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
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- Complimentary access to up to 750 airport lounges worldwide*
- Priority check-in for you and your family at Pakistan airports

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- **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
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 Mustahiqueen 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.
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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

Foreign Currency Account

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

Stop Cheque Payment (LCY)
Rs 500

Cheque Collection Same Day Clearing via NIFT
Rs 300

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 (Less than 6 months ago)
Rs 35

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

Tax Facilitation Fee
Rs 2,000

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 - Manual
Rs 50 per transaction

Book Transfer Reject - Manual
Rs 25 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) 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

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

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 - Manual
Rs 1,200 per cheque

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

**Seal Charges**

Rs 200

**Additional Cash Pick Up for Amount Exceeding Rs 1Mn**

Rs 1,000

**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

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

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 Swap Charges

Rs 200

Post Dated Cheque Holding Charges

Rs 200

Post Dated Cheque - Discounting

KIBOR plus agreed spread with the client
### 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

### Straight2Bank Receivables
- **Set-up Fee**: Rs 500,000
- **Per Invoice Matched**: Rs 5
- **Monthly Fee**: Rs 10,000
- **Straight2Bank Access License Fee**: Rs 30,000

### Inward Remittance
- **MT103 OUR Charges**: USD 25 or equivalent in FCY or LCY
- **If Proceeds are Credited to Any SCB Branch**: NIL
- **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 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 103 OTT BEN/SHA/OUR**: Rs 5000 (all payment types: BT, PO, DD, RTGS, IBEFT)
  - **Payment instruction amendment**: Rs 3,000
  - **Stop Payment Instruction**: Rs 3,000

### ACU Dollar
- **Account maintenance**: USD 100
- **Payment instruction amendment**: USD 75
- **Payment Investigation**: 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

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

   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

   Documentary Collection - Inward
   Rs 1,000 per item

   Contract Reimbursement Charges
   Minimum USD 130 or actual (or equivalent Local
   Currency)
## 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

- **Transfer of Export LC**
  - Minimum Rs 1,000 per LC

- **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

### 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

### 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 Issue 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

**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

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)

<table>
<thead>
<tr>
<th>Service Description</th>
<th>Fee Details</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Legal</strong></td>
<td></td>
</tr>
<tr>
<td>Actual</td>
<td></td>
</tr>
<tr>
<td>Review Fee</td>
<td>Up to 1.0% of value; Minimum Rs 2,500</td>
</tr>
<tr>
<td>Administration Fee</td>
<td>Up to 2.0% of value; Minimum Rs 2,000</td>
</tr>
<tr>
<td>Commitment Fee (in case of earlier repayment, or utilisation below 50% of the facility)</td>
<td>1.0% of value; Minimum Rs 1,000</td>
</tr>
<tr>
<td>Booking of Loans under FAP</td>
<td>Rs 500 per loan</td>
</tr>
<tr>
<td>Transfer to Past Due Account FAP</td>
<td>Rs 1,000 per transfer</td>
</tr>
<tr>
<td>Replacement of Securities under Lien to the Bank</td>
<td>Rs 1,000 per replacement</td>
</tr>
<tr>
<td>Fee for Verifying and Marking Lien on Govt. Securities Issued by Us on Request of Third Party</td>
<td>Rs 100 per scrip; Maximum Rs 2,000</td>
</tr>
<tr>
<td>Handling Charges for Deposit of Shares and Other Securities in Safe Custody Marked under Lien for Banking Facilities will be as follows:</td>
<td></td>
</tr>
<tr>
<td>Individual Shares with Respective Transfer Deeds Attached</td>
<td>Rs 20 per scrip; Minimum Rs 2,500</td>
</tr>
<tr>
<td></td>
<td>Rs 10 per scrip if annual volume is over 100,000 scrips</td>
</tr>
<tr>
<td>Sale/Purchase of Shares Securities Held Against Banking Facilities</td>
<td>Rs 0.10 per share; Minimum Rs 1,000</td>
</tr>
<tr>
<td><strong>Arrangement Fee</strong></td>
<td>Up to 1.0% of value; Minimum Rs 2,500</td>
</tr>
<tr>
<td><strong>Interim Review Fee</strong></td>
<td>Up to 1.0% of value; Minimum Rs 2,500</td>
</tr>
<tr>
<td><strong>Project Examination Fee</strong></td>
<td>Up to 2.0% of value</td>
</tr>
<tr>
<td><strong>Penalty for Late Mark-up Payment and/or Dormancy</strong></td>
<td>Rs 100 per day</td>
</tr>
<tr>
<td><strong>Past Dues</strong></td>
<td>Up to 21%</td>
</tr>
<tr>
<td><strong>Miscellaneous Charges</strong></td>
<td>Actual</td>
</tr>
<tr>
<td>すで略（政府証券の預託等の手数料）</td>
<td>Collection of Profit Coupons on Govt. Savings Certificates issued by Other Banks/Saving Centres under Lien to Us</td>
</tr>
<tr>
<td><strong>Lodging of Govt. Securities issued by Other Banks, Handling Charges for Marking of Lien will be Recovered</strong></td>
<td>Rs 100 per issue</td>
</tr>
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<tr>
<td><strong>Sale/Purchase of Shares Securities Held Against Banking Facilities</strong></td>
<td>Rs 0.10 per share; Minimum Rs 1,000</td>
</tr>
<tr>
<td><strong>Charges for Holding Bearer Securities in Safe Custody on Behalf of Customers Against Banking Facilities</strong></td>
<td>0.20% per annum of document value</td>
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<td><strong>Transfer to Past Due Account FAP</strong></td>
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<td><strong>Charges for Holding Bearer Securities in Safe Custody on Behalf of Customers Against Banking Facilities</strong></td>
<td>0.20% per annum of document value</td>
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</tbody>
</table>
## Financing Against Pledge/Hypothecation:

