

Schedule of Charges

1st July 2019 to 31st December 2019



Your shopping spree at a floating market is closer than you think.

Damnoen Saduak Floating Market,
Bangkok, Thailand

Introducing the Emirates Standard Chartered Credit Cards.

Earn Skywards Miles when you shop, dine and travel with the most powerful co-branded cards in Pakistan while enjoying amazing benefits:

- Bonus Skywards Miles upon signing up
- Up to 30,000 bonus Skywards Miles annually
- Earn double Skywards Miles on international spend and when spending with Emirates
- Complimentary airport transfer service in Pakistan*
- Complimentary access to up to 750 airport lounges worldwide*
- Priority check-in for you and your family at Pakistan airports

With an Infinite and Platinum Credit Card to choose from, the possibilities are endless.

• **5,000 sign-up Skywards Miles on Platinum Credit Card**

• **20,000 sign-up Skywards Miles on Infinite Credit Card**

Apply online at sc.com/pk or find out more at 111 002 002.

Detailed terms and conditions available on sc.com/pk

*Service offered by third parties



sc.com/pk

Here for good

manhattan

Important 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.
- c) Correspondent bank charges will be recovered at actual. For funds transfer, applicable correspondent bank charges will be recovered either at the time of transaction origination or at the time of receipt of funds by the beneficiary.
- d) Courier charges and postage may be recovered, where applicable.
- e) Charges relating to corporate, business clients and commercial 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 balance for the month.
- g) Federal Excise Duty, wherever applicable, 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.
- h) Account maintenance fee/service charges are waived for the following categories of accounts.
 - Accounts of Students
 - Accounts of Mustahiqeen of Zakat
 - Accounts of Employees of Government/Semi Government Institutions maintained for salary and pension purposes, including widows/children of deceased employees eligible for family pension/benevolent fund grant etc., shall be exempted from levy of service charges in any manner whatsoever
- i) No service fee shall be charged from students depositing amount of fee directly in fee collecting account of educational institution.
 - Charge of 0.50% of fee/dues or Rs 25 per instrument (whichever is less) will be levied for making PO/DD/any other related instrument for payment of fee/dues in favour of educational institutions, HEC/Board etc.
- j) 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 deemed appropriate by the Bank's Management.
- 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 dated 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) Senior Citizens, pensioners and physically handicapped clients are to be offered Basic Banking Account and Basic Saver Account in order to avail concession on basic banking service related charges.
- p) This SOC is applicable from 1st of July 2019 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.
- q) Charges taken in FCY will be subject to changes in FX rate.
- r) Free SMS alert will be sent to credit card customers 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.

Contents

Transaction Banking for Corporate, Institutional Clients and Commercial Clients

CASH MANAGEMENT

Account Services	01	Customised Solution Structuring Fee	04
Payment Services	01–02	Channel Services	04
Collection Services	03–04	Correspondent Bank Payments	04

TRADE SERVICES

Imports	05	Guarantees	07
Exports	06	Supply Chain Finance	07
Inland Trade	06–07		

SECURITY SERVICES	08
-------------------	----

Other Services for Corporate, Institutional Clients and Commercial Clients

INTERNATIONAL BANKING

Remittances	08
-------------	----

DOMESTIC BANKING

Finance (Addition to profit on investment)	09–10
--	-------

GLOBAL MARKETS

Investor Portfolio Securities (IPS) Accounts	10
--	----

Retail Clients

Remittances (Domestic)	11	Other Charges	18
Remittances (Foreign Currency) Inward	11	Phone Banking	18
Outward	11	Visa Credit Cards	19
Investor Portfolio Securities (IPS) Account	12	MasterCard Credit Cards	19
Safe Deposit Lockers	12	Standard Chartered Credit Card Services	20
Debit Cards	13–14	Personal Loans	21
General Banking	14–15	Revolving Credit/Ready Cash	21
Transaction Charges	15	Mortgage Loan	21
Reports and Certificates	15–16	Auto Financing	21
Intercity Clearing	16		
Cheque Purchase and Collection	16		
Collection	16		
Account Balance and Cheque Book Charges	17		

Premium Banking Clients 22

Priority and International Clients 23

Wealth Management

Bancassurance (Insurance Products) 24
Mutual Funds 24
Certificate of Deposit 24
Swift Finance 24

Cash Management (Business Clients)

Account Services 25 Channel Services 28
Payment Services 25–26 Bank Payments 28
Collection Services 27–28

Business Clients

International Banking

A. Imports 29
B. Exports 30
C. Remittances 31

Domestic Banking

A. Inland LCs and Bills 32
B. Remittances 33
C. Standing Instructions 33
D. Guarantees 33
E. Finance (Addition to profit on investment) 33-34
F. Security Services 34-35
G. Supply Chain Finance 35
H. Investor Portfolio Securities (IPS) Account 35
Business Client 35
Business Power/Business Finance 36
Business Working Capital 36

Transaction Banking for Corporate, Institutional Clients and Commercial Clients

CASH MANAGEMENT

ACCOUNT SERVICES

Local Currency Account

Account Minimum Balance (LCY)*

Rs 50

Note * please refer to page no. 17 Retail section for min balance requirements

Customised Corporate Cheque Printing Manual

Rs 30 per leaf

Cheque Return Charges (LCY)

Inward clearing cheque return Rs 500
Outward clearing cheque return Rs 500

Standard Cheque Book (LCY)

Rs 30 per leaf

Stop Cheque Payment (LCY)

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

Cheque Retrieval (physical cheque)

Rs 50

Additional Account Statement Retrieval (More than 6 months ago)

Rs 35

Account Statement in SWIFT MT940/950 format

Rs 10,000/month/account

Tax Facilitation Fee

Rs 2,000

Additional Account Statement Retrieval (Less than 6 months ago)

Rs 35

Standing Instructions Set-up/Amendment

Rs 100

Floatation of Shares

Rs 100,000

PAYMENT SERVICES

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

Payments

Payment to Mobile Accounts

5% of transaction amount or minimum Rs 1,000

Book Transfers

Book Transfer - Electronic

Rs 20 per transaction

Book Transfer Reject - Manual

Rs 25 per transaction

Book Transfer - Manual

Rs 50 per transaction

For Corporate, Institutional Clients and Commercial Clients rates may be negotiated subject to the volumes and values agreed with the client.

Local Fund Transfers (RTGS)

Local Fund Transfer (RTGS) MT103 (9 am - 2 pm)

Rs 220 per transaction

Local Fund Transfer (RTGS) MT103 (3:31 pm - 4:30 pm)

Rs 550 per transaction

Local Fund Transfer (RTGS) MT103 (2:01 pm - 3:30 pm)

Rs 330 per transaction

Local Fund Transfer (RTGS) MT102

Rs 50 per transaction

Direct Credit (IBEFT)

Direct Credit to 3rd Party Bank Account - Electronic

Rs 100 per transaction

Pay Order or Demand Draft

Pay Order Collect from Counter - Electronic

Rs 300 per instrument

Demand Draft Collect from Counter - Electronic

0.3% of Demand Draft value or minimum Rs 1,000 per instrument

Pay Order Collect from Counter - Manual

Rs 300 per instrument

Demand Draft Collect from Counter - Manual

0.3% or minimum Rs 1,000 per instrument

PO/DD Cancellation Charges (Valid/Stale) - Manual

Rs 50 per instrument

Pay Order Mail/Courier to Payee/Customer - Electronic

Rs 500 per instrument

Demand Draft Mail/Courier to Payee - Electronic

0.3% of Demand Draft value or minimum Rs 1,000 per instrument

Pay Order Mail/Courier - Manual

Rs 500 per instrument

Demand Draft Mail/Courier - Manual

0.3% or minimum Rs 1,000 per instrument

PO Revalidation

Rs 100 per instrument

Utility Bill Payments

Bulk Bill Payment

Rs 20 per bill

Corporate Cheque

Corporate Cheque Collect from Counter - Electronic

Rs 50 per cheque

Corporate Cheque Mail/Courier - Electronic

Rs 300 per cheque

Corporate Cheque Stop - Electronic

Rs 25 per cheque

Onsite Corporate Cheque Printing - Electronic

Rs 100 per cheque

Corporate Cheque Stop Manual

Rs 25 per cheque

International Bank Cheque

International Bank Cheque Collect from Counter - Manual

Rs 1,000 per cheque

International Bank Cheque (without FX) Collect from Counter - Manual

Rs 1,000 per cheque

International Bank Cheque Mail/Courier

Rs 1,200 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

Outward Telegraphic Transfers LCY Account

Outgoing Telegraphic Transfer SHA/OUR

Rs 2,500 per transaction

COLLECTION SERVICES

Fee Collection

Various Fee Collection
Up to Rs 2,000 per transaction

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
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	

