,000,000	3,125,000	2,700,000,001	2,800,000,000	14,000,000
625,000,001	650,000,000	3,250,000	2,800,000,001	2,900,000,000	14,500,000
650,000,001	675,000,000	3,375,000	2,900,000,001	3,000,000,000	15,000,000
675,000,001	700,000,000	3,500,000	3,000,000,001	3,250,000,000	16,250,000
700,000,001	725,000,000	3,625,000	3,250,000,001	3,500,000,000	17,500,000
725,000,001	750,000,000	3,750,000	3,500,000,001	3,750,000,000	18,750,000
750,000,001	775,000,000	3,875,000	3,750,000,001	4,000,000,000	20,000,000
775,000,001	800,000,000	4,000,000	4,000,000,001	4,250,000,000	21,250,000
800,000,001	825,000,000	4,125,000	4,250,000,001	4,500,000,000	22,500,000
825,000,001	850,000,000	4,250,000	4,500,000,001	4,750,000,000	23,750,000
850,000,001	875,000,000	4,375,000	4,750,000,001	5,000,000,000	25,000,000
875,000,001	900,000,000	4,500,000	5,000,000,001	5,250,000,000	26,250,000
900,000,001	925,000,000	4,625,000	5,250,000,001	5,500,000,000	27,500,000
925,000,001	950,000,000	4,750,000	5,500,000,001	5,750,000,000	28,750,000
950,000,001	975,000,000	4,875,000	5,750,000,001	6,000,000,000	30,000,000
975,000,001	1,000,000,000	5,000,000	6,000,000,001	6,250,000,000	31,250,000
1,000,000,001	1,050,000,000	5,250,000	6,250,000,001	6,500,000,000	32,500,000
1,050,000,001	1,100,000,000	5,500,000	6,500,000,001	6,750,000,000	33,750,000
1,100,000,001	1,150,000,000	5,750,000	6,750,000,001	7,000,000,000	35,000,000
1,150,000,001	1,200,000,000	6,000,000	7,000,000,001	7,250,000,000	36,250,000
1,200,000,001	1,250,000,000	6,250,000	7,250,000,001	7,500,000,000	37,500,000
1,250,000,001	1,300,000,000	6,500,000	7,500,000,001	7,750,000,000	38,750,000
1,300,000,001	1,350,000,000	6,750,000	7,750,000,001	8,000,000,000	40,000,000
1,350,000,001	1,400,000,000	7,000,000	8,000,000,001	8,250,000,000	41,250,000
1,400,000,001	1,450,000,000	7,250,000	8,250,000,001	8,500,000,000	42,500,000
1,450,000,001	1,500,000,000	7,500,000	8,500,000,001	8,750,000,000	43,750,000
1,500,000,001	1,550,000,000	7,750,000	8,750,000,001	9,000,000,000	45,000,000
1,550,000,001	1,600,000,000	8,000,000	9,000,000,001	9,250,000,000	46,250,000
1,600,000,001	1,650,000,000	8,250,000	9,250,000,001	9,500,000,000	47,500,000
1,650,000,001	1,700,000,000	8,500,000	9,500,000,001	9,750,000,000	48,750,000
1,700,000,001	1,750,000,000	8,750,000	9,750,000,001	10,000,000,000	50,000,000
1,750,000,001	1,800,000,000	9,000,000	More than	10,000,000,000	50,000,000
1,800,000,001	1,850,000,000	9,250,000			
1,850,000,001	1,900,000,000	9,500,000			
1,900,000,001	1,950,000,000	9,750,000			
1,950,000,001	2,000,000,000	10,000,000			
2,000,000,001	2,100,000,000	10,500,000			
2,100,000,001	2,200,000,000	11,000,000			
2,200,000,001	2,300,000,000	11,500,000			
2,300,000,001	2,400,000,000	12,000,000			
2,400,000,001	2,500,000,000	12,500,000			

Cash Management (for Business Clients)

ACCOUNT SERVICES

Local Currency Account

Account Minimum Balance (LCY)	Rs 50
Account Statement (LCY)	Rs 35
Standard Cheque Book (LCY)	Rs 30 per leaf
Customised Corporate Cheque Printing Manual	Rs 30 per leaf
Stop Cheque Payment (LCY)	Rs 500
Cheque Return-Deposited in to your account (LCY)	Rs 500
Cheque Collection Same Day Clearing via NIFT	Rs 300

Foreign Currency Account

Account Statement (FCY)	Rs 35 (entitled to 2 free statements each calendar year, as per SBP Circular (BPRD Circular No. 2 of 2010))
Standard Cheque Book (FCY)	Rs 30 per leaf or equivalent in FCY
Stop Cheque Payment (FCY)	Rs 500 or equivalent in FCY
Cheque Return-Deposited in to Your Account (FCY)	Rs 500 or equivalent in FCY

