



Pricing Guide

w.e.f. September 2020

At Standard Chartered,
we've made banking even
more convenient and easy for
you—with a choice of how and
where you'd like to bank.

Our complete banking services include:

- Network of branches
- —shared ATM network
- —Straight2Bank fully-integrated online banking
- Business Banking Client Contact Centre
+65 6743 3000
- NETS payment islandwide
- Global access to Cirrus and Maestro network
- Dedicated client support

Important Notes on the Pricing Guide

1. Standard Chartered Bank (Singapore) Limited ("Standard Chartered" or the "Bank") reserves the right to vary, modify, add, delete or otherwise revise any of these terms, at the Bank's sole and absolute discretion, with or without prior notice or reason.
2. Please read this Pricing Guide in conjunction with the applicable terms and conditions entered into with the Bank (including but not limited to the lending, trade and FX services terms under the General Business Banking Terms and Conditions) as the same may be updated or amended from time to time at sc.com/sg/business/booklet.
3. For the avoidance of doubt, all the information in this Pricing Guide is subject to the terms of our banking agreement, and all fees and charges are subject to change. Please refer sc.com/sg/bb-price for the latest Pricing Guide.
4. Unless otherwise stated, the meaning of key words printed like *this* and other words used in our banking agreement is explained in the applicable terms and conditions entered into with the Bank (including but not limited to the lending, trade and FX services terms under the General Business Banking Terms and Conditions) as the same may be updated or amended from time to time at sc.com/sg/business/booklet.
5. Deposit Insurance Scheme - Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$75,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

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1. Current Accounts

| Interest Bearing Account | | | | |
|---|---|--|--|--|
| | SGD Smart BusinessSaver | SGD BusinessSaver | USD BusinessSaver | SGD BusinessSaver Premium ¹ |
| Min. monthly average balance | S\$50,000 | S\$50,000 | US\$50,000 | S\$300,000 |
| Fall-below fee | S\$50 | S\$50 | US\$50 | S\$150 |
| | Chargeable on 2 nd month from date of account opening | | | |
| Account opening fee | Not Applicable ² | | | |
| Early account closure fee (within 6 months) | S\$500 | S\$500 | US\$500 | S\$500 |
| Cheque | 2 free cheque books upon account opening, subsequent cheque book at S\$5 each | | 2 free cheque books upon account opening, subsequent cheque book at US\$5 each | No cheque book |
| Telegraphic (TT) Charges (Refer to Remittances) | Preferential pricing on Outward TT charges via Straight2Bank | | | |
| Interest | Up to 1.68% p.a. which consists of: <ul style="list-style-type: none"> • Prevailing interest: 0.08% p.a. • Bonus interest³: Up to 1.60% p.a. on first S\$200,000 balance | Progressive interest rate (p.a.) | | Flat rate at 0.50% p.a. |
| | | <ul style="list-style-type: none"> • First S\$500,000 will earn 0.018% p.a. • Remaining balance above S\$500,000 will earn 0.078% p.a. | <ul style="list-style-type: none"> • First US\$2,000,000 will earn 0.118% p.a. • Remaining balance above US\$2,000,000 will earn 0.218% p.a. | |

¹ Please note that the Bank no longer offers new account openings for this product.

² For corporate structures that consist of multi-layers of shareholdings with shareholders who are foreign entities, a fee of S\$500 is applicable for each layer of unwrapping.

³ If you comply with the Smart BusinessSaver requirements (including completing transaction(s) in a Smart BusinessSaver category) in a calendar month, as determined by the Bank in its sole and absolute discretion at the end of that calendar month, you will earn the bonus interest allocated for the relevant Smart BusinessSaver category in that calendar month. Bonus interest will be calculated at the end of each calendar month, based on the average daily balance in your Smart BusinessSaver account for each calendar month up to S\$200,000, and credited to your Smart BusinessSaver account in the following month. Please refer to sc.com/sg/terms-and-conditions/smartbizsaver for full terms and conditions that apply.