Cheque Pick Up Services (Premium Service Banking)

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

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

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

Cheque Purchase (LCY) - NCS/RCMS (SCB Branch & Correspondent Bank)
KIBOR plus agreed spread with the client

FCY Cheque Collection Cleared Overseas (USD)

Cleared overseas USD: 50	Cleared Overseas- Reject USD 50
-----------------------------	------------------------------------

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

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

0.25% of Cheque Value

Post Dated Cheque

Post Dated Cheque Custody Rs 200	Post Dated Cheque - Discounting KIBOR plus agreed spread with the client
-------------------------------------	---

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

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 Set-up Fee
Rs 100,000

Straight2Bank Receivables

Set-up Fee
Rs 500,000

Per Invoice Matched
Rs 5

Inward Remittance

MT103 OUR Charges
USD 25 or equivalent in FCY or LCY
If Proceeds are Credited to Any SCB Branch
NIL

Virtual Account Creation Fee
Rs 300

Virtual Account Monthly Maintenance Fee
Rs 50,000

Monthly Fee
Rs 20,000

Long Term Storage Charge per Invoice and Receipt
Re 1

With Another Bank
Demand Draft/Pay Order charges along with
courier charges will apply

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 Access License Fee
Rs 30,000

Straight2Bank Web Implementation and Set-up Fee
Rs 15,000

Straight2Bank Channel Secure Token Charges

Straight2Bank Web Secure Token Fee
Rs 6,000

Straight2Bank Channel Value Added Fee

Multi Bank Reporting
Rs 5,000

Investigation Services

Rate Enquiry/Credit Confirmation
Rs 2,000

CORRESPONDENT BANK PAYMENTS

PKR Vostro

Maintenance Fee per month
Rs 10,000

MT 202 OTT BEN/SHA/OUR
Rs 7,500

Stop Payment Instruction
Rs 3,000

ACU Dollar

Account maintenance
USD 100

Payment instruction amendment
USD 50

Payment Investigation
USD 50

MT 103 OTT BEN/SHA/OUR
Rs 5000 (all payment types: BT,PO,DD,RTGS,IBFT)

Payment instruction amendment
Rs 3,000

Payment Investigation
Rs 3,000

MT 202 OTT BEN/SHA/OUR
USD 75

Stop Payment Instruction
USD 50

TRADE SERVICES

Imports

1. Letter of Credit/Standby Letter of Credit

Opening Commission

Up to 0.50% per quarter for up to USD 0.5Mn value or Minimum Charges: Rs 3,000. Pricing of any Letter of Credit over USD 0.5Mn to be agreed with client on a case to case basis

Amendments

Rs 1,500 per amendment. In case of increase in amount or extension in validity of LC, charges according to opening commission as above

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)

Non Reimbursable LC under Barter/Aid Loan

1.0% per quarter or part thereof; 0.30% for each subsequent quarter or part thereof; Minimum Rs 1,500

Bills Drawn under Sight/Usance LCs

Rs 1,000 per bill to be charged at time of document handling. In addition 0.2% per month (minimum Rs 500) usance commission to be charged for bills drawn under usance LCs having a maturity date beyond the LC validity.

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 charge

2. Import Collection

Registration of Contract for Import on Consignment Basis

Up to 0.25% per quarter for up to USD 0.5Mn value or Minimum Charges: Rs 2,000. Pricing of any Contract over USD 0.5Mn to be agreed with client on a case to case basis

Retirement of Import Bill under Collection

0.10% of value; Minimum Rs 500

Amendments

Rs 1,000 per amendment. In case of increase in amount or extension in period of shipment, charges according to registration commission as above

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

Transfer of Loans Related to Imports into Past Due

Rs 2,000 per bill; and
For bills in LCY: 21%; or
For bills in FCY: 10%

Short SWIFT Message Charges

Rs 1,000 per SWIFT

Document Dispatch (Courier Charges)

Rs 250 per item - Domestic
Rs 2,000 per item - International

Remittance under Open Account without Opening of LC/Registration of Contract

Handling charges Rs 2,500 flat per bill plus remittance charges of 0.10% (minimum Rs 500)

Booking of Loans Related to Imports

Rs 1,000 per loan

Additional Charges for Handling Discrepant Documents

USD 80 + USD 35 for each SWIFT cost of discrepant advice/acceptance (of equivalent Local Currency)

Long SWIFT Message Charges

Rs 2,000 per SWIFT

Exports

1. Letter of Credit

Advising - Client
Minimum Rs 2,500

Advising of Amendments (Client/Non-Client)
Rs 750 per amendment

Confirmation/Acceptance
Pricing would be subject to bank and country risk of the issuing country

Recovery of LC Advising/Transfer Charges from Foreign Banks for LC Issuance
USD 30 + USD 35 per SWIFT

Advising - Non-Client
Minimum Rs 3,000

Transfer of Export LC
Minimum Rs 1,000 per LC

If Documents are Sent to Other Local Banks for Negotiation under Restricted LC
Rs 750 flat including courier charges

Recovery of LC Advising/Transfer Charges from Foreign Banks for LC Amendment
USD 15 + USD 35 per SWIFT

2. Bills

Export Documents under LC (Not Negotiated/ Discounted) where Payment Cover is Already with Standard Chartered Bank (Pakistan) Limited
Up to 0.25% for up to USD 0.5Mn value. Pricing of any Letters of Credit over USD 0.5Mn to be agreed with client on a case to case basis

Reimbursement/Payment to Other Banks from Non-Resident Account
Rs 3,000 flat per reimbursement/payment or as per arrangement

Negotiations of Bills under LC (Rupee and Foreign Currency)
0.25% of value; Minimum Rs 1,000 or as per arrangement

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. Pricing of any document over USD 0.5Mn to be agreed with the client on a case to case basis

Service Charges on Advance Payments
0.25% of value; minimum Rs 1,000 or as per arrangement

3. Other

Handling of Duty Drawback Claims
Rs 1,000 flat or as per prevailing SBP rates

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 or as per prevailing SBP rates

Short SWIFT Message Charges
Rs 1,000 per SWIFT

Research and Development
Rs 1,000 flat or as per prevailing SBP rates

Issuance of NOC for e-Form
Rs 1,000 per NOC

Transfer of Loans/Negotiated Bills Related to Exports into Past Due
For bills in LCY: 21%; or
For bills in FCY: 10%

Issuance of Duplicate Tax Deduction Certificate (nil charges for certificate of current fiscal year)
Rs 1,000 per certificate

Inland Trade

1. Inland LC

LC Opening Commission
0.4% per quarter or part thereof; Minimum Rs 1,500 for annual volume in excess of Rs 150 million, commission on Inland LC to be recovered as per arrangement with the client

Amendments
Rs 1,000 per amendment. In case of increase in amount or extension in validity of LC, charges according to opening commission as above

2. Bills

Bills Drawn under Sight/Usance LCs

Rs 1,000 per bill to be charged at time of document handling. In addition 0.2% per month (minimum Rs 500) usance commission to be charged for bills drawn under usance LCs having a maturity date beyond the LC validity

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

Transfer of Loans/Negotiated Bills into Past Due

Import

Rs 2,000 per bill; and
For bills in LCY: 21%; or
For bills in FCY: 10%

Export

For bills in LCY: 21%; or
For bills in FCY: 10%

Short SWIFT Message Charge

Rs 1,000 per SWIFT

Guarantees

Service Charges for Issuance of Shipping Guarantee

Rs 2,500 flat. Pricing of any Guarantee over USD 0.5Mn to be agreed with client on a case to case basis

Financial Guarantees in Local Currency in Favour of Government Departments in Lieu of Payment of Duties/Taxes, etc.

