

Fees Schedule

For Investments and Insurance

Effective 12 April 2019

sc.com/sg

Here for good

Contents

Section 1: Important Notice	3
Section 2: Trading and Investment Related Charges	
• Cash Equities	4
• Capital Market Products	8
• Mutual Funds	8
• Insurance.....	9
Section 3: Charges for Cashier's Order and Bank Draft for Dividends and/or Redemption Proceeds	9

Section 1: Important Notice

Please take note of the following:

- (a) this document sets out the pricing information relating to the products and services that Standard Chartered Bank (Singapore) Limited (“Standard Chartered” or the Bank”) may make available to you;
- (b) for trading and investments, you may be required to pay certain fees and charges. Please refer to Section 2 below;
- (c) in addition to the pricing information set out below, the Bank may levy a transaction fee / charge or earn a commission when executing certain transactions for your account. The Bank may also earn a mark-up or receive a monetary benefit when you transact in certain products;
- (d) the pricing information set out in this document does not include any third-party charges. Such third-party charges are in addition to the pricing information set out in this document, and will be levied separately;
- (e) if the Bank agrees to (i) provide a service or product to you and (ii) such product or service requires exceptional handling, the Bank has the right to levy extra fees/charges for the additional amount of work that the Bank is required to undertake;
- (f) transactions involving certain assets and investment types may be subject to pricing which is different from that stated in this document. The Bank will inform you if the pricing for any transaction / investment exceeds the pricing information that is stated in this document;
- (g) goods and services tax (GST) will be charged by the Bank, where applicable;
- (h) this document does not constitute an offer to sell or a solicitation to offer to buy or sell any securities or any other financial instrument, to effect any transaction or to provide any service. Please note that not all products and services are available to citizens or residents of all countries;
- (i) with respect to securitised products, any product issuer / provider, bookrunner or arranger that has “Standard Chartered” in its name is an affiliate of Standard Chartered Bank;
- (j) the Bank will act as principal when providing each type of product / investment / service described in Section 2 below to you, except that the Bank will act as agent with respect to the (i) sale or purchase of equities for your account and (ii) the sale or purchase of investment funds;
- (k) the pricing information in this document is subject to change and the Bank will notify you of such changes from time to time with at least 30 days’ prior notice (provided that such changes are within the control of the Bank);
- (l) the Bank may reduce its fees and charges from time to time at its discretion. The contract note for a transaction may also contain further disclosure of monetary benefits that may be applicable to such transaction. Please note that if there is any inconsistency between the information set out in (i) a contract note for a transaction and (ii) this document, the information set out in the contract note will prevail; and
- (m) the benefits receivable as described in this document are subject to any pre-sale process and / or documentation providing otherwise.

Section 2: Trading and Investment Related Charges

Cash Equities

Please be reminded that all trades are subject to:

- Brokerage Fees levied by Standard Chartered Bank (Singapore) Limited
- Market Fees levied by the respective Exchange
- Share Transfer Fees (where applicable)

Brokerage and Custody Fees

Segment	Brokerage Rate		Custody Fee	Minimum Brokerage Amount
	SGX	All Other Markets		
Priority Banking Clients	0.18%	0.20%	0	0
Personal Banking Clients	0.20%	0.25%	0	<p>Where the shares are traded in: AUD/CHF/EUR/GBP/SGD/USD, the minimum brokerage amount is 10 AUD/CHF/EUR/GBP/SGD/USD respectively.</p> <p>Where the shares are traded in HKD, the minimum brokerage amount is 100 HKD.</p> <p>Where the shares are traded in JPY, the minimum brokerage amount is 1000 JPY.</p> <p>The minimum brokerage amount applicable will be based on the currency of the shares traded in, regardless of the Exchange the shares are listed on.</p>

Note: where applicable, GST will be imposed

Market Fees

Markets	Exchanges	Market Fees
Australia	Australian SE (ASX)	No charge
Japan	Tokyo SE (TSE)	No charge
Singapore	Singapore SE (SGX) Singapore SE Odd Lot (SGXO)	Total Market Fees of 0.04% (breakup as per following) (a) SGX Clearing Fee of 0.0325% (b) SGX Trading Access Fee of 0.0075%
Hong Kong	Hong Kong SE (HKG)	Stamp Duty of 0.10% rounded up nearest dollar Transaction Levy of 0.0027% Trading Fee of 0.005%
France	NYSE EN Paris (PAR)	French Financial Transaction Tax (FFTT) of 0.3% on buy trades only
Switzerland	SIX Swiss Exchange (SWX)	No charge
Germany	Deutsche Boerse (XETR)	No charge
UK	London Stock Exchange (LSE)	Stamp Duty of 0.5% (Buy trades; GB ISIN shares only) Stamp Duty of 1.00% (Buy trades; IE ISIN shares only) Levy of 1 GBP for any transaction > GBP 10,000 (Buy & Sell trades)
Netherlands	NYSE EN Amsterdam (AMS)	No charge
United States	NYSE AMEX (ASE) NASDAQ (NMS) NASDAQ OTC (OTCB) NASDAQ OTC Issues (OTCQ) New York Stock Exchange (NYS)	Securities and Exchange Commission (SEC) Fee of 0.00207% on sell trades only

