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# Fees Schedule

For Investments and Insurance

Effective 07 September 2020

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## 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 may not include all 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

### 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: <b>AUD/CHF/EUR/GBP/SGD/USD</b>, the minimum brokerage amount is 10 <b>AUD/CHF/EUR/GBP/SGD/USD</b> 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 0.00221% on sell trades only

## Share Transfer Fees

Type of Transfer	Market	Change in Beneficial Ownership	Transfer Fee	Comments								
Inward Transfer in to SC Online Trading	SGX Listed Shares	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	All	Free	Change of beneficial ownership not allowed for UK, FR and HK listed shares								
Internal Transfer within SC Online Trading	SGX Listed Shares	No	Free									
		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 SCBSL	All	Free	Change of beneficial ownership not allowed for UK, FR and HK listed shares								
Outward Transfer from SC Online Trading	SGX Listed Shares	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	All	Charges are based on the trading currency of the shares, regardless of the exchange the shares are listed on. The charges are applied on a per counter basis, per transfer.	Change of beneficial ownership not allowed for UK, FR and HK shares								
			<table border="1"> <thead> <tr> <th>Trading Currency Charges</th> <th>Trading Currency Charges</th> </tr> </thead> <tbody> <tr> <td>AUD</td> <td>AUD55</td> </tr> <tr> <td>CHF</td> <td>CHF38</td> </tr> <tr> <td>GBP</td> <td>GBP30</td> </tr> </tbody> </table>	Trading Currency Charges	Trading Currency Charges	AUD	AUD55	CHF	CHF38	GBP	GBP30	
Trading Currency Charges	Trading Currency Charges											
AUD	AUD55											
CHF	CHF38											
GBP	GBP30											

			USD	USD39	
			EUR	EUR34	
			HKD	HKD305	
			JPY	JPY4307	

## Share Transfer Matrix

Please refer to the share transfer matrix below for guidance on the types of share transfers permitted.

Type of Transfer	Transferor	Transferee	Permitted
Applicable to inward, internal and outward transfers*	Client A	Client A	Yes
	Client A	Client A &/or B	Yes
	Client A	Client B	No
	Client A &/or B	Client A or Client B only	No

\*Please further note that HK, FR, and UK share transfers involving a change in beneficial ownership is not permitted.

## Physical Share Certificate Handling (effective 20 April 2020)

Charge Description	Fee	Comments
Issuance of physical share certificates for delisted shares	USD200 per certificate, on top of any miscellaneous pass-through charges	Issuance of physical share certificates for delisted shares are subject to the discretion of the company and the share registrar.

## 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 <sup>1</sup>
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

<sup>1</sup> Refers to the total premium received for the sale or purchase of the option and the interest earned (if any)

## Individual Client Segregated Account

In relation to the Central Securities Depositories Regulation (“CSDR”), the Bank, in its capacity as a custodian and direct participant, is required to offer our clients the choice between Omnibus Client Segregated Account (“OCSA”) and Individual Client Segregated Account (“ICSA”) at each Central Securities Depository within the European Economic Area for Structured Notes and Fixed Income products. ICSA shall be subjected to the following fees.

Product / Investment / Service	Fees that the Bank receives
Account Set Up	USD 82 one-time per account
Portfolio and Transaction Fee <ul style="list-style-type: none"> <li>• Portfolio</li> <li>• Settlement, Transaction Handling</li> </ul>	<u>Aggregate fees at minimum of USD800 per month:</u>  Ranging from 1bps to 6bps per annum, depending on the markets of the securities, applied on market value of the securities on the last business day of the month;  Ranging from USD6 to USD200 depending on the markets of the securities;
Processing/ Operational Fees	USD280 per month
Third-Party Expenses <sup>2</sup>	Ranging from USD5 to USD100 per corporate action

<sup>2</sup>Including but not limited to sub-custodian fees, depository charges, security pricing charges, stamp duties, mailing, communication costs, printing costs etc.

## 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



## Insurance

Product / Investment / Service	Fee <sup>3</sup> 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% - 40% of the premium

<sup>3</sup>Where the Bank acts as referrer / distributor to the client

## Wealth Lending

Product / Investment / Service	Interest that the Bank applies
Wealth Lending Overdraft Facility (in USD, SGD, HKD, JPY, EUR, GBP, CHF, AUD or NZD)	Up to 1.50% spread p.a. + base rate <sup>4</sup> of respective currencies' loan amount

<sup>4</sup>Refers to the applicable benchmark lending rate or an internally set lending rate

### 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)  <b>plus:</b> 1/8% in lieu of exchange (subject to a minimum of US\$10.00, maximum of US\$700.00)