Up to 0.60% per quarter for up to Rs 35Mn value or minimum Rs 3,000. Pricing of any Guarantee over Rs 35Mn to be agreed with client on a case to case basis

Expired Guarantees

As per above items until original is returned to the Bank

Handling of Claim Cases

Rs 1,000 flat + out of pocket costs

Short SWIFT Message Charges

Rs 1,000 per SWIFT

Document Dispatch (Courier Charges)

Rs 250 per item - Domestic
Rs 2,000 per item - International

Supply Chain Finance

Annual Facility Fee

Up to 2% of facility value

Retirement of Documentary Bills Presented under Inland LC & Collection - Imports

Up to 0.30% of value; Minimum Rs 1,500

Collection Agent Charges

Actual

Additional Charges for Handling Discrepant Documents

Rs 2,000 per SWIFT/Advice of discrepancies

Booking of Loans under Export Invoice Financing

Rs 1,000 per loan

Booking of Loans Related to Imports

Rs 1,000 per loan

Long SWIFT Message Charge

Rs 2,000 per SWIFT

Guarantees Issuance

Up to 0.50% per quarter or minimum Rs 3,000. Pricing of any Guarantee equivalent to over USD 0.5Mn to be agreed with client on a case to case basis

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 issuance commission as above

Stamp Paper Charges

At actual

Legal Charges

At actual

Long SWIFT Message Charges

Rs 2,000 per SWIFT

Other Fees

Up to 1% of facility value or as agreed with customer

Security Services

1. Local Custody

Safe Custody Fee

Up to 9 basis points of portfolio value per annum

Transaction Fee

Up to Rs 5,000 per transaction

2. Global Custody

Safe Custody Fee

Based on month end portfolio value and as agreed with clients

Transaction Fee

Based on turnover and portfolio size as agreed with clients

Account Maintenance Fee

Up to USD 1,000 per month

Remittance Charges

Rs 500

Communication Charges

USD 30 per communication

Stamp Duty, Central Depository, Legal and other Fee

Actual

Power of Attorney Registration Charges

Rs 2,000 per power of attorney

GDR/ADR Processing Fee-Physical Shares

Rs 0.10 per share

GDR/ADR Disinvestments Processing Fee

Rs 3,500 per transaction

GDR/ADR Advising Fee

Rs 1,500 per advice

Designated Bank Services

Rs 25,000 flat, minimum up to 10 registered non-resident shareholders Rs 50,000 flat, above 10 registered non-resident shareholders. Rs 1,000 per registration per customer

Any Other Charges in Relation to the Bank Providing Designated Bank or Shares' Custodial Service will be Recovered Separately

As agreed with client

Other Services for Corporate, Institutional Clients and Commercial Clients

International Banking

Remittances

1. Others

Foreign Exchange Permits:

Family Maintenance

Rs 3,000 per year

Studies Abroad

Rs 5,000 first year, subsequent years Rs 3,000

Domestic Banking

Finance (Addition to profit on investment)

<u>Legal</u>	<u>Arrangement Fee</u>
Actual	Up to 1.0% of value; Minimum Rs 2,500
<u>Review Fee</u>	<u>Interim Review Fee</u>
Up to 1.0% of value; Minimum Rs 2,500	Up to 1.0% of value; Minimum Rs 2,500
<u>Administration Fee</u>	<u>Project Examination Fee</u>
Up to 2.0% of value; Minimum Rs 2,000	Up to 2.0% of value
<u>Commitment Fee (in case of earlier repayment, or utilisation below 50% of the facility)</u>	<u>Penalty for Late Mark-up Payment and/or Dormancy</u>
1.0% of value; Minimum Rs 1,000	Rs 100 per day
<u>Booking of Loans under FAP</u>	<u>Past Dues</u>
Rs 500 per loan	Up to 21%
<u>Transfer to Past Due Account FAP</u>	<u>Miscellaneous Charges</u>
Rs 1,000 per transfer	Actual
<u>Replacement of Securities under Lien to the Bank</u>	<u>Lodging of Govt. Securities Issued by Other Banks, Handling Charges for Marking of Lien will be Recovered</u>
Rs 1,000 per replacement	Rs 100 per issue
<u>Fee for Verifying and Marking Lien on Govt. Securities Issued by Us on Request of Third Party</u>	<u>Collection of Profit Coupons on Govt. Savings Certificates Issued by Other Banks/Saving Centres under Lien to Us</u>
Rs 100 per scrip; Maximum Rs 2,000	0.25% of profit amount; Minimum Rs 400
<u>Handling Charges for Deposit of Shares and Other Securities in Safe Custody Marked under Lien for Banking Facilities will be as follows:</u>	
<u>Individual Shares with Respective Transfer Deeds Attached</u>	<u>Individual Shares Without Transfer Deeds Attached to Respective Individual Share Scrips</u>
Rs 20 per scrip; Minimum Rs 2,500 Rs 10 per scrip if annual volume is over 100,000 scrips	Rs 20 per scrip; Minimum Rs 2,500
<u>Sale/Purchase of Shares Securities Held Against Banking Facilities</u>	<u>Charges for Holding Bearer Securities in Safe Custody on Behalf of Customers Against Banking Facilities</u>
Rs 0.10 per share; Minimum Rs 1,000	0.20% per annum of document value

Financing Against Pledge/Hypothecation:

Godown Rent/Staff Salaries
Actual

Delivery Charges if Godown Keeper is Not Posted
Rs 1,000 per hour

Transfer of Goods from Bond to Pledge Godown
Rs 1,000 per transfer

Import Clearing Charges
Rs 1,000 per case

Inspection Charges
Within municipal limits Rs 5,000
Outside municipal limits Rs 7,500 per day

Registration of Charges at Registrar's Office
Rs 3,500 per case

Delivery of Goods under Pledge
Rs 1,000 per delivery

Charges for Delivery of Goods under Finance Against Imports Stored in Our Own or Rented Godown
Rs 1,000 per delivery

Global Markets

Investor Portfolio Securities (IPS) Accounts

For Face Value Holding up to Rs 1.0 Million
No Charge

For Face Value Holding of > Rs 12 Million
0.05% per annum

For Face Value Holding of Between Rs 1-12 Million
Rs 500 per month

Security Transfer Charges
Rs 500 per transaction

For Corporate and Institutional clients rates may be negotiated subject to the volumes and values agreed with the customer.

Retail Clients

Remittances (Domestic)

Intercity deposit, withdrawal and transfer
Rs 400 per transaction (for both Current and Savings Account)

General

SWIFT (Client)
Rs 1,500/USD 15/EUR 15/GBP 15

POs/DDs Against Cash
0.3% - min Rs 2,500 for Clients

Demand Draft/Purchase Order/Money Transfer
Cancellation
Rs 500/USD 4/EUR 4/GBP 3

Other Banks' DDs
0.3% - min Rs 1,000 for Clients

Issuance of Pay Order/Demand Draft
Current Account Rs 250
Green Account Rs 500
Savings Account Rs 300

Payment-Identification within Branches
Rs 300

Remittances (Foreign Currency) Inward

If Proceeds are Credited to Any of Our Branches
NIL

To Another Bank
DD charges will apply

Outward

Inquiries Regarding Non-receipt of Funds where
the Bank Acted Correctly
Rs 2,000 each

Purchase of Foreign Currency Bank Draft/Personal
Cheques for Immediate Credit into Client's Foreign
Currency Account
1% - Minimum Rs 500. Correspondent Bank charges
will be additional (at actual)

Outward TT
USD 25 or equivalent Foreign Currency

Outward DD
USD 10 (Additional USD 5 for SWIFT Charge if required)

Home Remittances
Applicable PO and TT charges - No charges if funds are
credited to beneficiary's account with SCBPL

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%

Clean Cheques/Drafts Purchased/Discounted
Returned Unpaid
Rs 500 per item, excluding agent's charges at actual

Collection/Purchase of Foreign Currency
Dividend Warrants
Rs 2,000 per warrant

FTT/FDD Cancellation
USD 10 or equivalent Foreign Currency

Investor Portfolio Securities (IPS) Account

Applicable on GOP Debt Securities Holdings of Retail Clients

For Face Value Holding of up to Rs 1Mn

NIL

For Face Value Holding of > Rs 12Mn

0.05% p.a.

For Face Value Holding of Rs 1Mn - 12Mn

Rs 500 per month

Spread/Fee on Sale/Purchase of GOP Debt Securities

Up to 3% based on security type.