<table>
<thead>
<tr>
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<th>Cost</th>
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</thead>
<tbody>
<tr>
<td>Godown Rent/Staff Salaries</td>
<td>Actual</td>
</tr>
<tr>
<td>Delivery Charges if Godown Keeper is Not Posted</td>
<td>Rs 1,000 per hour</td>
</tr>
<tr>
<td>Transfer of Goods from Bond to Pledge Godown</td>
<td>Rs 1,000 per transfer</td>
</tr>
<tr>
<td>Import Clearing Charges</td>
<td>Rs 1,000 per case</td>
</tr>
</tbody>
</table>

### Inspection Charges
- **Within municipal limits**: Rs 5,000 per day
- **Outside municipal limits**: Rs 7,500 per day

### Registration of Charges at Registrar’s Office
- Rs 3,500 per case

### Delivery Charges
- Rs 1,000 per hour

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

### 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

<table>
<thead>
<tr>
<th>Face Value Holding</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>up to Rs 1.0 Million</td>
<td>No Charge</td>
</tr>
<tr>
<td>&gt; Rs 12 Million</td>
<td>0.05% per annum</td>
</tr>
</tbody>
</table>

### 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

### Security Transfer Charges
- Rs 500 per transaction
Retail Clients

**Remittances (Domestic)**

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

**General**

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>SWIFT (Client)</td>
<td>Rs 1,500/USD 15/EUR 15/GBP 15</td>
</tr>
<tr>
<td>POs/DDs Against Cash</td>
<td>0.3% - min Rs 2,500 for Clients</td>
</tr>
<tr>
<td>Demand Draft/Purchase Order/Money Transfer Cancellation</td>
<td>Rs 500/USD 4/EUR 4/GBP 3</td>
</tr>
</tbody>
</table>

**Other Banks’ DDs**

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Issuance of Pay Order/Demand Draft</td>
<td>0.3% - min Rs 1,000 for Clients</td>
</tr>
</tbody>
</table>

**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

<table>
<thead>
<tr>
<th>For Face Value Holding of up to Rs 1Mn</th>
<th>For Face Value Holding of &gt; Rs 12Mn</th>
</tr>
</thead>
<tbody>
<tr>
<td>NIL</td>
<td>0.05% p.a.</td>
</tr>
</tbody>
</table>

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 may be)

<table>
<thead>
<tr>
<th>Extra Small</th>
<th>Locker Key Charges</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rs 2,000</td>
<td>Rs 2,000 per locker (non-refundable)</td>
</tr>
<tr>
<td>Small</td>
<td></td>
</tr>
<tr>
<td>Rs 4,000</td>
<td>Locker Breaking Charges</td>
</tr>
<tr>
<td>Medium</td>
<td>Actual charges - Minimum Rs 5,000</td>
</tr>
<tr>
<td>Rs 5,000</td>
<td>Late Fee (in case locker falls in arrears for more than one month)</td>
</tr>
<tr>
<td>Large/Extra Large</td>
<td></td>
</tr>
<tr>
<td>Rs 8,000</td>
<td>Rs 750 per month</td>
</tr>
</tbody>
</table>

---

*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

<table>
<thead>
<tr>
<th>Annual/Issuance Fee</th>
<th>Replacement Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Account: Rs 1,000</td>
<td>Current Account: Rs 1,000</td>
</tr>
<tr>
<td>Savings Account: Rs 1,400</td>
<td>Savings Account: Rs 1,400</td>
</tr>
</tbody>
</table>

#### Priority Platinum/Titanium Debit Card

<table>
<thead>
<tr>
<th>Annual/Issuance Fee</th>
<th>Replacement Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Account: Rs 4,000</td>
<td>Current Account: Rs 4,000</td>
</tr>
<tr>
<td>Savings Account: Rs 4,000</td>
<td>Savings Account: Rs 4,000</td>
</tr>
</tbody>
</table>

#### Platinum/Titanium Debit Card

<table>
<thead>
<tr>
<th>Annual/Issuance Fee</th>
<th>Replacement Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Account: Rs 3,000</td>
<td>Current Account: Rs 3,000</td>
</tr>
<tr>
<td>Savings Account: Rs 3,000</td>
<td>Savings Account: Rs 3,000</td>
</tr>
</tbody>
</table>

#### Emirates Standard Chartered Platinum Debit Card

<table>
<thead>
<tr>
<th>Issuance Fee</th>
<th>Annual Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Account: Rs 8,000</td>
<td>Current Account: Rs 8,000</td>
</tr>
<tr>
<td>Savings Account: Rs 8,000</td>
<td>Savings Account: Rs 8,000</td>
</tr>
</tbody>
</table>