Share Transfer Fees

Type of Transfer	Change in beneficial ownership	Transfer Fee Amount	Description
SGX Listed Shares - Inwards Transfer to SCBSL	No	S\$10.00 (S\$10.70 inclusive of 7% GST) Per counter, per transfer	Change of beneficial ownership not allowed for all SGX listed shares
Foreign Listed Shares - Inwards Transfer to SCBSL	No	Free	Change of beneficial ownership not allowed for all foreign listed shares
SGX Listed Shares - Internal Transfer within SCBSL	No	Free	
	Yes	S\$10.00 (S\$10.70 inclusive of 7% GST) Per counter, per 1000 shares, per transfer* <i>*Revised charges will take effect from 22 October 2018</i>	Up to maximum of S\$107.00 per counter
Foreign Listed Shares - Internal Transfer within SCBSL	All	Free	Change of beneficial ownership not allowed for UK, FR and HK listed shares
SGX Listed Shares - Outwards Transfer from SCBSL	No	S\$10.00 (S\$10.70 inclusive of 7% GST) Per counter, per transfer	
	Yes	S\$10.00 (S\$10.70 inclusive of 7% GST) Per counter, per 1000 shares, per transfer	Up to maximum of S\$107.00 per counter

Foreign Listed Shares - Outwards Transfer from SCBSL	All	For foreign shares, charges are based on the currency of the shares traded in, regardless of the Exchange the shares are listed on.		Change of beneficial ownership not allowed for UK, FR and HK shares
		Trading Currency	Charges*	
		AUD	AUD 55	
		CHF	CHF 38	
		GBP	GBP 30	
		USD	USD 39	
		EUR	EUR 34	
		HKD	HKD 305	
		JPY	JPY 4307	
		<i>*Revised charges will take effect from 22 October 2018</i>		

Capital Market Products

Product / Investment / Service	Monetary and/or non-monetary benefits that the Bank receives
Fixed Income (Including Bonds, Notes, Treasury Bills and Certificates of Deposits)	Up to 3.00% of notional amount
Primary Market Rebates	Up to 1.00% of notional amount can be received from the issuer
Foreign Exchange (FX) Spot / Commodity Spot on Unallocated Precious Metals (e.g. XAU, XAG etc.)	Up to 5.00% of notional amount
Premium Currency Investments / Commodity Linked Structured Investments	Up to 50.00% of total annualised yield ²
Structured Products (Including Equity Linked Structured Notes, Rate Linked Structured Notes, Currency Linked Structured Notes, Commodity Linked Structured Notes etc)	Up to 5.00% of notional amount

² Refers to the total premium received for the sale or purchase of the option and the interest earned (if any)

Mutual Funds

Product / Investment / Service	Fee that the Bank receives
Investment Funds (Buy Transactions)	Up to 5.00% of investment amount, dependent on the investment fund's fees and charges as prescribed in the respective prospectus of the fund
Investment Funds (Others)	Trailer fee: Up to 60% of the fund's annual management fee as prescribed in the fund's prospectus Transfer-out fee: 0.125% of transfer out amount, subject to a minimum of S\$30.00

Insurance

Product / Investment / Service	Fee ³ that the Bank receives from a third party / product provider
Life Insurance	Up to the "Total Distribution Cost To Date" as set out in the "Policy Illustration" section of the insurance plan
General Insurance	From 10% - 50% of the premium

³Where the Bank acts as referrer / distributor to the client

Section 3: Charges for Cashier's Order and Bank Draft for Dividends and/or Redemption Proceeds

The following fees will be deducted directly from the dividends and/ or redemption proceeds, and the net amount will be returned to you via cashier's orders and/or bank drafts.

To avoid such charges, you may visit a branch to set up a current or savings account in the respective currencies to facilitate the direct crediting of your dividends and/or redemption proceeds.

Type of Instruction	Fee that the Bank charges
Cashier's Order (in S\$ only)	S\$5.00 per Cashier's Order (inclusive of the first)
Bank Draft (in foreign currency only)	1/8% commission (subject to a minimum of US\$20.00, maximum of US\$70.00) per Bank Draft (inclusive of the first) plus: 1/8% in lieu of exchange (subject to a minimum of US\$10.00, maximum of US\$700.00)