Non-Interest Bearing Account

| | SGD BusinessOne | USD BusinessOne | Foreign Currency Account (AUD, CHF, EUR, GBP, HKD, JPY & NZD) ¹ | SGD Essential Lite ² |
|---|---|--|--|--|
| Min. monthly average balance | S\$30,000 | US\$30,000 | US\$10,000 or its equivalent | S\$5,000 |
| Fall-below fee | S\$50 | US\$50 | US\$50 or its equivalent | S\$50 |
| | Chargeable on 2 nd month from date of account opening | | | |
| Account opening fee | Not Applicable ³ | Not Applicable ³ | Not Applicable ³ | S\$300 ⁴ |
| Early account closure fee (within 6 months) | S\$500 | US\$500 | US\$500 or its equivalent | S\$500 |
| Cheque | 2 free cheque books upon account opening, subsequent cheque book at S\$5 each | 2 free cheque books upon account opening, subsequent cheque book at US\$5 each | No cheque book | Pay as you use (S\$1 per cheque clearance) |
| Telegraphic (TT) Charges (Refer to Remittances) | Preferential pricing on Outward TT charges via Straight2Bank | | | |

¹ Only for Foreign Currency Accounts except for SGD and USD.

² Only customers holding Business Banking loan facility(ies) are eligible for this product.

³ For corporate structures that consist of multi-layers of shareholdings with shareholders who are foreign entities, a fee of S\$500 is applicable for each layer of unwrapping.

⁴ This fee will be waived if the account is opened for any loan or credit facility disbursement & repayment.

2. Time Deposits¹

Singapore Dollar (SGD) Time Deposit

Min. initial deposit:

| | |
|-------------------------------|------------|
| Tenor of 7 days (1 week) | S\$500,000 |
| Tenor of 1 month to 60 months | S\$5,000 |

Foreign Currency (FCY) Time Deposit

Min. initial deposit (according to the currency of the deposit):

| | |
|-----------|------------|
| USD | US\$5,000 |
| GBP | £5,000 |
| AUD | A\$5,000 |
| EUR | €5,000 |
| NZD | NZ\$5,000 |
| CAD | C\$25,000 |
| CHF | F 25,000 |
| HKD | HK\$25,000 |
| JPY | ¥3,000,000 |
| RMB (CNH) | CNH25,000 |

Min. tenor 1 week

Premature uplift handling fee US\$25

¹ The following is applicable for Time Deposit both SGD and FCY:
- Standard Chartered reserves the right to forfeit all or any part of interest awarded at promotional rate in respect of a Time Deposit if you withdraw the Time Deposit before it matures.
- Any renewal of a Time Deposit is at the Bank's prevailing Time Deposit board rate for the same tenor.

3. Remittances¹

| Inward Telegraphic Transfers (ITT) | |
|--|---|
| Credit SGD account: in SGD in FCY | S\$10 Free |
| Credit FCY account: in FCY to same currency account in FCY to different currency account | Free S\$10 or its equivalent Free |
| via MAS Electronic Payment System (MEPS+) | Free |

| Outward Telegraphic Transfers (OTT) ² | | |
|--|--|---|
| | S2B (Online) | Non S2B |
| Debit SGD account Handling commission | 1/16% comm. Min. S\$15 Max. S\$50 | 1/8% comm. Min. S\$30 Max. S\$100 |
| Debit FCY account (incl. Time Deposit) Handling commission and Commission in lieu of exchange | 1/16% comm. Min. US\$10 Max. US\$35 Plus: 1/16% in lieu of exchange Min. US\$5 Max. US\$350 | 1/8% comm. Min. US\$20 Max. US\$70 Plus: 1/8% in lieu of exchange Min. US\$10 Max. US\$700 |
| Cable charge ³ : SGD OTT USD OTT | S\$20 US\$15 | S\$20 US\$15 |
| Overseas bank charge | S\$50 | S\$50 |

¹ Additional S\$5 is applicable for AUD transfers both ITT and OTT.

² Customers on Smart Business Plan will enjoy up to 75% discounts on OTT fees (Handling commission) – Terms and Conditions apply.

³ Cable charge is applicable regardless of destination of transfer. For the avoidance of doubt, fees imposed by other banks may be applicable and shall be borne by the remitter.