| Replacement Fee | |
|-----------------|-
<p>| Current Account: Rs 8,000 | |
| Savings Account: Rs 8,000 | |</p>
<table>
<thead>
<tr>
<th>Transaction Type</th>
<th>Fee Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>POS</td>
<td>3% of transaction amount</td>
</tr>
<tr>
<td>ATM Balance Enquiry</td>
<td>Free</td>
</tr>
<tr>
<td>POS Transaction Fee (International merchants and airlines)</td>
<td>Up to 6% of the transaction amount for all QR payments</td>
</tr>
<tr>
<td>ATM Cash Withdrawal</td>
<td>Rs 5 per transaction</td>
</tr>
<tr>
<td>ATM Transaction Fee (International ATMs)</td>
<td>Rs 300</td>
</tr>
<tr>
<td>International Balance Enquiry Fee (for all debit cards)</td>
<td>Rs 300</td>
</tr>
<tr>
<td>1-Link ATMs Cash Withdrawal</td>
<td>Rs 3% of transaction amount</td>
</tr>
<tr>
<td>ATM Access Fee</td>
<td>Rs 18.75 per withdrawal</td>
</tr>
<tr>
<td>MNET ATMs Cash Withdrawal</td>
<td>Rs 15 per withdrawal</td>
</tr>
<tr>
<td>ATM Balance Enquiry</td>
<td>Rs 100 per outgoing IBFT Transaction</td>
</tr>
<tr>
<td>POS</td>
<td>Inter Bank Funds Transfer (IBFT)</td>
</tr>
<tr>
<td>ATM Cash Withdrawal</td>
<td>Rs 100 per outgoing IBFT Transaction</td>
</tr>
<tr>
<td>ATM Access Fee</td>
<td>Online Bill/Fee Payment via Internet/Mobile Banking Charges</td>
</tr>
<tr>
<td>Direct Debit Bill Payments</td>
<td>Rs 2% of the transaction amount or Rs 1,000 per transaction, whichever is higher</td>
</tr>
</tbody>
</table>

**General Banking**

**Foreign Exchange Permits:**

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family Maintenance</td>
<td>Rs 3,000 per year</td>
</tr>
<tr>
<td>Studies Abroad</td>
<td>Rs 5,000 first year, subsequent years Rs 3,000</td>
</tr>
<tr>
<td>Specific Approvals from SBP</td>
<td>Rs 2,000 per approval</td>
</tr>
<tr>
<td>Other Approvals for Remittance from SBP</td>
<td>Rs 200 per approval</td>
</tr>
<tr>
<td>Mini Statement Charges</td>
<td>Rs 10 per statement</td>
</tr>
<tr>
<td>Account Closure for Basic Banking Account</td>
<td>If the account is maintaining a zero balance for a period of 180 days, the bank reserves the right to close the account</td>
</tr>
<tr>
<td>Same Day Clearing via NFT</td>
<td>Rs 300</td>
</tr>
<tr>
<td>SMS Alerts</td>
<td>Rs 100 per month</td>
</tr>
<tr>
<td>Salary Processing Fee (Non-Employee Banking)</td>
<td>Rs 200 per month per employee</td>
</tr>
</tbody>
</table>
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

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 cost.

**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)
**Minimum Balance Charges are waived for the following categories of accounts:**
- Accounts of Students
- Accounts of Mustahiqueen 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

---

<table>
<thead>
<tr>
<th>Types of Accounts</th>
<th>Initial Deposit Requirement</th>
<th>Monthly Average Balance Requirement</th>
<th>Minimum Balance Charges*</th>
<th>Cheque Book Charges</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rupee Current</td>
<td>Rs 100,000</td>
<td>Rs 100,000</td>
<td>Rs 50/month</td>
<td>Rs 10/leaf</td>
</tr>
<tr>
<td>Basic Banking Account</td>
<td>Rs 1,000</td>
<td>NIL</td>
<td>NIL</td>
<td>Rs 10/leaf</td>
</tr>
<tr>
<td>Xtra Mile</td>
<td>Rs 100,000</td>
<td>Rs 100,000</td>
<td>Rs 50/month</td>
<td>Rs 10/leaf</td>
</tr>
<tr>
<td>Pensioner Current</td>
<td>NIL</td>
<td>NIL</td>
<td>NIL</td>
<td>Rs 10/leaf</td>
</tr>
<tr>
<td>Green Account</td>
<td>NIL</td>
<td>NIL</td>
<td>NIL</td>
<td>Rs 150/leaf</td>
</tr>
<tr>
<td>Asaan Account</td>
<td>Rs 100</td>
<td>NIL</td>
<td>NIL</td>
<td>Rs 10/leaf</td>
</tr>
<tr>
<td>Payroll</td>
<td>Rs 100,000</td>
<td>Rs 100,000</td>
<td>Rs 50/month</td>
<td>Rs 10/leaf</td>
</tr>
</tbody>
</table>

**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 Izafa
  - 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

**Temporary Cheque Book**
- 5 leaf temporary cheque book for Current and Savings Account will be up to Rs 500

---

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

- Foreign Currency equivalent of Rs 50 per month.

<table>
<thead>
<tr>
<th>Currency</th>
<th>Balance Requirement</th>
</tr>
</thead>
<tbody>
<tr>
<td>USD</td>
<td>2,000</td>
</tr>
<tr>
<td>GBP</td>
<td>2,000</td>
</tr>
<tr>
<td>EURO</td>
<td>2,000</td>
</tr>
<tr>
<td>JPY</td>
<td>200,000</td>
</tr>
<tr>
<td>CNY</td>
<td>5,000</td>
</tr>
</tbody>
</table>

---

* Minimum Balance Charges are waived for the following categories of accounts:
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:
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
Demand Draft (Local Currency)
Pay Order

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 CD 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

<table>
<thead>
<tr>
<th></th>
<th>Annual Fee</th>
<th>Supp. Annual Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Visa Platinum</td>
<td>Rs 7,000</td>
<td>Rs 3,500</td>
</tr>
<tr>
<td>WorldMiles/Emirates Standard Chartered Platinum Credit Card</td>
<td>Rs 8,000</td>
<td>Rs 4,000</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th></th>
<th>Annual Fee</th>
<th>Supp. Annual Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Fee</td>
<td>Rs 4,500</td>
<td>Rs 2,250</td>
</tr>
</tbody>
</table>