Liquidity, cost & other market dynamics/fundamentals

Safe Deposit Lockers*

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

Extra Small

Rs 2,000

Small

Rs 4,000

Medium

Rs 5,000

Large/Extra Large

Rs 8,000

Locker Key Charges

Rs 2,000 per locker (non-refundable)

Locker Breaking Charges

Actual charges - Minimum Rs 5,000

Late Fee (in case locker falls in arrears for more than one month)

Rs 750 per month

* Note:

- Branch Manager has the discretion to give waiver on Locker Fee based on customer relationship of Rs 1,000,000 in LCY Current Account deposits
- Locker rental charges may be deducted from dormant accounts, only if lockers are in operation

Debit Cards

Debit Card/Xtra Mile Debit Card

Annual/Issuance Fee

- Current Account : Rs 1,000
- Savings Account : Rs 1,400

Replacement Fee

- Current Account : Rs 1,000
- Savings Account : Rs 1,400

Priority Platinum/Titanium Debit Card

Annual/Issuance Fee

- Current Account : Rs 4,000
- Savings Account : Rs 4,000

Replacement Fee

- Current Account : Rs 4,000
- Savings Account : Rs 4,000

Platinum/Titanium Debit Card

Annual/Issuance Fee

- Current Account : Rs 3,000
- Savings Account : Rs 3,000

Replacement Fee

- Current Account : Rs 3,000
- Savings Account : Rs 3,000

Emirates Standard Chartered Platinum Debit Card

Issuance Fee

- Current Account : Rs 8,000
- Savings Account : Rs 8,000

Annual Fee

- Current Account : Rs 8,000
- Savings Account : Rs 8,000

Replacement Fee

- Current Account : Rs 8,000
- Savings Account : Rs 8,000

POS
POS Transaction Fee (International merchants and airlines)
3% of transaction amount
Up to 6% of the transaction amount for all QR payments

ATM Cash Withdrawal
ATM Transaction Fee (International ATMs)
3% of transaction amount

1-Link ATMs Cash Withdrawal
Rs 18.75 per withdrawal

MNET ATMs Cash Withdrawal
Rs 15 per withdrawal

ATM Access Fee
Rs 650

Direct Debit Bill Payments
Rs 100 per month for every registered bill

General Banking

Foreign Exchange Permits:

Family Maintenance
Rs 3,000 per year

Studies Abroad
Rs 5,000 first year, subsequent years Rs 3,000

Specific Approvals from SBP Relating to Capital Transfers, Shares Disinvestment Proceeds and Airline Remittances etc.
Rs 2,000 per approval

Other Approvals for Remittance from SBP
Rs 200 per approval

Mini Statement Charges
Rs 10 per statement

ATM Balance Enquiry
1-Link ATM (Balance enquiry)
Free

MNET ATM (Balance enquiry)
Rs 5 per transaction

International (Balance enquiry)
Rs 300

International Balance Enquiry Fee (for all debit cards)
Rs 300

Inter Bank Funds Transfer (IBFT)
Rs 100 per outgoing IBFT Transaction

Online Bill/Fee Payment via Internet/
Mobile Banking Charges
2% of the transaction amount or Rs 1,000 per transaction, whichever is higher

Account Closure for Basic Banking Account
If the account is maintaining a zero balance for a period of 180 days, the bank reserves the right to close the account

Same Day Clearing via NIFT
Rs 300

SMS Alerts
Rs 100 per month

Salary Processing Fee (Non-Employee Banking)
Rs 200 per month per employee

Foreign Currency Cheque Books

USD/GBP/EUR 0.1 per leaf
JPY 8 per leaf
CNY 0.5 per leaf

Premature Upliftment Penalty on Term Deposit

In case of premature encashment, the principal amount will be subject to profit adjustment. The adjustment will be 2% flat*, subject to the minimum prevailing floor rate, mandated by State Bank of Pakistan (SBP) from time to time, applied to principal for the number of days the deposit is held with the bank. Further, SCBPL reserves the right to recover charges incurred due to premature termination of the deposit for the remaining period.

These charges shall be:

0% or (PKRV** of remaining tenor on the early settlement date - PKRV of original tenor on the booking date); whichever is higher; charged on principal amount for the remaining days.

Premature Upliftment Penalty on Advance Profit Term Deposit

In case of premature encashment, only principal will be returned and no profit will be paid (profit paid in advance will be recovered from principal amount).

Cheque Return Charges*** (due to insufficient balance)

Current Account: Rs 50 for Outward and Rs 500 for Inward clearing
Savings Account: Rs 150 for Outward and Rs 1,000 for Inward clearing

Transaction Charges

Online Transaction Fee (for Foreign Currency and Rupee Accounts) for Over-the-Counter Transactions

Current Account: Rs 150
Savings Account: Rs 200

Note: All transactions carried out at parent branch will be free of charge.

Reports and Certificates

Obtaining Credit Reports on Behalf of Clients

Actual, plus Rs 100 per local SWIFT; Rs 1,000 per foreign SWIFT

Financial/Credit Worthiness/Other Certificates

Rs 200 per certificate

Certificate Regarding Encashment of Government Securities and Collection of Profit Coupons on Government Securities

Rs 200 per certificate

Tax Certificate

Free

Courier

1. Inland : At actual
2. Foreign : At actual

Stamp Paper

At actual

Security Services/CIT Charges

At actual

FCY Cheque Return Charges

USD 5 or equivalent

FCY Spread/Fee on FCY Account Transactions

Up to 3% based on amount, currency, market, volatility, etc.

Other Certificates (including certificate issued on encashment of Special USDBs, FCBCs and Foreign Currency Account etc.)

Rs 200 per certificate

Balance Confirmation Certificate

Rs 200 per certificate

Certificates Issued Regarding Business Dealings with Banks and for Visa Purposes

Rs 200 per certificate

Note:

* For LCY deposits only, no adjustment for FCY deposits

** PKRV/LIBOR page of Reuters

*** Cheque Return Charges can be deducted from dormant accounts where actual charges are paid to NIFT on account of inward cheques returned unpaid

Proceeds Rationalisation Certificate and Encashment Certificate

For remittances received:
Within 3-6 months Rs 250 per certificate
6-12 months Rs 500 per certificate
After 12 months Rs 1,000 per certificate

Intercity Clearing

Collection

Intercity Clearing

Cheques drawn in cities without SCBPL Branches
Rs 150

Cheque Purchase and Collection

Purchase of Foreign Currency Bank Drafts/Personal Cheques for Immediate Credit into Client's Local Currency Account

1% - Minimum Rs 500 per item, maximum Rs 5,000.
Correspondent Bank Charges will be extra at actual

Collection of Foreign Currency Cheques/DD/TC/etc. (drawn outside Pakistan)

0.25% - Minimum Rs 300/USD 20 (flat) including courier charges for Business Account and Mahana Izafa

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

Dividend Warrants

Rs 50 per warrant

Collection Cheque Return Charges - Other than SCBPL Network

Rs 500 per instrument (due to insufficient funds)

Stop Payment of Cheques

Up to 5 leaves: Rs 500
Over 5 leaves: Rs 1,000

Confirmation of Balance to Auditors

Rs 200

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

Duplicate Statement of Account

Free of Charge

Collection Cheque Return Charges - Within SCBPL Network

Clearing Cheque Return Charges will apply (due to insufficient funds)

Issuance of Loose Cheque

Rs 1,000 plus Govt. levies etc. (actual)

Account Balance and Cheque Book Charges

Types of Accounts	Initial Deposit Requirement	Monthly Average Balance Requirement	Minimum Balance Charges*	Cheque Book Charges
Current Accounts				
Rupee Current	Rs 100,000	Rs 100,000	Rs 50/month	Rs 10/leaf
Basic Banking Account	Rs 1,000	NIL	NIL	Rs 10/leaf
Xtra Mile	Rs 100,000	Rs 100,000	Rs 50/month	Rs 10/leaf
Pensioner Current	NIL	NIL	NIL	Rs 10/leaf
Green Account	NIL	NIL	NIL	Rs 150/leaf
Asaan Account	Rs 100	NIL	NIL	Rs 10/leaf
Payroll	Rs 100,000	Rs 100,000	Rs 50/month	Rs 10/leaf
Special Savings Accounts				
Supersave	Rs 200,000	Rs 200,000	Rs 50/month	Rs 10/leaf
Privilege	Rs 500,000	Rs 500,000	Rs 50/month	Rs 10/leaf
Mahana Izaafa	Rs 200,000	Rs 200,000	Rs 50/month	Rs 10/leaf
High Yield	Rs 500,000	Rs 500,000	Rs 50/month	Rs 10/leaf
6 Monthly Savings (Local Currency)	Rs 200,000	Rs 200,000	Rs 50/month	Rs 10/leaf
Flex Account	Rs 200,000	Rs 200,000	Rs 50/month	Rs 10/leaf
Bonus Saver	Rs 500,000	Rs 500,000	Rs 50/month	Rs 10/leaf
Regular Savings Accounts				
Pensioner Savings	NIL	NIL	NIL	Rs 10/leaf
Basic Saver	Rs 100	NIL	NIL	Rs 10/leaf
Regular Savings Account	Rs 100	NIL	NIL	Rs 10/leaf

* Minimum Balance Charges inclusive of Federal Excise Duty in compliance with BPRD Circular Letter No. 27 of September 2010

*Minimum Balance Charges (on accounts not maintaining minimum balance requirements)

Foreign Currency equivalent of Rs 50 per month.