SGD/USD Smart Business Plan¹ (Only applicable for Straight2Bank customers)

| Tiers for the Monthly Total Business Credits SGD or USD | Rebate on Outward Telegraphic Transfer (OTT) Commission/Charges for that month |
|---|--|
| 25,001 to 100,000 | 25% |
| 100,001 to 500,000 | 50% |
| 500,001 and above | 75% |

Fast And Secure Transfer (FAST)

| | |
|--------------------------------|-------------------|
| Incoming transfer | Free |
| Outgoing transfer ² | S\$1 per transfer |

General Interbank Recurring Order (GIRO)

| | |
|--|----------------------|
| Incoming transfer | Free |
| Outgoing transfer | S\$0.50 per transfer |
| GIRO arrangement | Free |
| GIRO return (Including due to insufficient funds) | S\$10 per return |
| Amendment | S\$10 per amendment |

MAS Electronic Payment System (MEPS)

| | |
|-------------------|-------|
| Incoming transfer | Free |
| Outgoing transfer | S\$20 |

Standing Instruction (SI)

| | |
|-------------------------------------|---------------------|
| Automated | S\$10 per set up |
| Amendment | S\$10 per amendment |
| SI set up for OTT | S\$50 per set up |
| Manual monitoring | S\$50 per payment |
| SI return due to insufficient funds | S\$50 per return |

¹ Since 1st April 2017, customers on Smart Business Plan will enjoy up to 75% discounts on OTT fees (Handling commission) – Visit sc.com/sg/business for the Terms and Conditions.

² FAST allows a maximum of S\$200,000 per transaction. Free 30 FAST transactions per month.

4. Drafts/Cheques

| Inward Draft | |
|---|---|
| Correspondent bank draft drawn on Standard Chartered Bank (Singapore) Limited | |
| Credit to account | Free |
| SGD bank draft drawn by an overseas banking affiliate of Standard Chartered on Standard Chartered Bank (Singapore) Limited | |
| Credit SGD account | Free |
| FCY draft drawn on bank in Singapore | |
| Credit SGD/FCY account: | |
| USD | Free |
| Other currencies | S\$10 |
| FCY draft drawn on overseas bank¹ | |
| Credit SGD account | 1/8% comm. Min. S\$25, Max. S\$200 (incl. of postage) |
| Credit FCY account | 1/8% comm. Min. US\$15, Max. US\$120 (incl. of postage) |

¹ For FCY draft/cheque drawn on overseas bank and bank not participating in the Cheque Truncating System, the following charges are applicable, if any:

- 10 days' overdraft interest
- Drawee bank charges
- Collection bank charges
- Additional S\$5 is applicable for AUD draft/cheque

Outward Draft

Issuance

| | |
|-------------------|--|
| Debit SGD account | 1/8% comm. Min. S\$30, Max. S\$100 (incl. of Time Deposit) |
| Debit FCY account | 1/8% comm. Min. US\$20, Max. US\$70 Plus: 1/8% in lieu of exchange Min. US\$10, Max. US\$700 |

Cable cost/tracers for draft investigations:

| | |
|-----------|------------------|
| SGD draft | S\$20 per draft |
| FCY draft | US\$15 per draft |

Amend/Replace draft

| | |
|-----------|---|
| SGD draft | S\$30 Plus: cable cost (if applicable) |
| FCY draft | US\$20 Plus: cable cost (if applicable) |

Cancel/Refund draft (based on prevailing buying rate):

| | |
|--------------------|---|
| Credit SGD account | S\$20 Plus: cable cost (if applicable) |
| Credit FCY account | US\$15 Plus: cable cost (if applicable) |

Cheque

Issuance

2 free cheque books upon account opening, subsequent cheque book at S\$5 each

Stop payment

| | |
|-----|-------------------|
| SGD | S\$40 per cheque |
| FCY | US\$30 per cheque |

Return Cheque

| | |
|-----|-------------------|
| SGD | S\$50 per cheque |
| FCY | US\$30 per cheque |

Cheque image retrieval

| | |
|-----------------------------|------------------|
| Clearing date within 1 year | S\$20 per cheque |
| Between 1 to 3 years | S\$30 per cheque |
| More than 3 years | S\$50 per cheque |

Marked Cheque

| | |
|--------------------------|-------------------|
| Direct marking of cheque | S\$100 per cheque |
|--------------------------|-------------------|

Immediate clearing of in-house cheques over-the-counter

| | |
|-----|-------------------|
| SGD | S\$30 per cheque |
| FCY | US\$20 per cheque |