#### Emirates Standard Chartered Infinite Credit Card

<table>
<thead>
<tr>
<th></th>
<th>Annual Fee</th>
<th>Supp. Annual Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Fee</td>
<td>Rs 30,000</td>
<td>Rs 15,000</td>
</tr>
</tbody>
</table>

#### Infinite Credit Card

<table>
<thead>
<tr>
<th></th>
<th>Annual Fee</th>
<th>Supp. Annual Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Fee</td>
<td>Rs 20,000</td>
<td>Rs 10,000</td>
</tr>
</tbody>
</table>

#### MasterCard Credit Cards

#### MasterCard Titanium and MasterCard Cashback

<table>
<thead>
<tr>
<th></th>
<th>Annual Fee</th>
<th>Supp. Annual Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>MasterCard Titanium</td>
<td>Rs 6,000</td>
<td>Rs 3,000</td>
</tr>
<tr>
<td>MasterCard Cashback</td>
<td>Rs 3,500</td>
<td>Rs 1,500</td>
</tr>
</tbody>
</table>

#### MasterCard Easy Credit*

<table>
<thead>
<tr>
<th></th>
<th>Annual Fee</th>
<th>Supp. Annual Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Fee</td>
<td>Rs 3,000</td>
<td>Rs 750</td>
</tr>
<tr>
<td>(Credit Limit &lt;150K)</td>
<td>Rs 4,500</td>
<td>(Credit Limit &gt;150K)</td>
</tr>
</tbody>
</table>

*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/All Charges | 3.5% of the transaction amount |
| 10. Asaan Instalment Plan Prepayment Fee/All Prepayment 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**

<table>
<thead>
<tr>
<th>Service Fee/Finance Charges</th>
<th>Annual Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>APR of 20% per annum</td>
<td>Waived</td>
</tr>
</tbody>
</table>

**Charges Applicable on All Variants**

<table>
<thead>
<tr>
<th>Service Fee/Finance Charges (Retail and Cash)*</th>
<th>Cash Advance Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>APR of 42% per annum</td>
<td>Rs 1,000 (per transaction) or 3% of the cash advance transaction amount, whichever is higher. Plus all charges passed on by acquiring bank</td>
</tr>
</tbody>
</table>

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

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:

<table>
<thead>
<tr>
<th>Issuance Fee/Annual Fee</th>
<th>Replacement Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rs 3,000</td>
<td>Rs 1,000</td>
</tr>
</tbody>
</table>

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

*cOnly applies to ATM Access Fees, FX conversions are done on market rates
**Including 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

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

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 Deposit

Pricing*

Stamp Duty Early Encashment Charges
At actual 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:

<table>
<thead>
<tr>
<th>Tier</th>
<th>Pricing (Spread over 3-M KIBOR)</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;= 5Mn</td>
<td>200 bps</td>
</tr>
<tr>
<td>&gt; 5Mn &lt;= 10Mn</td>
<td>100 bps</td>
</tr>
<tr>
<td>&gt; 10Mn</td>
<td>50 bps</td>
</tr>
</tbody>
</table>

Processing Fees Stamp Duty
Rs 5,000 At actual (as per stamping law)

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

#### Local Currency Account

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account Minimum Balance (LCY)*</td>
<td>Rs 50</td>
</tr>
<tr>
<td>Account Statement (LCY)</td>
<td>Rs 35</td>
</tr>
<tr>
<td>Standard Cheque Book (LCY)</td>
<td>Rs 30/leaf</td>
</tr>
<tr>
<td>Stop Cheque Payment (LCY)</td>
<td>Rs 500</td>
</tr>
<tr>
<td>Cheque Return-Deposited into Your Account (LCY)</td>
<td>Rs 500</td>
</tr>
</tbody>
</table>

#### Foreign Currency Account

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account Statement (FCY)</td>
<td>Rs 35 (entitled to 2 free statements each calendar year, as per SBP Circular (BPRD Circular No. 2 of 2010))</td>
</tr>
<tr>
<td>Stop Cheque Payment (FCY)</td>
<td>Rs 500 or equivalent in FCY</td>
</tr>
<tr>
<td>Cheque Return-Deposited into Your Account (FCY)</td>
<td>Rs 500 or equivalent in FCY</td>
</tr>
</tbody>
</table>

#### Other Account Services

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cheque Retrieval (physical cheque)</td>
<td>Rs 50</td>
</tr>
<tr>
<td>Account Statement Retrieval (more than 6 months ago)</td>
<td>Rs 35</td>
</tr>
<tr>
<td>Account Statement Retrieval (less than 6 months ago)</td>
<td>Rs 35</td>
</tr>
<tr>
<td>Account Statement in SWIFT MT940/950 format</td>
<td>Rs 10,000/month/account</td>
</tr>
<tr>
<td>Standing Instructions Set-up/Amendment</td>
<td>Rs 100</td>
</tr>
<tr>
<td>Floatation of Shares</td>
<td>Rs 100,000</td>
</tr>
</tbody>
</table>

### PAYMENT SERVICES

#### Book Transfers

<table>
<thead>
<tr>
<th>Service</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Book Transfer - Electronic</td>
<td>Rs 75 per transaction</td>
</tr>
<tr>
<td>Book Transfer - Manual</td>
<td>Rs 100 per transaction</td>
</tr>
<tr>
<td>Book Transfer Reject - Manual</td>
<td>Rs 25 per transaction</td>
</tr>
</tbody>
</table>

