

| Transaction Banking |

# Pricing Guide

Singapore

Effective from September 2017



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# **CASH MANAGEMENT SERVICES**

## CASH MANAGEMENT: ACCOUNT SERVICES

## Singapore Dollar Current Account

## Account maintenance fee

Charges applied if balance &lt; Minimum (per month)

Minimum Balance: SGD 100, 000

SGD 100

## Foreign Currency Current Account

## Foreign currency minimum balance and fall below fees

Currency	Minimum Balance	Fall Below Fee
AUD	20,000	40
CAD	20,000	40
CHF	20,000	40
DKK	100,000	200
EUR	10,000	25
GBP	10,000	20
HKD	150,000	300
ZAR	150,000	300
JPY	2,000,000	4,000
NOK	100,000	200
NZD	25,000	50
SEK	100,000	200
THB	500,000	1,000
USD	100,000	100

## Cash Transaction Charges

## Bulk deposit of coins

Between SGD50 - SGD100

SGD 5

For every SGD100 or part thereof

SGD 10

Over-the-counter deposit

First 500 pieces-free;  
SGD 2 for every 100 pieces or part thereof

Changes of notes to coins

SGD 1 for every SGD 50 or part thereof

## Foreign currency deposit/withdrawals

Over-the-counter deposit fee  
(to the same currency account)1.5% repatriation fee  
(minimum USD 15 or equivalent)Over-the-counter withdrawal fee  
(from the same currency account)1.5% commission  
(minimum USD 5 or equivalent)

## Singapore Dollar Cheque-related Charges

Direct marking of cheque

SGD 100

Immediate clearance of in-house cheques  
over the counter

SGD 30

Stop payment charges	SGD 40
Returned cheques	SGD 50
Cheque book	SGD 5
<b>Cheque image retrieval</b>	
Clearing date within one year	SGD 20
Between one to three years	SGD 30
More than three years	SGD 50
<b>Foreign currency Cheque-related Charges</b>	
Immediate clearance of in-house cheques over the counter	USD 20
Stop payment charges	USD 30
Returned cheques	USD 30
Audit confirmation	USD 30
Cheque book	USD 5
<b>Statement charges</b>	
Monthly	Free
Retrieval of account statements (up to one year back)	SGD 10
Retrieval of account statements (more than one year back)	SGD 50
Certificate of balance	SGD 20
Letter of reference	SGD 20
<b>Automated balance transfer (one-way and two-way)</b>	
One-time set-up fee	SGD 100
Monthly service fee	SGD 100
Amendment/cancellation fee	SGD 100
<b>SWIFT (monthly fees)</b>	
MT940/950	SGD 50
MT900/910	SGD 50
MT101 (incoming/outgoing)	SGD 100
<b>Investigations Services</b>	
Return of funds	SGD 60
Cancellation of incoming telegraphic transfer	SGD 25
Beneficiary claiming non-receipt of funds	SGD 20
Amendment of incoming telegraphic transfer	SGD 60
Tracers per customer's request	SGD 20
MT103 Advice via Fax	SGD 5 or Equivalent

## CASH MANAGEMENT: PAYMENT SERVICES

**Book Transfer**

To another Standard Chartered Bank account	Free
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**Local Bank Transfer**

To accounts in other banks in Singapore	SGD 20
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**Direct Credit**

To Standard Chartered Bank accounts	SGD 0.5
To accounts in other banks in Singapore	SGD 0.5

**Direct Credit (Electronic - Payroll)**

To Standard Chartered Bank accounts	SGD 0.5
To accounts in other banks in Singapore	SGD 0.5

**Direct Credit (Manual - Payroll)**

	<u>Number of Payroll</u>	<u>Fee</u>
Monthly fee	0 – 20	SGD200
	21 – 50	SGD500
	51 – 100	SGD1,000
	Above 100	SGD1,500

**Direct Credit (Instant Bank Fund Transfer / FAST)**

To Standard Chartered Bank accounts	SGD 1
To accounts in other banks in Singapore	SGD 1
Rejected Payments	SGD 30

**Local Bank Cheque**

To beneficiary within the country	SGD 5
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**International Bank Cheque**

With Forex	0.125% (minimum SGD 30, maximum SGD 100)
Without Forex	0.125% (minimum USD 20, maximum USD 70) +0.125% (minimum USD 10, maximum USD 700)

**Outgoing Telegraphic Transfers via Electronic**

Handling Commission	0.125% (minimum SGD 30, maximum SGD 100)
Commission in lieu of exchange	0.125% (minimum USD 10, maximum USD 700)
Overseas bank charges (OUR)	Minimum SGD 50
Cover Cable charges	SGD 20