**Cashier's Order (CO)
(Only available in SGD)**

| Issuance | Online (S2B) | Manual |
|-------------------------|---|---|
| Debit from SGD account: | | |
| to own name | Free | First CO, free Thereafter, S\$5 per CO (per transaction) |
| to third party name(s) | Free | S\$5 |
| replacement/amendment | Free | S\$10 |
| Debit from FCY account: | | |
| to own name | First CO, free Thereafter, US\$3 per CO (per transaction) | |
| to third party name(s) | US\$3 or its equivalent | |
| replacement/amendment | US\$10 | |
| Cancel/Refund CO | | |
| Credit SGD account | S\$5 | |
| Credit FCY account | US\$3 | |

5. Cash Related Transactions Charges

Coins and Notes Services¹ (Branch Transactions)

Coin services are only available on Tuesdays and Thursdays, between:

- 11am–1pm at selected 7 Day Mall Branches²
- 10am–12pm at all other branches

Deposit/Withdrawal of coins

| | |
|----------------------------------|-------|
| Between S\$20 and S\$100 | S\$5 |
| For every S\$100 or part thereof | S\$10 |

Changing of notes to coins

| | |
|---------------------------|------|
| Per S\$50 or part thereof | S\$5 |
|---------------------------|------|

Notes deposit

| | |
|--|------|
| First 300 pieces | Free |
| For every 100 pieces or part thereof (in all denominations) | S\$2 |

Deposit/Withdrawal³ (with effect from October 2018)

| | |
|--------------------------------|----------------------|
| First 5 transactions per month | Free |
| 6th transaction onwards | S\$5 per transaction |

FCY Deposit (in cash)

| | |
|---------------------------------|---|
| any SGD account | Free |
| in FCY to same currency account | 1.5% repatriation fee, Min. US\$15 or its equivalent |

FCY Withdrawal (in cash)

| | |
|-----------------------------------|--|
| any SGD account | Free |
| in FCY from same currency account | 1.5% commission, Min. US\$5 or its equivalent |

¹ Charges are on a per account per day basis.

² Selected 7-day mall branches: Clementi Mall, JEM, NEX Serangoon, Plaza Singapura, Takashimaya S.C. and VivoCity.

³ Charges are on a per account per month basis.

6. Other Services Charges

| Debit Card Charges ¹ | |
|---|---|
| Debit card replacement | S\$5 per replacement |
| Debit card overseas transaction fee | up to 3.5% of amount transacted via Mastercard® |
| PIN replacement | Free |
| Purchases at Maestro network outlets | Free |
| Transactions at shared network: | |
| Cash withdrawal | Free |
| Balance enquiry | Free |
| Transactions at Cirrus ATMs (worldwide) ² | |
| Cash withdrawal | 2% of amount withdrawn Min. S\$5, Max. S\$60 |
| All overseas cash withdrawals at Cirrus ATMs will be subject to additional fees imposed by other banks, VISA / MasterCard International | |

| Salary Crediting (Payroll) | |
|---|-------------------|
| To Standard Chartered Bank ² accounts | Free |
| via Straight2Bank to other bank accounts in Singapore | S\$0.20 per payee |

| Straight2Bank (S2B) setup | |
|------------------------------------|---|
| Setup | S\$50 (one free token) Free for Payroll customers ³ |
| Token replacement/Additional token | S\$20 per token |

¹ MasterCard World Partner customers enjoy the first cash withdrawal per month; free of charge at Standard Chartered and Cirrus ATMs worldwide if they use their World Partner Platinum Debit Card.

This waiver does not include fees which may be levied by other banks in Singapore or overseas for accessing their ATM networks.

² Applies to transfers within Standard Chartered Bank (Singapore) Limited and Standard Chartered Bank, Singapore Branch.