#### Local Fund Transfers (RTGS)

<table>
<thead>
<tr>
<th>Transfer</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local Fund Transfer (RTGS) MT103 (9 am - 2 pm)</td>
<td>Rs 220 per transaction</td>
</tr>
<tr>
<td>Local Fund Transfer (RTGS) MT103 (2:01 pm - 3:30 pm)</td>
<td>Rs 330 per transaction</td>
</tr>
<tr>
<td>Local Fund Transfer (RTGS) MT103 (3:31 pm - 4:30 pm)</td>
<td>Rs 550 per transaction</td>
</tr>
<tr>
<td>Local Fund Transfer (RTGS) MT102</td>
<td>Rs 50 per transaction</td>
</tr>
</tbody>
</table>
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
Pay Order Mail/Courier to Payee/Customer - Electronic
Rs 500 per instrument
Demand Draft Collect from Counter - Electronic
0.3% or minimum Rs 1,000 per instrument
Demand Draft Mail/Courier to Payee - Electronic
0.3% 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
PO/DD Cancellation Charges (Valid/Stale) - Manual
Rs 50 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 - Manual
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
Seal Charges
Rs 200
Additional Cash Pick Up for Amount Exceeding
Rs 1 Million
Rs 1,000
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
Cheque Purchase (LCY) - NCS/RCMS (SCB Branch & Correspondent Bank)
KIBOR plus agreed spread with the client
0.30%

**FCY Cheque Collection Cleared Locally**
Cheque Collection (FCY)
Clear Locally/Overseas 0.25%

**Post Dated Cheque**
Post Dated Cheque - Custody
Rs 200
Cancellation Charges
Rs 200
Post Dated Cheque Swap Charges
Rs 200
Post Dated Cheque - Discounting
KIBOR plus agreed spread with the client
Post Dated Cheque Holding Charges
Rs. 200
## Virtual Account Services

<table>
<thead>
<tr>
<th>Service Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Virtual Accounts All Incoming Channels</td>
<td></td>
</tr>
<tr>
<td>0.30% of collection value or as agreed with the client</td>
<td></td>
</tr>
<tr>
<td>Virtual Account Set-up Fee</td>
<td>Rs 100,000</td>
</tr>
<tr>
<td>Virtual Account Creation Fee</td>
<td>Rs 300</td>
</tr>
<tr>
<td>Virtual Account Monthly Maintenance Fee</td>
<td>Rs 50,000</td>
</tr>
</tbody>
</table>

## Inward Remittance

<table>
<thead>
<tr>
<th>Charge Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>MT103 OUR Charges</td>
<td></td>
</tr>
<tr>
<td>USD 25 or equivalent</td>
<td></td>
</tr>
<tr>
<td>If Proceeds are Credited to Any SCB Branch</td>
<td>NIL</td>
</tr>
<tr>
<td>With Another Bank</td>
<td></td>
</tr>
<tr>
<td>Demand Draft/Pay Order charges along with Courier Charges will apply</td>
<td></td>
</tr>
</tbody>
</table>

## CHANNEL SERVICES

### Straight2Bank Channel Monthly Fee

<table>
<thead>
<tr>
<th>Channel</th>
<th>Monthly Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Straight2Bank Web Monthly Fee</td>
<td>Rs 6,000</td>
</tr>
<tr>
<td>Straight2Bank Access Monthly Fee</td>
<td>Rs 10,000</td>
</tr>
<tr>
<td>Straight2Bank Infomanager Monthly Fee</td>
<td>Rs 5,000</td>
</tr>
</tbody>
</table>

### Straight2Bank Channel Implementation and Set-up Charges

<table>
<thead>
<tr>
<th>Implementation and Set-up Fee</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Straight2Bank Access Implementation and Set-up Fee</td>
<td>Rs 100,000</td>
</tr>
<tr>
<td>Straight2Bank Web Implementation and Set-up Fee</td>
<td>Rs 15,000</td>
</tr>
<tr>
<td>Corporate Cheque Module Set-up Fee</td>
<td>Rs 5,000</td>
</tr>
</tbody>
</table>

### Straight2Bank Channel Secure Token Charges

<table>
<thead>
<tr>
<th>Secure Token Fee</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Straight2Bank Web Secure Token Fee</td>
<td>Rs 6,000</td>
</tr>
</tbody>
</table>

### Straight2Bank Channel Value Added Fee

<table>
<thead>
<tr>
<th>Value Added Fee</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Multi Bank Reporting</td>
<td>Rs 5,000</td>
</tr>
</tbody>
</table>

## Investigation Services

<table>
<thead>
<tr>
<th>Service Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rate Enquiry/Credit Confirmation</td>
<td>Rs 2,000</td>
</tr>
</tbody>
</table>

## BANK PAYMENTS

<table>
<thead>
<tr>
<th>Payment Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>MT103 OTT STP or NSTP Charges BEN/SHA/OUR</td>
<td>Rs 3,000</td>
</tr>
</tbody>
</table>
Business Clients
International Banking

A. Imports

1. Letter of Credit/Standby Letter of Credit

<table>
<thead>
<tr>
<th>Opening Commission</th>
<th>Non-reimbursable LC under Barter/Aid Loan</th>
</tr>
</thead>
<tbody>
<tr>
<td>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</td>
<td>1.0% per quarter or part thereof; 0.30% for each subsequent quarter or part thereof; Minimum Rs 1,500</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Amendments</th>
<th>Postage on Import LC</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rs 1,500 per amendment. In case of increase in amount or extension in period of shipment, charges according to opening commission as above</td>
<td>Rs 250 per item - Airmail</td>
</tr>
<tr>
<td>Short SWIFT Import LC/Amendment</td>
<td>Rs 1,500 per item - Courier</td>
</tr>
<tr>
<td>Rs 1,000 per SWIFT</td>
<td></td>
</tr>
</tbody>
</table>