Other Account Services

Cheque Retrieval (Physical cheque)	Rs 50
Account Statement Retrieval (Less than 6 months ago)	Rs 35
Account Statement Retrieval (More than 6 months ago)	Rs 35
Standing Instructions Set Up/Amendment	Rs 100
Swift MT940/950	Rs 10,000 per month per account
Floitation of Shares	Rs 100,000

PAYMENT SERVICES

Book Transfers

Book Transfer - Electronic	Rs 75
Book Transfer - Manual	Rs 100
Book Transfer Reject - Manual	Rs 25

Book Transfers

Local Fund Transfer (RTGS) MT103 (9 am - 2 pm)	Rs 220
Local Fund Transfer (RTGS) MT103 (2:01 pm - 3:30 pm)	Rs 330
Local Fund Transfer (RTGS) MT103 (3:31 pm - 4:30 pm)	Rs 550
Local Fund Transfer (RTGS) MT102	Rs 50

Direct Credit (IBEFT)

Direct Credit to 3rd Party Bank Account - Electronic	Rs 100
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Pay Order or Demand Draft

Pay Order Collect from Counter - Electronic	Rs 300
Pay Order Mail/Courier to Payee/ Client - Electronic	Rs 500
Demand Draft Collect from Counter - Electronic	0.3% of Demand Draft value or minimum Rs 1,000
Demand Draft Mail/Courier to Payee - Electronic	0.3% of Demand Draft value or minimum Rs 1,000
Pay Order Collect from Counter - Manual	Rs 300
Pay Order Mail/Courier - Manual	Rs 500
Demand Draft Collect from Counter - Manual	0.3% or minimum Rs 1,000
Demand Draft Mail/Courier - Manual	0.3% or minimum Rs 1,000
PO/DD Cancellation Charges (Valid/Stale) - Manual	Rs 50
PO Revalidation	Rs 100

Corporate Cheque

Corporate Cheque Collect from Counter - Electronic	Rs 100
Onsite Corporate Cheque Printing - Electronic	Rs 100
Corporate Cheque Mail/Courier - Electronic	Rs 300
Corporate Cheque Stop - Manual	Rs 25
Corporate Cheque Stop - Electronic	Rs 25

International Bank Cheque

International Bank Cheque Collect from Counter - Manual	Rs 1,000
International Bank Cheque Mail/Courier	Rs 1,200
International Bank Cheque (without FX) Collect from Counter - Manual	Rs 1,000
International Bank Cheque (without FX) Mail/ Courier - Manual	Rs 1,200

Outward Telegraphic Transfers FCY Account

Outgoing Telegraphic Transfer SHA/OUR	USD/GBP/EUR 25
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Outward Telegraphic Transfers LCY Account

Outgoing Telegraphic Transfer SHA/OUR	Rs 2,500
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FCY Spread/Fee on Inward/Outward Remittances & FCY Account Transactions

Up to 3% based on amount, currency, market, volatility, etc.
For inward remittances that are auto-processed spread will be ~ 1.5%

COLLECTION SERVICES

Fee Collection

Various Fee Collection	Rs 200
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Direct Debit Services

Direct Debit from SCB Account	0.3% of collection value or as agreed with the client
Direct Debit Mandate Authorisation	Rs 1,000/Client

Cash Pick Up and Delivery Services

Cash Pick Up (within 20 km per trip per day)	Rs 3,000
Cash Pick Up (over 20 km per trip per day)	Rs 5,000
Seal Charges	Rs 200
Overnight Vault Charges	Rs 1,000
Additional Cash Pick Up for Amount Exceeding Rs 1Mn	Rs 1,000
Waiting Charges (if security company kept waiting for more than 15 minutes)	Rs 6,000
Cash Pick Up on Weekend or Holidays or After Hours	Rs 6,000

Cash Pick Up Services (Premium Service Banking)

Cheque Pick Up/Document Pick Up Through Courier (monthly)	Rs 25,000
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Cash Collection

Cash Collection LCY (NCS/RCMS) via Our Branches and Partner Bank	0.3%
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Cheque Collection

Cheque Collection LCY (NCS/RCMS) SCB Branches, Direct Deposit at Partner Bank, Clearing through Partner Bank	0.3%
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FCY Cheque Collection Cleared Locally

Cheque Collection (FCY) Cleared Locally/ Overseas	0.25%
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Post Dated Cheque