Balance Requirement given below:

USD 2,000

GBP 2,000

EURO 2,000

JPY 200,000

CNY 5,000

Temporary Cheque Book

5 leaf temporary cheque book for Current and Savings Account will be up to Rs 500

* Minimum Balance Charges are waived for the following categories of accounts:

- Accounts of Students
- Accounts of Mustahiqeen of Zakat
- Accounts of Employees of Government/Semi Government Institutions maintained for salary and pension purposes including widows/children of deceased employees eligible for family pension/benevolent fund grant etc. shall be exempted from levy of service charges in any manner whatsoever
- Accounts of handicapped clients

Other Charges

Duplicate Statement of Account

Free of Charge

Advice Charges

Rs 50 per advice; Rs 500 per month (for Corporate Customers)

Document Retrieval Fee (subject to availability of the record at the branch premises)

Rs 50 per advice; Rs 500 per month (for Corporate Customers)

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

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

Phone Banking

A Waiver of 25% on Normal Charges is Offered on the Following Services:

Account which has 50% waiver

Certificate regarding Profit

Certificate regarding Zakat Deducted

Balance Confirmation Certificate

A Waiver of 50% on Normal Charges is Offered on the Following Services:

Cheque Book

Pay Order

Demand Draft (Local Currency)

Note : Courier, SWIFT, fax charges and stamp duty will be recovered. SMS/email alert service charges up to Rs 100 per month or Rs 1,200 per annum

Note: Individual Customers who maintain the below-mentioned relationship with us, would be eligible to avail Charge-Fee Issuance of Pay Orders, Demand Drafts and Telegraphic Transfers

- 50% for OD and balance of Rs 1,500,000 for Current Account.
- Average quarterly balance of > Rs 1,500,000 Current Account.
- An overdraft line of > Rs 6,000,000.

Visa Credit Cards

Visa Platinum/WorldMiles/Emirates Standard Chartered Platinum Credit Card

Visa Platinum		WorldMiles/Emirates Standard Chartered Platinum Credit Card	
Annual Fee	Supp. Annual Fee	Annual Fee	Supp. Annual Fee
Rs 7,000	Rs 3,500	Rs 8,000	Rs 4,000

Visa Gold, Visa Travel Co-Brand/Gold Credit Card, Visa Classic and Visa Travel Co-Brand/Classic Credit Card

Annual Fee	Supp. Annual Fee
Rs 4,500	Rs 2,250

Emirates Standard Chartered Infinite Credit Card

Annual Fee	Supp. Annual Fee
Rs 30,000	Rs 15,000

Infinite Credit Card

Annual Fee	Supp. Annual Fee
Rs 20,000	Rs 10,000

MasterCard Credit Cards

MasterCard Titanium and MasterCard Cashback

MasterCard Titanium		MasterCard Cashback	
Annual Fee	Supp. Annual Fee	Annual Fee	Supp. Annual Fee
Rs 6,000	Rs 3,000	Rs 3,500	Rs 1,500

MasterCard Easy Credit*

Annual Fee	Supp. Annual Fee
Rs 3,000 (Credit Limit <150K)	Rs 750
Rs 4,500 (Credit Limit >150K)	

*In case of a limit decrease, Annual Fee will be charged as per the original terms

Standard Chartered Credit Card Services

Charges Applicable on All Credit/Charge/Corporate Cards

1. Direct Debit Failure Fee	Rs 1,000 per instance
2. Visa/MasterCard Arbitration Charges for Disputed Transactions	USD 500 or equivalent**
3. Card Replacement Fee	Rs 200 per card
4. Cheque Return Charges	Rs 1,000 per instance
5. Foreign Transaction Charge	Foreign transactions processed through foreign merchants or otherwise will incur a foreign transaction charge of Re 1*** per USD and 3% of the transaction amount Up to 6% of the transaction amount for all QR payments
6. Card Conversion Fee	Rs 1,000 per card
7. Asaan Instalment Plan/Balance Transfer Service Fee/Financial Charges	Upton APR of 42%*
8. Asaan Instalment Plan Booking Charges /Asaan Instalment Charges	10% of booked amount
9. Asaan Instalment Plan Booking Charges /Balance Transfer Booking Charges/ AI Initial Charges	3.5% of the transaction amount
10. Asaan Instalment Plan Prepayment Fee/ AI Preclosure Fee	Rs 1,000 or 5% of the remaining balance, whichever is higher
11. Credit Protector (optional feature)	0.35% of outstanding amount per month
12. Cheque Book Issuance for MasterCard Easy Credit	Rs 10 per leaf
13. Late Payment Charges (Charge Cards)	Rs 1,200/USD 20 (subject to regulatory approval)
14. Cheque Return Charges/Payment Coupon Charges	Rs 1,000 USD 15
15. Credit Cover Plus (optional feature)	0.69% of the outstanding amount per month
16. Credit Protector (optional feature)	0.35% of the outstanding amount per month

Corporate Cards

Corporate Credit Card

Service Fee/Finance Charges	Annual Fee
APR of 20% per annum	Waived

Charges Applicable on All Variants

Service Fee/Finance Charges (Retail and Cash)*	Cash Advance Fee
APR of 42% per annum	Rs 1,000 (per transaction) or 3% of the cash advance transaction amount, whichever is higher. Plus all charges passed on by acquiring bank
Late Fee	
Rs 1,500 or 10% of the minimum amount due, whichever is higher	

* Discounts on rates may be offered during special promotions

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

*** A Charge of Re 1 will not be applicable on DCC (Dynamic Currency Conversion) transactions, which are the transactions processed through foreign merchants and billed in PKR

Personal Loans

Application Processing Fee (inclusive of stamp duty)

New Loan: 1% of Loan Amount or Rs 2,500
whichever is higher

Top up Loan: 1% of Net/Fresh Loan amount or
Rs 5,000 whichever is higher

Revolving Credit/Ready Cash

Cheque Return Fee

As per General Banking

Cheque Encashment Charges

Rs 150 (3 free transactions per month)

Cheque Book Charges

Rs 20 per leaf

Insurance

Credit Protector (optional feature)

0.35% of outstanding per month

Pay Order Charges

As per General Banking

Mortgage Loan

Prepayment Fee

10% of the Outstanding Balance

Cheque Return Charges

As per General Banking

Property Insurance

0.75% of the loan amount

Auto Financing

Legal Fee

As per actual

Repossession Charges

As per actual

Prepayment Charges

10% of outstanding amount if prepaid within 12 months
5% of outstanding amount if prepaid after 12 months
(All back to original and loan enhancements will be
treated as new loans)

Mark-up Rates

16% - 38% per annum (fixed)

ODD Day Interest

If the first instalment due date is greater than 30 days
from the date of disbursal of the loan, interest (at the
rate applicable to the personal loan) will be charged for
the additional days (greater than 30)

Annual Fee

Rs 3,000

Interbank Transaction Charges

As per General Banking

Stop Payment of Cheques

As per General Banking

SMS Alert Fee

As per General Banking

Mark-up Rates

With prompt payment bonus 33%

Without prompt payment bonus 36%

Liquidated Damages

2% per month on amount overdue

Default Due to Lack of Funds (standing instructions)

As per General Banking

Asset Repossession Charges

Court Fee - Legal Fee

Rs 60,000 (or at actual)

Rs 30,000 (or at actual)

Life Insurance Cover

0.75% of the loan amount

Repossessed Vehicle Storage Charges

As per actual

Non-Payment Due to Lack of Funds
(standing instructions)

As per General Banking

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 Fee/Annual Fee
Rs 3,000

Replacement Fee
Rs 1,000

b) Banking Services:

1. Free Interbank fund transfer
2. Free Online Banking & SC Mobile App
3. Free SMS Alert
4. Free eStatements

c) Mortgage:

50% processing fee waiver

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

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 (or equivalent Foreign Currency) Current Account, Savings Account, Term Deposit, Mutual Funds, Certificate of Deposit, Bancassurance Single Premium, Bancassurance Regular Premium, Fixed Income Products, Defence Savings and Special Savings Certificate (DSC & SSC) 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 of Rs 3,000,000 (or equivalent foreign currency amount).

a) Debit Card:

Platinum/Titanium Debit Card



- Annual/Issuance Fee Rs 4,000
- Waiver on Annual Fee for qualified Priority Clients
- Replacement Fee of Rs 4,000

b) Banking Services:

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

50% waiver on regular processing fee

e) Credit Card(s):

Annual and joining fee waivers on all credit cards except Emirates Standard Chartered Infinite & Platinum Credit Cards, WorldMiles Credit Card and Easy Credit Card

f) Saadiq 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

Wealth Management

Bancassurance (Insurance Products)