2. Import Collection

<table>
<thead>
<tr>
<th>Registration of Contract for Import on Consignment Basis</th>
<th>Amendment Relating to Registration of Contract</th>
</tr>
</thead>
<tbody>
<tr>
<td>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%</td>
<td>Rs 1,000 per amendment. In case of increase in amount or extension in period of shipment, charges according to registration commission as above</td>
</tr>
</tbody>
</table>

3. Bills

<table>
<thead>
<tr>
<th>Bills Drawn under Sight/Usance LCs</th>
<th>Retirement of Import Bill under LC/Collection</th>
</tr>
</thead>
<tbody>
<tr>
<td>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</td>
<td>0.10% of value; Minimum Rs 500</td>
</tr>
<tr>
<td></td>
<td>Documentary Collection - Inward</td>
</tr>
<tr>
<td></td>
<td>Rs 1,000 per item</td>
</tr>
</tbody>
</table>

4. Other

<table>
<thead>
<tr>
<th>Delivery Order Issued for Air Freight Consignment</th>
<th>Remittance under Open Account without Opening of LC/Registration of Contract</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rs 1,500 flat</td>
<td>Handling charges Rs 2,500 flat per bill and remittance charges of 0.10% (minimum Rs 500)</td>
</tr>
<tr>
<td>Item Returned Unpaid</td>
<td>Booking of Loans Related to Imports</td>
</tr>
<tr>
<td>Rs 500 per item</td>
<td>Rs 1,000 per loan</td>
</tr>
<tr>
<td>LC/Contract Reimbursement</td>
<td>Service Charge on Foreign Exchange in Lieu of TT</td>
</tr>
<tr>
<td>Minimum USD 130 or actual (or equivalent Local Currency)</td>
<td>0.10% of value; Minimum Rs 500</td>
</tr>
<tr>
<td>Transfer of Loans Related to Imports into Past Due</td>
<td>Import LC Handling Charges, Correspondent's Charges</td>
</tr>
<tr>
<td>Rs 2,000 per bill</td>
<td>Minimum Rs 100 or actual</td>
</tr>
<tr>
<td>Obtaining Approval from SBP</td>
<td>Additional Charges for Handling Discrepant Documents</td>
</tr>
<tr>
<td>Rs 500 per case</td>
<td>USD 80 + USD 35 for each SWIFT cost of discrepant advice/acceptance (of equivalent Local Currency)</td>
</tr>
<tr>
<td>Credit Information Report Including Credit Report of Foreign Suppliers/Buyers</td>
<td>FCY Spread/Fee on Import Transactions</td>
</tr>
<tr>
<td>Actual + Rs 500 service charge</td>
<td>Up to 3% based on amount, currency, market, volatility, etc.</td>
</tr>
<tr>
<td>Negotiating/Advising/Confirmation Bank Charges</td>
<td></td>
</tr>
</tbody>
</table>
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

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

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)

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

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.

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

<table>
<thead>
<tr>
<th>Draft</th>
<th>TT Handling Charges</th>
</tr>
</thead>
<tbody>
<tr>
<td>USD 25 (or equivalent Local Currency)</td>
<td>USD 25 (or equivalent Local Currency)</td>
</tr>
</tbody>
</table>

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

### 2. Inward

If Proceeds are Credited to Any SCB Branch

NIL

<table>
<thead>
<tr>
<th>Home Remittances</th>
<th>With Another Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Applicable PO and TT charges; no charges if the funds are credited to beneficiary’s account with SCBPL.</td>
<td>Demand Draft/Pay Order charges along with courier charges will apply</td>
</tr>
</tbody>
</table>

### 3. Cheque Purchase and Collection

<table>
<thead>
<tr>
<th>Encashment of Foreign Currency Traveller’s Cheque in Rupees or Credit to Account</th>
<th>Collection of Foreign Currency Cheques/DDs/TCs etc.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.0% of value; Minimum Rs 500</td>
<td>0.25% of value; Minimum Rs 300</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Purchase of Foreign Currency Bank Drafts/Personal Cheques for Immediate Credit into Customer’s Local Currency Account</th>
<th>Purchase of Foreign Currency Bank Drafts/Personal Cheques for Immediate Credit into Customer’s Foreign Currency Account</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.0% of value; Minimum Rs 500; Maximum Rs 5,000</td>
<td>0.25% of value; Minimum Rs 300</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Clean Cheques/Drafts Purchased/Discounted, Returned Unpaid</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Rs 500 per item</td>
<td></td>
</tr>
</tbody>
</table>

### 4. Others

<table>
<thead>
<tr>
<th>Foreign Exchange Permits:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Specific Approvals from SBP Relating to Capital Transfers, Share Sales and Airline Remittances etc.</td>
</tr>
<tr>
<td>Rs 2,000 per approval</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Communication Charges:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Relay Charges</td>
</tr>
<tr>
<td>USD 16 per item (or equivalent Local Currency)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Charge for Back-to-back Telegraphic Transfer Transactions</th>
</tr>
</thead>
<tbody>
<tr>
<td>USD 30 per transaction (or equivalent Local Currency)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>FCY Spread/fee on Inward/Outward Remittances</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to 3% based on amount, currency, market, volatility, etc.</td>
</tr>
</tbody>
</table>

For inward remittances that are auto-processed, spread will be – 1.5%
## Domestic Banking

### A. Inland LCs and Bills

#### 1. Inland LC

<table>
<thead>
<tr>
<th>LC Opening Commission</th>
<th>Amendments</th>
</tr>
</thead>
<tbody>
<tr>
<td>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</td>
<td>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</td>
</tr>
</tbody>
</table>

#### 2. Bills

<table>
<thead>
<tr>
<th>Bills Drawn under Sight/Usance LCs</th>
<th>Additional Charges for Handling Discrepant Documents</th>
</tr>
</thead>
<tbody>
<tr>
<td>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</td>
<td>Rs 2,000 for each SWIFT cost of discrepant advice/acceptance</td>
</tr>
</tbody>
</table>

