





Pricing Guide July 2018

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/business 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\$50,000 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 Business\$aver	USD Business\$aver	SGD Business\$aver Premium
Min. monthly average balance	S\$50,000	US\$50,000	S\$300,000
Fall-below fee	S\$50	US\$50	S\$150
	Chargeable on 2 nd month from date of account opening		
Account opening fee	Not Applicable ¹		
Early account closure fee (within 6 months)	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 S\$5 each.	No cheque book
Telegraphic (TT) Charges (Refer to Remittances)	Preferential pricing on Outward TT charges via Straight2Bank		
Interest	Progressive interest rate (p.a.)		Flat rate at 0.50% p.a.
	First S\$500,000 will earn 0.018% p.a. Remaining balance above S\$500,000 will earn 0.078% p.a.	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 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.

Non-Interest Bearing Account

	SGD BusinessOne	USD BusinessOne	Foreign Currency Account (AUD, CHF, EUR, GBP, HKD, JPY, NZD & THB) 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 S\$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 Not available for New To Bank (NTB) clients.

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 Deposits) 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
MAS Electronic Payment System (MEPS+)	S\$1 via FAST ⁴	S\$20
Overseas bank charges	S\$50	S\$50
Reimbursement cover ³ : SGD OTT USD OTT	S\$20 US\$15	S\$20 US\$15

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 Condition apply.

³ Reimbursement cover 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.

⁴ Free 30 FAST transactions per month.

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)²

Incoming transfer	Free
Outgoing transfer	S\$1 per transfer

General Interbank Recurring Order (GIRO)

GIRO arrangement	Free
GIRO return (Including due to insufficient funds)	S\$10 per return
Amendment	S\$10 per amendment

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 Condition.

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

4. Drafts/Cheques

Inward Drafts	
Correspondent bank drafts drawn on Standard Chartered Bank (Singapore) Limited	
Credit to account	Free
SGD bank drafts drawn by an overseas banking affiliate of Standard Chartered on Standard Chartered Bank (Singapore) Limited	
Credit SGD account	Free
FCY drafts drawn on banks in Singapore	
Credit SGD/FCY account:	
USD	Free
Other currencies	S\$10
FCY drafts drawn on overseas banks¹	
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 drafts/cheques drawn on overseas banks and banks 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 drafts/cheques

Outward Drafts

Issuance

Debit SGD account	1/8% comm. Min. S\$30, Max. S\$100 (incl. of Time Deposits)
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 Cheques

Direct marking of cheques	S\$100 per cheque
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Immediate clearing of in-house cheques over-the-counter

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

**Cashier's Orders (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

Coin 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
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Notes deposit

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

Withdraw³ (with effect from October 2018)

First 5 transactions per month	FREE
6th transaction onwards	S\$5 per transaction

FCY Deposits (in cash)

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

FCY Withdrawals (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 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) statement	Free (available up-to 3 months)	S\$10 per monthly
Past statement (Beyond 12 months)	S\$50 per monthly statement	
Deposits & Withdrawal confirmation/Instruction (Current to 12 months instruction)	S\$10 each	
Statement of interest earned Beyond 12 months	S\$50 each	
Certificate of balance	S\$20 each	

Audit Confirmation

in SGD	S\$60 per request
in USD	US\$45 per request

Letter of Reference

in SGD	S\$20 per request
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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

Plaza Singapura (with Priority Banking Centre)

68 Orchard Road #04-53
Plaza Singapura
Singapore 238839

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 Sat **11am - 7pm**
Sun **11am - 5pm**
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**
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Chinese New Year and Christmas

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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 July 2018.