Post Dated Cheque Custody	Rs 200
Cancellation Charges	Rs 200

Post Dated Cheque Holding Charges	Rs 200
Post Dated Cheque Swap Charges	Rs 200
Virtual Account Services	
Virtual Accounts All Incoming Channels	0.30% of collection value or as agreed with the client
Virtual Account Creation Fee	Rs 300
Virtual Account Set Up Fee	Rs 100,000
Virtual Account Monthly Maintenance Fee	Rs 50,000
Inward Remittance	
MT103 OUR charges	USD 30 or FCY equivalent
With Another Bank	Demand Draft/Pay Order Charges along with Courier Charges will apply
If Proceeds are Credited to any SCB Branch	NIL

CHANNEL SERVICES

Straight2Bank Channel Monthly Fee

Straight2bank Web Monthly Fee	Rs 6,000
Straight2bank Infomanager Monthly Fee	Rs 5,000
Straight2bank Access Monthly Fee	Rs 10,000

Straight2Bank Channel Implementation and Set Up Charges

Straight2bank Access Implementation and Set Up Fees	Rs 100,000
Straight2bank Access License Fees	Rs 30,000
Straight2bank Web Implementation and Set Up Fees	Rs 15,000
Straight2Bank Training Charges	Rs 5,000
Corporate Cheque Module Set Up Fees	Rs 5,000

Straight2Bank Channel Secure Token Charges

Straight2Bank Web Secure Token Fee	Rs 6,000
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Straight2Bank Channel Value Added Fee

Multi Bank Reporting	Rs 5,000
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Investigation Services

Rate Enquiry/Credit Confirmation	Rs 2,000
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BANK PAYMENTS

MT103 OTT STP or NSTP Charges BEN/SHA/OUR	Rs 3,000
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Wealth Management

Banca Takaful (Takaful Products)

Pricing

Pricing for Takaful Products is set by the Takaful product providers.
Please refer to your policy documents for details related to charges.

Mutual Funds

Pricing*

1. Upfront Charges	For front end load based funds up to 3% of the ticket size For zero front end load funds no upfront charges
2. Management Fee	Up to 2% p.a. charged daily on Net assets Fund House charges client Annual Management Fee as defined in the mutual fund's prospectus and Bank receives part of the Annual Management Fee from the fund house
3. Contingent Load/Back End Load (wherever applicable)	Up to 4% of the redemption value.

* The mentioned load structure may vary as per type of fund/unit

* Fee structure may change as per third party discretion

* Fee structure for respective fund is mentioned in the Offering Document/Term Sheet of the Fund

* Relevant Govt. taxes may be applicable on the above mentioned charges

Certificate of Musharika

Pricing*

Stamp Duty	At actual
Early Encashment Charges	As applicable

* Fee structure may change as per third party discretion

* Relevant Govt. taxes may be applicable on the above mentioned charges

Client touch points are as follows:

Touch Points	What to Do
Branch	Visit any branch
Email	Email at: Complaints.pakistan@sc.com
Contact Centre	Call on: 021 111 002 002 or 042 111 002 002
Website	Visit: www.sc.com/pk
Social Media	Visit: www.facebook.com/standardcharteredpk
Letter	Write to: SCBPL Client Care Unit, 1st Floor, Jubilee Insurance Bldg., I.I. Chundrigar Road, Karachi.
State Bank of Pakistan	BC&CPD – State Bank of Pakistan, Central Directorate, I.I. Chundrigar Road, Karachi. Visit: www.sbp.org.pk Email at: cpd.helpdesk@sbp.org.pk Dedicated helpline: 111-727-273 +92 21 3245 3555 Note: Pensioners can lodge their complaints with State Bank of Pakistan through these channels as well
Banking Mohtasib Pakistan	Banking Mohtasib Pakistan Secretariat, 5th Floor, Shaheen Complex, M.R. Kiyani Road, Karachi. Visit: www.bankingmohtasib.gov.pk Email at: info@bankingmohtasib.gov.pk
Insurance Ombudsmen	Insurance Mohtasib Secretariat, 197/5, 2nd Floor, Red Crescent Society, Dr. Daudpota Road, Saddar, Karachi.
Federal Ombudsmen	Federal Ombudsmen Secretariat, 5th Floor, Shaheen Complex, M.R. Kiyani Road, Karachi.
Securities and Exchange Commission of Pakistan	Securities and Exchange Commission of Pakistan, NIC Building, 63 Jinnah Avenue, Blue Area, Islamabad. Visit: www.sdms.secp.gov.pk Email at: complaints@secp.gov.pk Helpline number: 0800-88008

For more information

 111 002 002  sc.com/pk/saadiq

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