**Outgoing Telegraphic Transfers via Manual (Paper Based)**

Handling Commission	0.125% (minimum SGD 60, maximum SGD 200)
Commission in lieu of exchange	0.125% (minimum USD 10, maximum USD 700)
Overseas bank charges (OUR)	Minimum SGD 50
Cover Cable charges	SGD 20

**Electronic Banking (additional services): Beneficiary advising**

Set-up fee	SGD 50
Monthly fee	SGD 50
E-mail advice	SGD 0.25
Fax advice	SGD 0.5
Mail advice	SGD 1

**Stop payment**

Book transfer	SGD 10
Local bank transfer	SGD 30
Direct credit	SGD 30
Direct credit (payroll)	SGD 30
Local bank cheque	SGD 30
Corporate cheque	SGD 30

**Cheque Outsourcing**

Set-up fee	SGD 250
Monthly fee	SGD 100
Customise corporate cheque set-up	SGD 500
Local bank cheque / Cashiers Order	SGD 5
Corporate cheque	SGD 5
International bank cheque	
- With Forex	0.125% (minimum SGD 30, maximum SGD 100)
- Without Forex	0.125% (minimum USD 20, maximum USD 70)
Normal mail to beneficiary	SGD 1
Courier to beneficiary	SGD 15
Collection from counter	SGD 10

**Multi-currency Solutions****Implementation fee**

One-time set-up fee	USD 2,000
Monthly fee	USD 100

**Electronic****Cross-border book transfer**

Rejects due to insufficient funds	0.125% (minimum USD 50, maximum USD 600)
Stop payment	FX sell back loss
Return item	USD 10

**Cross-border real time settlement**

Rejects due to insufficient funds	USD 20
Stop payment	FX sell back loss
Return item	USD 50

**Cross-border direct credit**

Rejects due to insufficient funds	USD 8
Stop payment	FX sell back loss
Return item	USD 50

**Cross-border payroll**

Rejects due to insufficient funds	USD 8
Stop payment	FX sell back loss
Return item	USD 50

## CASH MANAGEMENT: COLLECTION SERVICES

<b>Cross-border cheque</b>	USD 14
Collect from counter	Free
Normal mail to beneficiary	Free
Registered mail to beneficiary	USD 10
Courier to beneficiary	USD 15
Rejects due to insufficient funds	FX sell back loss
Stop cheque	USD 50
Stopping of stale cheque	USD 20
Stale cheque report	USD 20 per month per payment country
<b>Inward Telegraphic Transfers</b>	
In-house transfer	SGD 10
Local wire	SGD 20
International wire	SGD 50
<b>RTGS Electronic Collection</b>	
RTGS electronic collection - MEPS+	Free
<b>Clearing (direct debit) - GIRO</b>	
From Standard Chartered Bank account	SGD 1
From non-Standard Chartered Bank account	SGD 1
Rejected item	SGD 10
<b>Direct Debit Authorization Mandate Outsourcing</b>	
From another Standard Chartered Bank account	SGD 5
From other bank accounts	SGD 5
Rejection fee	SGD 25
<b>Cash/Cheques Pick-up</b>	
Cash pick-up	Negotiable
Cheque pick-up	SGD 25
<b>Inward Cheque Collection (from foreign customers)</b>	
Local currency cheque	0.125% (minimum SGD 20, maximum SGD 200)
Foreign currency cheque	0.125% (minimum SGD 20, maximum SGD 200)
<b>Returns</b>	
Unavailable funds	0.125% (minimum SGD 20, maximum SGD 200)
Other reasons	0.125% (minimum SGD 20, maximum SGD 200)
<b>Packaged Collections</b>	
Set-up fee	SGD 250
Monthly fee	SGD 100
Automatic reconciliation	SGD 100
<b>Manual Repair (in addition to automatic reconciliation charges)</b>	
Per cheque	SGD 1
Per invoice	SGD 1



**Retail Lockbox Transaction Fee**

One-time set-up fee	SGD 500
Matched stub	SGD 1
Unmatched stub	SGD 2
Cheques only	SGD 1
Partial payments	SGD 2
Manual input	SGD 2
Returns	SGD 5

**Wholesale Lockbox Services**

Matched payment/invoice	SGD 2
Returns	SGD 5

**Data Enrichment**

Invoice capture	SGD 1
Reference field capture	SGD 1

**Foreign Currency Cheque Collections**

Cheque purchase	0.125% (min SGD 20, max SGD 200) + interest charges
Guaranteed credit	0.125% (min SGD 20, maxi SGD 200) + interest charges
Clear funds	0.125% (min SGD 20, max SGD 200)