Pricing

Pricing for Insurance Products is set by the Insurance Product Providers.
Kindly 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

3. Contingent Load/Back End Load (wherever applicable)

Up to 4% of the redemption value

2. Management Fee

Up to 2% p.a. charged daily on net assets
Fund House charges the client an Annual Management Fee, as defined in the mutual fund's prospectus, and the Bank receives part of the Annual Management Fee from the Fund House

* 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 Deposit

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

Swift Finance

Mark-up Rate:

Tier	Pricing (Spread over 3-M KIBOR)
<= 5Mn	200 bps
> 5Mn <= 10Mn	100 bps
> 10Mn	50 bps

Processing Fees

Rs 5,000

Stamp Duty

At actual (as per stamping law)

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

Cash Management (Business Clients)

ACCOUNT SERVICES

Local Currency Account

Account Minimum Balance (LCY)*
Rs 50

Note * Please refer to page no. 17, Retail section,
for minimum balance requirements

Customised Corporate Cheque Printing Manual
Rs 30

Cheque Return-Deposited into Your Account (LCY)
Rs 500

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))

Stop Cheque Payment (FCY)
Rs 500 or equivalent in FCY

Other Account Services

Cheque Retrieval (physical cheque)
Rs 50

Account Statement Retrieval (more than 6 months ago)
Rs 35

Account Statement in SWIFT MT940/950 format
Rs 10,000/month/account

Account Statement (LCY)
Rs 35

Standard Cheque Book (LCY)
Rs 30/leaf

Stop Cheque Payment (LCY)
Rs 500

Cheque Collection Same Day Clearing via NIFT
Rs 300

Standard Cheque Book (FCY)
Rs 30 per leaf or equivalent in FCY

Cheque Return-Deposited into Your Account (FCY)
Rs 500 or equivalent in FCY

Account Statement Retrieval (less than 6 months ago)
Rs 35

Standing Instructions Set-up/Amendment
Rs 100

Floatation of Shares
Rs 100,000

PAYMENT SERVICES

Book Transfers

Book Transfer - Electronic
Rs 75 per transaction

Book Transfer Reject - Manual
Rs 25 per transaction

Book Transfer - Manual
Rs 100 per transaction

Local Fund Transfers (RTGS)

Local Fund Transfer (RTGS) MT103 (9 am - 2 pm)
Rs 220 per transaction

Local Fund Transfer (RTGS) MT103 (3:31 pm - 4:30 pm)
Rs 550 per transaction

Local Fund Transfer (RTGS) MT103 (2:01 pm - 3:30 pm)
Rs 330 per transaction

Local Fund Transfer (RTGS) MT102
Rs 50 per transaction

Direct Credit (IBEFT)

Direct Credit to 3rd Party Bank Account - Electronic
Rs 100 per transaction

Pay Order or Demand Draft

Pay Order Collect from Counter - Electronic
Rs 300 per instrument

Demand Draft Collect from Counter - Electronic
0.3% or minimum Rs 1,000 per instrument

Pay Order Collect from Counter - Manual
Rs 300 per instrument

Demand Draft Collect from Counter - Manual
0.3% or minimum Rs 1,000 per instrument

PO/DD Cancellation Charges (Valid/Stale) - Manual
Rs 50 per instrument

Pay Order Mail/Courier to Payee/Customer - Electronic
Rs 500 per instrument

Demand Draft Mail/Courier to Payee - Electronic
0.3% or minimum Rs 1,000 per instrument

Pay Order Mail/Courier - Manual
Rs 500 per instrument

Demand Draft Mail/Courier - Manual
0.3% or minimum Rs 1,000 per instrument

PO Revalidation
Rs 100 per instrument

Corporate Cheque

Corporate Cheque Collect from Counter - Electronic
Rs 100 per instrument

Corporate Cheque Mail/Courier - Electronic
Rs 300 per instrument

Corporate Cheque Stop - Electronic
Rs 25 per instrument

Onsite Corporate Cheque Printing - Electronic
Rs 100 per instrument

Corporate Cheque Stop Manual
Rs 25 per instrument

International Bank Cheque

International Bank Cheque Collect from Counter - Manual
Rs 1,000 per instrument

International Bank Cheque (without FX) Collect from Counter - Manual
Rs 1,000 per instrument

International Bank Cheque Mail/Courier
Rs 1,200 per instrument

International Bank Cheque (without FX) Mail/Courier - Manual
Rs 1,200 per instrument

Outward Telegraphic Transfers FCY Account

Outgoing Telegraphic Transfer SHA/OUR
USD/GBP/EUR 25 per transaction

Outward Telegraphic Transfers LCY Account

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

COLLECTION SERVICES

Fee Collection

Various Fee Collection

Rs 200 per transaction

Direct Debit Services

Direct Debit from SCB Account

0.3% or as agreed with the Client

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

Additional Cash Pick Up for Amount Exceeding

Rs 1 Million

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

Cheque Pick Up Services (Premium Service Banking)

Cheque Pick Up/Document Pick Up through Courier
(monthly)

Rs 25,000

Cash Collection

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

0.30%

Cheque Collection

Cheque Collection LCY (NCS/RCMS) SCB Branches,
Direct Deposit at Partner Bank, Clearing through
Partner Bank

0.30%

Cheque Purchase (LCY) - NCS/RCMS (SCB Branch
& Correspondent Bank)

KIBOR plus agreed spread with the client

FCY Cheque Collection Cleared Locally

Cheque Collection (FCY)

Clear Locally/Overseas 0.25%

Post Dated Cheque

Post Dated Cheque - Custody

Rs 200

Post Dated Cheque - Discounting

KIBOR plus agreed spread with the client

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 Set-up Fee
Rs 100,000

Virtual Account Creation Fee
Rs 300

Virtual Account Monthly Maintenance Fee
Rs 50,000

Inward Remittance

MT103 OUR Charges
USD 25 or equivalent

If Proceeds are Credited to Any SCB Branch
NIL

With Another Bank
Demand Draft/Pay Order charges along with
Courier Charges will apply

CHANNEL SERVICES

Straight2Bank Channel Monthly Fee

Straight2Bank Web Monthly Fee
Rs 6,000

Straight2Bank Access Monthly Fee
Rs 10,000

Straight2Bank Infomanager Monthly Fee
Rs 5,000

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

Corporate Cheque Module Set-up Fee
Rs 5,000

Straight2Bank Access License Fee
Rs 30,000

Straight2Bank Training Charges
Rs 5,000

Straight2Bank Channel Secure Token Charges

Straight2Bank Web Secure Token Fee
Rs 6,000

Straight2Bank Channel Value Added Fee

Multi Bank Reporting
Rs 5,000

Investigation Services

Rate Enquiry/Credit Confirmation
Rs 2,000

BANK PAYMENTS

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

Business Clients

International Banking

A. Imports

1. Letter of Credit/Standby Letter of Credit

Opening Commission

0.50% per quarter for up to USD 0.5 Mn value or Minimum Charges: Rs 3,000. Pricing of any Letter of Credit over USD 0.5Mn to be agreed with client on a case to case basis

Amendments

Rs 1,500 per amendment. In case of increase in amount or extension in period of shipment, charges according to opening commission as above

Short SWIFT Import LC/Amendment

Rs 1,000 per SWIFT

Non-reimbursable LC under Barter/Aid Loan

1.0% per quarter or part thereof; 0.30% for each subsequent quarter or part thereof; Minimum Rs 1,500

Postage on Import LC

Rs 250 per item - Airmail
Rs 1,500 per item - Courier

Full SWIFT Import LC

Rs 2,000 per SWIFT

2. Import Collection

Registration of Contract for Import on Consignment Basis

0.25% per quarter for up to USD 0.5 Mn value or Minimum Charges: Rs 2,000. Pricing of any Contract over USD 0.5Mn Special Pricing or 0.25%

Amendment Relating to Registration of Contract

Rs 1,000 per amendment. In case of increase in amount or extension in period of shipment, charges according to registration commission as above

3. Bills

Bills Drawn under Sight/Usance LCs

Rs 1,000 per bill to be charged at the time of retirement, plus 0.2% per month (minimum Rs 500) usance commission for bills having a maturity date beyond the LC validity

Retirement of Import Bill under LC/Collection

0.10% of value; Minimum Rs 500

Documentary Collection - Inward

Rs 1,000 per item

4. Other

Delivery Order Issued for Air Freight Consignment

Rs 1,500 flat

Item Returned Unpaid

Rs 500 per item

LC/Contract Reimbursement

Minimum USD 130 or actual (or equivalent Local Currency)

Transfer of Loans Related to Imports into Past Due

Rs 2,000 per bill

Obtaining Approval from SBP

Rs 500 per case

Credit Information Report Including Credit Report of Foreign Suppliers/Buyers

Actual + Rs 500 service charge

Negotiating/Advising/Confirmation Bank Charges

Confirming Bank Charges to be deducted/Acquired as per Claim received and will be charged on prevailing rate

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)

Booking of Loans Related to Imports

Rs 1,000 per loan

Service Charge on Foreign Exchange in Lieu of TT

0.10% of value; Minimum Rs 500

Import LC Handling Charges, Correspondent's Charges

Minimum Rs 100 or actual

Additional Charges for Handling Discrepant Documents

USD 80 + USD 35 for each SWIFT cost of discrepant advice/acceptance (of equivalent Local Currency)

FCY Spread/Fee on Import Transactions

Up to 3% based on amount, currency, market, volatility, etc.