**Booking of Loans under Export Invoice Financing**

**Rs 1,000** per loan

**Documentary Bills Drawn under Inland LC & Collection - Exports:**

<table>
<thead>
<tr>
<th>Documentary</th>
<th>Clean</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.3% of bill value; Minimum Rs 500</td>
<td>0.25% of bill value; Minimum Rs 300. Maximum Rs 5,000 plus actual charges levied by correspondents</td>
</tr>
</tbody>
</table>

**Documentary Bills Presented under Inland LC & Collection - Imports:**

<table>
<thead>
<tr>
<th>Sight Bills</th>
<th>Usance Bills</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.25% flat; Minimum Rs 500</td>
<td>0.30% of value; Minimum Rs 1,500</td>
</tr>
</tbody>
</table>

**Commission for Local Bill Discounting:**

<table>
<thead>
<tr>
<th>Sight Bills</th>
<th>Usance Bills</th>
</tr>
</thead>
<tbody>
<tr>
<td>Collection charges plus mark-up on discounting with minimum of Rs 1,000</td>
<td>Collection charges plus mark-up on discounting with minimum of Rs 1,500</td>
</tr>
</tbody>
</table>

**Bills/Cheques Returned Unpaid**

**Rs 500** for documentary collection and **Rs 200** for clean collection

#### 3. Others

<table>
<thead>
<tr>
<th>Postage on Local LC/Bills</th>
<th>Collection Agent Charges</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rs 200 per item</td>
<td>Actual</td>
</tr>
</tbody>
</table>
B. Remittances

1. Issuance of Pay Orders, Drafts and TTs

<table>
<thead>
<tr>
<th>SWIFT</th>
<th>Pay Order - Client</th>
</tr>
</thead>
<tbody>
<tr>
<td>Client: Rs 1,500</td>
<td>Current Account: Rs 150; Savings Account Rs 300;</td>
</tr>
<tr>
<td></td>
<td>Or as per agreement with Client</td>
</tr>
</tbody>
</table>

Demand Draft Drawn on Correspondent Bank - Client

0.3% of value; Minimum Rs 1,000

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

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

E. Finance (Addition to profit on investment)

<table>
<thead>
<tr>
<th>Legal</th>
<th>Arrangement Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Actual</td>
<td>1.0% of value; Minimum Rs 2,500</td>
</tr>
</tbody>
</table>

Review Fee

1.0% of value; Minimum Rs 2,500

Fees for Arranging Stamp Paper

2.0% of bond paper value; Minimum Rs 100

Vendor Charges for Arranging Stamp Paper

At actual
<table>
<thead>
<tr>
<th>Service Description</th>
<th>Fee Structure</th>
</tr>
</thead>
<tbody>
<tr>
<td>Administration Fee</td>
<td>2.0% of value; Minimum Rs 2,000</td>
</tr>
<tr>
<td>Commitment Fee (in case of earlier repayment, or utilisation below 50% of the</td>
<td>1.0% of value; Minimum Rs 1,000</td>
</tr>
<tr>
<td>facility)</td>
<td></td>
</tr>
<tr>
<td>Booking of Loans under FAP</td>
<td>Rs 500 per loan</td>
</tr>
<tr>
<td>Transfer to Past Due Account FAP</td>
<td>Rs 1,000 per transfer</td>
</tr>
<tr>
<td>Replacement of Securities under Lien to the Bank</td>
<td>Rs 1,000 per replacement</td>
</tr>
<tr>
<td>Fee for Verifying and Marking Lien on Govt. Securities Issued by Us on Request of</td>
<td>Rs 100 per scrypt; Maximum Rs 2,000</td>
</tr>
<tr>
<td>Third Party</td>
<td></td>
</tr>
<tr>
<td>Handling Charges for Deposit of Shares and Other Securities in Safe Custody Marked</td>
<td></td>
</tr>
<tr>
<td>under Lien for Banking Facilities will be as Follows:</td>
<td></td>
</tr>
<tr>
<td>Individual Shares with Respective Transfer Deeds Attached</td>
<td></td>
</tr>
<tr>
<td>Rs 20 per scrypt; Minimum Rs 2,500</td>
<td></td>
</tr>
<tr>
<td>Rs 10 per scrypt if annual volume is over 100,000 scrupts</td>
<td></td>
</tr>
<tr>
<td>Sale/Purchase of Shares Securities Held Against Banking Facilities</td>
<td></td>
</tr>
<tr>
<td>Rs 0.10 per share; Minimum Rs 1,000</td>
<td></td>
</tr>
<tr>
<td>Financing Against Pledge/Hypothecation:</td>
<td></td>
</tr>
<tr>
<td>Godown Rent/Staff Salaries</td>
<td>Actual</td>
</tr>
<tr>
<td>Delivery Charges if Godown Keeper is Not Posted</td>
<td>Rs 1,000 per hour</td>
</tr>
<tr>
<td>Transfer of Goods from Bond to Pledge Godown</td>
<td>Rs 1,000 per transfer</td>
</tr>
<tr>
<td>Import Clearing Charges</td>
<td>Rs 1,000 per case</td>
</tr>
<tr>
<td>F. Security Services</td>
<td></td>
</tr>
<tr>
<td>1. Local Custody</td>
<td></td>
</tr>
<tr>
<td>Safe Custody Fee</td>
<td>Transaction Fee; Rs 5,000 per transaction</td>
</tr>
<tr>
<td>Safe Custody Fee</td>
<td>1% of portfolio value per month</td>
</tr>
<tr>
<td>2. Global Custody</td>
<td></td>
</tr>
<tr>
<td>Safe Custody Fee</td>
<td>Transaction Fee; Based on turnover and portfolio size as agreed with clients</td>
</tr>
<tr>
<td>Based on month end portfolio value and as agreed with clients</td>
<td></td>
</tr>
<tr>
<td>Grounds for Late Mark-up Payment and/or Dormancy</td>
<td>Penalty for Late Mark-up Payment and/or Dormancy; Rs 100 per day</td>
</tr>
<tr>
<td>Past Due</td>
<td>Rs 22%</td>
</tr>
<tr>
<td>Miscellaneous Charges</td>
<td>Actual</td>
</tr>
<tr>
<td>Lodging of Govt. Securities Issued by Other Banks</td>
<td>Rs 100 per issue</td>
</tr>
<tr>
<td>Handling Charges for Marking of Lien will be Recovered</td>
<td></td>
</tr>
<tr>
<td>Collection of Profit Coupons on Govt. Savings Certificates Issued by Other Banks/</td>
<td>0.25% of profit amount; Minimum Rs 400</td>
</tr>
<tr>
<td>Saving Centres under Lien to Us</td>
<td></td>
</tr>
<tr>
<td>Handling Charges for Deposit of Shares and Other Securities in Safe Custody Marked</td>
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<tr>
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</tr>
<tr>
<td>Based on month end portfolio value and as agreed with clients</td>
<td></td>
</tr>
</tbody>
</table>
**Communication Charges**
USD 30 per communication