**Foreign Currency Cheque Receipt for Collection**

If foreign exchange is involved	0.125% (minimum SGD 20, maximum SGD 200)
If no foreign exchange is involved	0.125% (minimum USD 15, maximum USD 120)

**Virtual Accounts Fee**

One time set-up fee	SGD 500
Monthly Maintenance fee	SGD 100

**CASH MANAGEMENT: LIQUIDITY SERVICES****Domestic Liquidity Services** (inclusive of sweeping, full offset notional pooling and domestic notional aggregation)

One-time set-up fee (per structure)	SGD 500
One-time set-up fee (per account)	SGD 100
Monthly service fee (structure)	SGD 250
Monthly service fee (account)	SGD 50

**Regional Liquidity Services** (inclusive of cross-border sweeping and regional notional aggregation)

One-time set-up fee (per structure)	USD 1,000
One-time set-up fee (per account)	USD 200
Monthly service fee (structure)	USD 500
Monthly service fee (account)	USD 50

**Third-party Bank Sweep** (Auto MT101)

One-time set-up fee	USD 1,000
Monthly service fee	USD 100

**STRAIGHT2BANK [ONLINE PLATFORM]****Straight2Bank - Basic Set-up**

One-time setup (includes three smart cards and SGD 250 two readers OR three Vasco tokens)

Additional card/token/readers

-- Vasco	SGD 50
-- Smartcard	SGD 50
-- Reader (Serial/USB)	SGD 50
-- Reader (PCMCIA)	SGD 50

Training	SGD 250
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Monthly access fees (product module dependant)	SGD 100
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Reports delivery through e-mail (monthly)	SGD 50
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Reports delivery through fax (monthly)	SGD 100
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**Straight2Bank - Reporting Only Standard Reports**

-- Monthly access fees	SGD 100
-- Training	SGD 100
-- Delivery through e-mail	SGD 50
-- Delivery through fax	SGD 100

**Straight2Bank Info Manager**

Monthly fees	SGD 100
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Monthly value-added usage (each customised template)	SGD 50
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Delivery through web	SGD 50
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Delivery through e-mail	SGD 50
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Delivery through fax	SGD 100
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**Straight2Bank - Multi-bank Reporting (MT940/MT950)**

Per account per month	SGD 100
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**Other Channels**

Set-up fee	SGD 500
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# **TRADE SERVICES**

**Issuance Commission**

Irrevocable documentary credit	0.125% per month or part thereof (min 0.25% or SGD 100)
Revolving documentary credit – reinstatement	0.25% per month on drawing amount

**Documentary Credit Amendment Commission**

Extension of documentary credit validity	0.125% per month or part thereof on undrawn balance (minimum SGD 100)
Increase in documentary credit value	0.125% per month or part thereof (minimum 0.25% or SGD 100)
Others	SGD 100
Amendment cable charges	SGD 50 or equivalent

**Other Charges**

Usance documentary credit acceptance/ deferred payment commission	0.125% per month or part thereof on the amount of the bill (minimum SGD 100)
Excess drawing of documentary credit	When value is fully negotiated, additional commission of 0.25% per negotiation is charged for excess drawing (minimum SGD 100)
Discrepancy fee – Import documents	USD 100
Transmission handling fee via SWIFT	SGD 100
Courier (for issuance of documentary credit by mail)	SGD 100

**Import Bills for Collection**

Collection commission	0.125% (minimum SGD100)
Direct settlement commission (documents released free of payment)	0.125% (minimum SGD100)
Re-presentation upon non-payment/ acceptance on first presentation	SGD100 per re-presentation

**Export Bills for Collection**

Handling commission	0.125% (minimum SGD100)
Maintenance fee	SGD50 per month (for items exceeding 30 days after date payable)

**Documentary Credit Advising/Amendment**

Advising/amendment - via SWIFT	
– Customer	SGD50
– Non-customer	SGD100
Advising - via mail	
– Customer	SGD60
– Non-customer	SGD120
Documentary Credit confirmation (subject to bank and country risk)	Subject to arrangement

**Transfer Documentary Credit**

Full/partial transfer	
– Customer	0.25% (minimum SGD500)
– Non-customer	0.5% (minimum SGD500)

Amendment charges - Increase of documentary credit amount	0.25% (minimum SGD100)
Extension of documentary credit	0.25% (minimum SGD100)
Other amendments	SGD100