B. Exports

1. Letter of Credit

Advising - Customer
Minimum Rs 2,500

Advising of Amendments
Rs 1,000 per amendment

Confirmation/Acceptance
Pricing would be subject to bank and country risk of the issuing country

Recovery of LC Advising Confirmation/Transfer Charges from Foreign Banks
USD 25 + USD 25 per SWIFT

If Documents are Sent to Other Local Banks for Negotiation under Restricted LC
Rs 750 flat including courier charges

Recovery of LC Advising from Foreign Banks
USD 75 per LC

Transfer of LC where Charges on Account of Applicant
USD 75 per LC and USD 50 for subsequent amendments

2. Bills

Export Documents under LC (Not Negotiated/ Discounted) Where Payment Cover is Already With Standard Chartered Bank (Pakistan) Limited
0.25% on minimum bill of Rs 1,000

Reimbursement Payment to Other Banks from Non-Resident Rupee Account
Rs 3,000 flat per reimbursement/payment or as per arrangement

Clean
Rs 500 per item

Service Charges on Handling of Export Documents for Non-SCB Client from Local Bank
USD 100 flat per document (including courier and SWIFT charges)

3. Other

Handling of Duty Drawback Claims
Rs 1,500 flat

Document Dispatch (Courier charges)
Rs 1,500 per case

Handling Charges of Freight Subsidy Claims
Rs 1,500 flat

FCY Spread/Fee on Export Transactions
Up to 3% based on amount, currency, market, volatility, etc.

Advising - Non-Customer
Minimum Rs 3,000

Transfer of Export LC
Minimum Rs 2,500 per LC (without the substitution of documents)
Minimum Rs 15,000 per LC (with the substitution of documents)

Transfer of Export LC Amendments
Minimum Rs 1,000 per LC (without the substitution of documents)
Minimum Rs 7,500 per LC (with the substitution of documents)

Cancellation of the Transfer of Export LC
Minimum Rs 2,500 per LC

Recovery of Amendment Advising from Foreign Bank
USD 50 per LC

Negotiations of Bills under LC (Rupee and Foreign Currency)
0.25% of value; Minimum Rs 1,000 or as per arrangement

Collection:
Service charges against export documents sent on collection basis, including non-customer documents presented through other banks, where payment cover is already with Standard Chartered Bank (Pakistan) Ltd.

0.25% of bill value
Documentary
Rs 1,000 per item

Service Charges on Advance Payments
0.25% of value minimum Rs 1,000 or as per arrangement

Research and Development
Rs 1,500 per case

Prepaid Export Document Collection
2.5% of Invoice Value plus funded costs

Issuance of NOC for e-Form
Rs 1,000 per NOC

C. Remittances

1. Outward

Draft

USD 25 (or equivalent Local Currency)

Special Remittance in Respect of Shipping Freight, Dividend, Advertising etc.

In addition to the above charges a flat fee of Rs 5,000 per remittance will be taken as processing fee or as agreed with client

Inquiries Regarding Non-Receipt of Funds where SCBPL Acted Correctly

Rs 2,000 each

TT Handling Charges

USD 25 (or equivalent Local Currency)

Cancellation or Repurchase of Demand Draft

USD 10 (or equivalent Local Currency)

2. Inward

If Proceeds are Credited to Any SCB Branch

NIL

Home Remittances

Applicable PO and TT charges; no charges if the funds are credited to beneficiary's account with SCBPL

With Another Bank

Demand Draft/Pay Order charges along with courier charges will apply

Our Charges on MT103

USD 25

3. Cheque Purchase and Collection

Encashment of Foreign Currency Traveller's Cheque in Rupees or Credit to Account

1.0% of value; Minimum Rs 500

Purchase of Foreign Currency Bank Drafts/Personal Cheques for Immediate Credit into Customer's Local Currency Account

1.0% of value; Minimum Rs 500; Maximum Rs 5,000

Clean Cheques/Drafts Purchased/Discounted, Returned Unpaid

Rs 500 per item

Collection of Foreign Currency Cheques/DDs/TCs etc.

0.25% of value; Minimum Rs 300

Purchase of Foreign Currency Bank Drafts/Personal Cheques for Immediate Credit into Customer's Foreign Currency Account

0.25% of value; Minimum Rs 300

4. Others

Foreign Exchange Permits:

Specific Approvals from SBP Relating to Capital Transfers, Share Sales and Airline Remittances etc.

Rs 2,000 per approval

Communication Charges:

Relay Charges

USD 16 per item (or equivalent Local Currency)

Charge for Back-to-back Telegraphic Transfer Transactions

USD 30 per transaction (or equivalent Local Currency)

Other Approvals for Remittance from SBP

Rs 200 per approval

Test Verification Charges for Local Banks

Rs 1,000

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%

Domestic Banking

A. Inland LCs and Bills

1. Inland LC

LC Opening Commission

0.4% per quarter or part thereof; Minimum Rs 1,500 for annual volume in excess of Rs 150 million, commission on inland LC to be recovered as per arrangement with the Client

Amendments

Minimum Rs 1,000 per amendment. In case of increase in amount or extension in period of shipment, charges according to opening commission as above

2. Bills

Bills Drawn under Sight/Usance LCs

Rs 1,000 per bill to be charged at the time of retirement, plus 0.2% per month (minimum Rs 500) usance commission for bills having a maturity date beyond the LC validity

Additional Charges for Handling Discrepant Documents

Rs 2,000 for each SWIFT cost of discrepant advice/acceptance

Booking of Loans under Export Invoice Financing

Rs 1,000 per loan

Documentary Bills Drawn under Inland LC & Collection - Exports:

Documentary

0.3% of bill value; Minimum Rs 500

Clean

0.25% of bill value; Minimum Rs 300. Maximum Rs 5,000 plus actual charges levied by correspondents

Documentary Bills Presented under Inland LC & Collection - Imports:

Sight Bills

0.25% flat; Minimum Rs 500

Usance Bills

0.30% of value; Minimum Rs 1,500

Commission for Local Bill Discounting:

Sight Bills

Collection charges plus mark-up on discounting with minimum of Rs 1,000

Usance Bills

Collection charges plus mark-up on discounting with minimum of Rs 1,500

Bills/Cheques Returned Unpaid

Rs 500 for documentary collection and Rs 200 for clean collection

3. Others

Postage on Local LC/Bills

Rs 200 per item

Collection Agent Charges

Actual

B. Remittances

1. Issuance of Pay Orders, Drafts and TTs

SWIFT

Client: Rs 1,500

Demand Draft Drawn on Correspondent
Bank - Client

0.3% of value; Minimum Rs 1,000

Pay Order - Client

Current Account: Rs 150; Savings Account Rs 300;
Or as per agreement with Client

Cancellation of Pay Orders/Demand Drafts

Rs 500 each

C. Standing Instructions

Charges per Application

Rs 500 per transaction in addition to the usual charges
on remittance

Default Due to Lack of Funds

Rs 500

Amendments

Rs 100 per amendment

D. Guarantees

Guarantees Issued to Shipping Companies in Lieu of
Bill of Lading

Rs 1,500 flat for 1st month and Rs 500 per
subsequent month where 100% cash margin is held.
In case of no cash margin held, up to 0.25% per
quarter will be charged for up to USD 0.5Mn value.
Pricing of any Guarantees over USD 0.5Mn to be
agreed with client on a case to case basis

Financial Guarantees in Local Currency in Favour
of Government Departments in Lieu of Payment of
Duties/Taxes, etc.