**Stamp Duty, Central Depository, Legal and Other Actual Fee**

**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

**Any Other Charges in Relation to the Bank Providing Designated Bank or Shares Custodial Service will be Recovered Separately As agreed with client**

**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

**Account Maintenance Fee**
USD 1,000 per month

**Remittance Charges**
Rs 500

**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 > 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**

<table>
<thead>
<tr>
<th>Types of Accounts</th>
<th>Initial Deposit Requirement</th>
<th>Monthly Average Balance Requirement</th>
<th>Minimum Balance Charges*</th>
<th>Cheque Book Charges</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Accounts</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tijarat Classic*</td>
<td>Rs 500,000</td>
<td>Rs 500,000</td>
<td>Rs 50/month</td>
<td>Rs 10/leaf</td>
</tr>
<tr>
<td>Sahulat Online</td>
<td>Rs 500,000</td>
<td>Rs 500,000</td>
<td>Rs 50/month</td>
<td>Rs 10/leaf</td>
</tr>
<tr>
<td>Tijarat Plus*</td>
<td>Rs 500,000</td>
<td>Rs 500,000</td>
<td>Rs 50/month</td>
<td>Rs 10/leaf</td>
</tr>
<tr>
<td>Business Account/Current</td>
<td>Rs 500,000</td>
<td>Rs 500,000</td>
<td>Rs 50/month</td>
<td>Rs 10/leaf</td>
</tr>
</tbody>
</table>

*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

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

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 Return Fee
Rs 500

Cheque Book Charges
Rs 10 Per Leaf

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:

<table>
<thead>
<tr>
<th>Touch Points</th>
<th>What to Do</th>
</tr>
</thead>
<tbody>
<tr>
<td>Branch</td>
<td>Visit any branch</td>
</tr>
<tr>
<td>Email</td>
<td>Email at: <a href="mailto:Complaints.pakistan@sc.com">Complaints.pakistan@sc.com</a></td>
</tr>
<tr>
<td>Contact Centre</td>
<td>Call on: 021 111 002 002 or 042 111 002 002</td>
</tr>
<tr>
<td>Website</td>
<td>Visit: <a href="http://www.sc.com/pk">www.sc.com/pk</a></td>
</tr>
<tr>
<td>Social Media</td>
<td>Visit: <a href="http://www.facebook.com/standardcharteredpk">www.facebook.com/standardcharteredpk</a></td>
</tr>
<tr>
<td>Letter</td>
<td>Write to: SCBPL Client Care Unit, 1st Floor, Jubilee Insurance Bldg, I.I. Chundrigar Road, Karachi.</td>
</tr>
<tr>
<td>State Bank of Pakistan</td>
<td>BC and CPD – State Bank of Pakistan, Central Directorate, I.I. Chundrigar Road, Karachi. <a href="http://www.sbp.org.pk">www.sbp.org.pk</a> Email at: <a href="mailto:cpd.helpdesk@sbp.org.pk">cpd.helpdesk@sbp.org.pk</a> 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</td>
</tr>
<tr>
<td>Banking Mohtasib Pakistan</td>
<td>Banking Mohtasib Pakistan Secretariat, 5th Floor, Shaheen Complex, M.R. Kiyani Rd, Karachi. <a href="http://www.bankingmohtasib.gov.pk">www.bankingmohtasib.gov.pk</a> Email at: <a href="mailto:info@bankingmohtasib.gov.pk">info@bankingmohtasib.gov.pk</a></td>
</tr>
<tr>
<td>Insurance Ombudsmen</td>
<td>Insurance Mohtasib Secretariat, 197/5, 2nd Floor, Red Crescent Society, Dr. Daudpota Road, Saddar, Karachi.</td>
</tr>
<tr>
<td>Securities and Exchange Commission of Pakistan</td>
<td>Securities and Exchange Commission of Pakistan, NIC Building, 63 Jinnah Avenue, Blue Area, Islamabad. <a href="http://www.secp.gov.pk">www.secp.gov.pk</a> Email at: <a href="mailto:complaints@secp.gov.pk">complaints@secp.gov.pk</a></td>
</tr>
</tbody>
</table>