#### Documents Presented Under Export Documentary Credit

Finance export bills commission	
– Customer	0.125% (minimum SGD150)
– Non-customer	0.25% (minimum SGD150)
Collection commission	0.125% (minimum SGD100)
Countersign letter of indemnity Up to two months (for presentations restricted to another bank)	0.125% (minimum SGD100)
Maintenance fee (for items exceeding 30 days after date payable)	SGD50 per month or part thereof
Discrepancy fee – export documents	SGD 75
Pre-checking fee – export documents	SGD100

#### Invoice Financing

Handling commission	0.125% (minimum SGD100)
Processing fee for loan below SGD25,000	SGD30
Penalty fee for early repayment	
-SGD Invoice financing	SGD30 flat
-FCY Invoice financing	0.50% per annum for remaining period (for early settlement > 7 calendar days to financing maturity date)
Remittance fee if disbursement is in foreign currency	0.125% (minimum SGD100)
Processing fee if financing is in a currency other than invoice	SGD80 per item
Handling fee for rollover of loan/extension of loan	SGD30 per item
Processing fee for past due loan	3% p.a. overdue interest

#### Pre-export Financing

Preshipment loan (EPL)	0.125% (minimum SGD100)
Remittance fee, if applicable	0.125% (minimum SGD100)

#### Shipping Guarantee

Issuance fee	SGD100
Maintenance fee (for shipping guarantee not returned for cancellation after 30 days)	0.25% per month (minimum SGD100)
Financial guarantee and standby Letter of Credit - issuance	2% per annum (minimum 0.5%, not less than SGD100 per annum or part thereof)

**Commercial Guarantee – Issuance**

Up to two years	1% per annum (minimum 0.50% flat or SGD100 whichever is higher)
More than two years	1.5% per annum (minimum SGD100)
Non-standard text guarantee	Additional SGD100 flat

**Amendment to Guarantee**

Handling fee	SGD100
Extension of guarantee	Same scale as issuance fee (minimum SGD100)
Increase in value	Same scale as issuance fee (minimum SGD100)
Vetting of bank guarantee	SGD500 (deductible from Issuance fee if bank guarantee is issued within one month from vetting)

**Other Charges**

Aborted transaction - handling fees	0.0625% (minimum SGD100) + SWIFT, courier, postage as applicable
Assignment of proceeds to third-party	0.125% (minimum SGD100)
Commission in lieu of exchange	0.125% (minimum SGD50)
Cost of fund transfer/agency fee	USD35 or SGD60
Reimbursement commission	SGD150 or equivalent
Fax (on request)	SGD10
SWIFT fee	SGD30 per message
Tracer	SGD30
Processing charges	USD40 or SGD50 per transaction
Courier charges	as applicable

**BRANCH LOCATIONS &  
CONTACT INFORMATION**

**BRANCH LOCATIONS****Battery Road**

6 Battery Road  
Singapore 049909

**Marine Parade**

Blk 87 Marine Parade Central  
#01-500  
Singapore 440087

**Tampines**

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

**VivoCity**

1 Harbourfront Walk  
#B2-01  
Singapore 098585

**Woodlands**

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

**nex Serangoon**

23 Serangoon Central #03-02  
nex @ Serangoon  
Singapore 556083

**Changi Business Park**

No. 7 Changi Business Park Crescent  
Singapore 486028

**Plaza Singapura**

68 Orchard Road, #04-53  
Plaza Singapura  
Singapore 238839

**Marina Bay**

8 Marina Boulevard  
#01-01 & 32-00  
Singapore 018981

**JEM Branch**

50 Jurong Gateway Road  
#B1-12  
Singapore 608549



## CONTACT INFORMATION

### Banking Hours

#### Monday to Sunday

Tampines*	10:00am - 8:00pm
Woodlands*	10:00am - 8:00pm
VivoCity	11:00am - 9:00pm

#### Monday to Friday

Battery Road	9:30am - 7:00pm
All other branches	9:30am - 3:30pm

#### Saturday

Battery Road	Closed
All other branches	9:30am - 11:30am

\* Marine Parade, Tampines and Woodlands are closed during public holidays.

#### Customer Service Group

Contact number: 6876 0888

Operating Hours:

8:30am - 6:00pm

Monday - Friday

E-mail:

[Straight2Bank.sg@standardchartered.com](mailto:Straight2Bank.sg@standardchartered.com)

Trade Document Collection Counters

6 Battery Road, Level 4

Singapore 049909

Standard Chartered @ Changi

7 Changi Business Park Crescent, Level 01

Singapore 486028

**Note:**

The fees and charges herein are indicative only, and may not be applicable to the situation of any particular client. The Bank may revise the fees and charges herein at any time, and additional fees and charges may be chargeable.

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