0.60% per quarter for up to Rs 35Mn value or minimum
Rs 3,000. Pricing of any Guarantees over Rs 35Mn
to be agreed with client on a case to case basis

Expired Guarantees

As per above items until original is returned to the
Bank

Handling of Claim Cases

Rs 1,000 flat + out of pocket costs

Short SWIFT

Rs 1,000 per SWIFT message

Long SWIFT

Rs 2,000 per SWIFT message

Guarantees Issuance in Foreign Currency

0.50% per quarter for up to USD 0.5Mn value
or minimum Rs 3,000. Pricing of any Guarantee
over USD 0.5Mn to be agreed with client on a case
to case basis

Guarantees Issuance in Local Currency

0.50% per quarter or part thereof; Minimum
Rs 2,000. Pricing of any guarantee over Rs 35Mn
to be agreed with client on a case to case basis

Amendments

Minimum Rs 1,000 or USD 50 for local currency and
back-to-back guarantees respectively per amendment.
In case of increase in amount or validity date, charges
according to issuance commission as above

Vendor Charges for Arranging Stamp Paper

2.0% of bond paper value; Minimum Rs 100

Legal Charges

At actual

E. Finance (Addition to profit on investment)

Legal

Actual

Review Fee

1.0% of value; Minimum Rs 2,500

Arrangement Fee

1.0% of value; Minimum Rs 2,500

Interim Review Fee

1.0% of value; Minimum Rs 2,500

Administration Fee
2.0% of value; Minimum Rs 2,000

Commitment Fee (in case of earlier repayment, or utilisation below 50% of the facility)
1.0% of value; Minimum Rs 1,000

Booking of Loans under FAP
Rs 500 per loan

Transfer to Past Due Account FAP
Rs 1,000 per transfer

Replacement of Securities under Lien to the Bank
Rs 1,000 per replacement

Fee for Verifying and Marking Lien on Govt. Securities Issued by Us 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:

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

Sale/Purchase of Shares Securities Held Against Banking Facilities
Rs 0.10 per share; Minimum Rs 1,000

Financing Against Pledge/Hypothecation:

Godown Rent/Staff Salaries
Actual

Delivery Charges if Godown Keeper is Not Posted
Rs 1,000 per hour

Transfer of Goods from Bond to Pledge Godown
Rs 1,000 per transfer

Import Clearing Charges
Rs 1,000 per case

Project Examination Fee
2.0% of value

Penalty for Late Mark-up Payment and/or Dormancy
Rs 100 per day

Past Dues
22%

Miscellaneous Charges
Actual

Lodging of Govt. Securities Issued by Other Banks, Handling Charges for Marking of Lien will be Recovered
Rs 100 per issue

Collection of Profit Coupons on Govt. Savings Certificates Issued by Other Banks/Saving Centres under Lien to Us
0.25% of profit amount; Minimum Rs 400

Individual Shares without Transfer Deeds Attached to Respective Individual Share Scrips
Rs 20 per scrip; Minimum Rs 2,500

Charges for Holding Bearer Securities in Safe Custody on Behalf of Customers Against Banking Facilities
0.20% per annum of document value

Inspection Charges
Within municipal limits Rs 5,000
Outside municipal limits Rs 7,500 per day

Registration of Charges at Registrar's Office
Rs 3,500 per case

Delivery of Goods under Pledge
Rs 1,000 per delivery

Charges for Delivery of Goods under Finance Against Imports Stored in Our Own or Rented Godown
Rs 1,000 per delivery

F. Security Services

1. Local Custody

Safe Custody Fee
1% of portfolio value per month

Transaction Fee
Rs 5,000 per transaction

2. Global Custody

Safe Custody Fee
Based on month end portfolio value and as agreed with clients

Transaction Fee
Based on turnover and portfolio size as agreed with clients

Account Maintenance Fee
USD 1,000 per month

Communication Charges
USD 30 per communication

Power of Attorney Registration Charges
Rs 2,000 per power of attorney

GDR/ADR Disinvestments Processing Fee
Rs 3,500 per transaction

Designated Bank Services
Rs 25,000 flat; Minimum up to 10 registered non-resident shareholders. Rs 50,000 flat, above 10 registered non-resident shareholders.
Rs 1,000 per registration per customer

Remittance Charges
Rs 500

Stamp Duty, Central Depository, Legal and Other Actual Fee

GDR/ADR Processing Fee-Physical Shares
Rs 0.10 per share

GDR/ADR Advising Fee
Rs 1,500 per advice

Any Other Charges in Relation to the Bank Providing Designated Bank or Shares Custodial Service will be Recovered Separately

As agreed with client

G. Supply Chain Finance

Annual Facility Fee
2% of facility value

Other Fee
1% of facility value or as agreed with client

H. Investor Portfolio Securities (IPS) Account

Applicable on GOP Debt Securities Holding of Business Clients

For Face Value Holding up to Rs 1.0 Million
No Charge

For Face Value Holding of Between Rs 1-12 Million
Rs 500 per month

For Face Value Holding of > Rs 12 Million
0.05% per annum

Spread/Fee on Sale/Purchase of GOP Debt Securities
Up to 3% based on security type. Liquidity, cost & other market dynamics/fundamentals

Business Clients

Types of Accounts	Initial Deposit Requirement	Monthly Average Balance Requirement	Minimum Balance Charges*	Cheque Book Charges
Current Accounts				
Tijarat Classic*	Rs 500,000	Rs 500,000	Rs 50/month	Rs 10/leaf
Sahulat Online	Rs 500,000	Rs 500,000	Rs 50/month	Rs 10/leaf
Tijarat Plus*	Rs 500,000	Rs 500,000	Rs 50/month	Rs 10/leaf
Business Account/Current	Rs 500,000	Rs 500,000	Rs 50/month	Rs 10/leaf

*Free online banking up to a max of Rs 1.5Mn

For Business Clients, rates may be negotiated subject to the volumes and values agreed with the client.

Business Power/Business Finance

Late Payment Charges

Withdrawal of prompt payment bonus as per criteria

Liquidation Damages

25% of overdue amount

Line Renewal Fee

- Commercial Property
Rs 5,000 or 0.05% of line amount, whichever is higher
- Residential Property
Rs 5,000 or 0.05% of line amount, whichever is higher
- Business Finance
Rs 5,000 flat

Property and Terrorism Insurance Premium

Residential: 0.05% of line amount, Commercial: 0.09% of line amount, Industrial: 0.15% of line amount

Commercial/Semi Commercial/Industrial Properties:
Rate as per agreement with insurance company

Pay Orders and DDs

- Line size Rs 5Mn - Rs 10Mn
3 Free Pay Orders and/or Demand Draft
- Line size Rs 10Mn - Rs 15Mn
5 Free Pay Orders and/or Demand Draft
- Line size > Rs 15Mn
10 Free Pay Orders and/or Demand Draft

Cheque Book Charges

Rs 10 Per Leaf

Management Consultant Fee

- Amount Rs 1Mn to Rs 3Mn
Rs 4,000
- Amount > Rs 3Mn to Rs 5Mn
Rs 5,000
- Amount > Rs 5Mn
Rs 6,000
- For cities other than Lahore, Karachi and Islamabad/Rawalpindi
Rs 500 in addition to original charges if the firm is not locally available

Cheque Return Fee

Rs 500

Inter Branch Transactions

- Same City
No Charges
- Other Cities
 - Line size < Rs 5Mn
2 Free Transactions per month
 - Line size Rs 5Mn - Rs 10Mn
4 Free Transactions per month
 - Line size Rs 10Mn - Rs 15Mn
8 Free Transactions per month
 - Line size > Rs 15Mn
Free Unlimited per month

Note : Charges relating to Business Clients Banking customers may differ as a result of an agreement between the concerned customer and the bank.

Business Working Capital

Legal

As per actual

Processing/Renewal Fees

Rs 25,000

Penalty for Late Mark-up Payment

Maximum rate as per "Finance Agreement"

Note: Charges relating to Business Clients customers may differ as a result of an agreement between the concerned customer and the bank.
For trade pricing, refer to section for Business Clients (Page 29/30)

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 and CPD – State Bank of Pakistan, Central Directorate, I.I. Chundrigar Road, Karachi. www.sbp.org.pk Email at: cpd.helpdesk@sbp.org.pk Dedicated helpline: 021 111 727 273 021 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 Rd, Karachi. 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 Rd, Karachi.
Securities and Exchange Commission of Pakistan	Securities and Exchange Commission of Pakistan, NIC Building, 63 Jinnah Avenue, Blue Area, Islamabad. www.secp.gov.pk Email at: complaints@secp.gov.pk

For more information

 111 002 002  sc.com/pk

manhattan