³ Setup fee is waived for customers on Smart Business Plan.

| Document/Statement | | |
|---|----------------------------------|---------------------|
| Request for copies of | Online (S2B) | Non-Online (Manual) |
| Past statement (Current to 12 months) | Free (available up to 3 months) | S\$10 per monthly |
| Past statement (Beyond 12 months) | S\$50 per monthly statement | |
| Deposit & Withdrawal confirmation/ Instruction (Current to 12 months) | S\$10 each | |
| Statement of interest earned (Beyond 12 months) | S\$50 each | |
| Certificate of balance | S\$20 each | |

| Audit Confirmation ¹ | |
|---------------------------------|--------------------|
| in SGD | S\$60 per request |
| in USD | US\$45 per request |

| Letter of Reference | |
|---------------------|-------------------|
| in SGD | S\$20 per request |

¹ For audit confirmation requests submitted through www.confirmation.com and received by the Bank, a fee of US\$99 will be charged by www.confirmation.com to your designated audit firm.

Branch Directory

Central

Battery Road

6 Battery Road
Singapore 049909

Marina Bay Financial Centre (with Priority Banking Centre)

8 Marina Boulevard #01-01
Marina Financial Centre Tower 1
Singapore 018981

Takashimaya S.C.

(with Priority Banking Centre)
391 Orchard Road #B2-39
Takashimaya Shopping Centre
Ngee Ann City Singapore 238872

North

Serangoon Garden

(with Priority Banking Centre)
67 Serangoon Garden Way
Singapore 555963

NEX Serangoon

23 Serangoon Central #03-02
NEX
Singapore 556083

Woodlands

900 South Woodlands Drive #02-07
Woodlands Civic Centre
Singapore 730900

West

Holland Village

261 Holland Avenue
Singapore 278986

Clementi Mall

3155 Commonwealth Avenue West #04-16/17
Clementi Mall
Singapore 129588

VivoCity

1 HarbourFront Walk #B2-01
Vivocity
Singapore 098585

Sixth Avenue

(with Priority Banking Centre)
795/797 Bukit Timah Road
Singapore 269766

Jurong Point¹

(Express Banking Centre)
63 Jurong West Central 3 #01-85/86
Jurong Point Shopping Centre
Singapore 648331

JEM

50 Jurong Gateway Road #B1-12
JEM
Singapore 608549

East

Marine Parade

Blk 87 Marine Parade Central #01-500
Singapore 440087

Tampines

3 Tampines Central 1 #01-01
Abacus Plaza
Singapore 529540

Bedok

Blk 210 New Upper Changi Road
#01-703/705
Singapore 460210

Mon to Fri **10am - 7pm**

Closed on Sat, Sun and public holidays

Mon to Fri **10am - 7pm**

Closed on Sat, Sun and public holidays

Mon to Sun **11am - 7pm**

Closed on New Year,
Chinese New Year and Christmas

Mon to Fri **10am - 4pm**

Sat **10am - 1pm**

Closed on Sun and public holidays

Mon to Sun **11am - 9pm**

Closed on New Year,
Chinese New Year and Christmas

Mon to Fri **10am - 5pm**

Sat **10am - 2pm**

Closed on Sun and public holidays

Mon to Fri **10am - 4pm**

Sat **10am - 1pm**

Closed on Sun and public holidays

Mon to Sun **11am - 9pm**

Closed on New Year,
Chinese New Year and Christmas

Mon to Sun **11am - 9pm**

Closed on New Year,
Chinese New Year and Christmas

Mon to Fri **10am - 4pm**

Sat **10am - 1pm**

Closed on Sun and public holidays

Mon to Sun **11am - 7pm**

Closed on New Year,
Chinese New Year and Christmas

Mon to Sun **11am - 7pm**

Closed on New Year,
Chinese New Year and Christmas

Mon to Fri **10am - 5pm**

Sat **10am - 2pm**

Closed on Sun and public holidays

Mon to Fri **10am - 5pm**

Sat **10am - 2pm**

Closed on Sun and public holidays

Mon to Fri **10am - 4pm**

Sat **10am - 1pm**

Closed on Sun and public holidays

Trade Service Counter

Standard Chartered Bank (Singapore) Limited

6 Battery Road 4th Floor
Singapore 049909

Standard Chartered Bank (Singapore) Limited Trade Services Centre

Standard Chartered @ Changi
7 Changi Business Park Crescent Level 1
Singapore 486028

Mon to Fri **9.30am - 4pm**

Closed on Sat, Sun and public holidays

Mon to Fri **9.30am - 4pm**

Closed on Sat, Sun and public holidays

¹ Limited to ATM, CDM, cheque deposit and financial consultant services only.
Information is accurate as of January 2020.