Pricing Guide
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
- Mobile banking (SC Mobile)
- Online banking (sc.com/sg)
- Phone banking (Dial toll-free 1800 747 7000)
- SMS banking (Register via Online banking at sc.com/sg)
- NETS payment islandwide
- Global access to Cirrus and Maestro Networks

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 Bank’s Customer Terms, Current/ Cheque/Savings Account and Time Deposit Terms, Personal Loan/Personal Line of Credit/ Overdraft Terms, Governing Debt Consolidation Facility Terms, Credit Card Terms, and/ or such other terms as may be applicable or otherwise amended from time to time in the Bank’s sole and absolute discretion.

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.

4. Unless otherwise stated, the meaning of key words printed like this and other words used in our banking agreement is explained in our Customer Terms, product terms and/ or such other terms as may be made available to you from time to time.

5. For clarification on this Pricing Guide in relation to Credit Cards, you may call our 24-hour Client Contact Centre at +65 6747 7000.
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## Singapore Dollar (SGD) Savings, Securities Settlement and Chequing Accounts

### Savings Accounts

**eSaver Account**
- Min. initial deposit: S$0
- Min. average daily balance: S$1,000
- Fall-below fee: S$5 per month
- Early account closure fee (within first 6 months): S$0
- Counter withdrawal fee: S$5

**UnlimitedSaver Account**
- Min. initial deposit: S$0
- Min. average daily balance: S$3,000
- Monthly service charge: S$0
- Fall-below fee: S$5 per month
- Early account closure fee (within first 6 months): S$0

**MyWay Savings Account**
- Min. initial deposit: S$0
- Min. average daily balance: S$50,000
- Fall-below fee: S$10 per month
- Monthly service charge: S$0
- Early account closure fee (within first 6 months): S$0
- Debit Card Annual Fee: S$0

**JumpStart Account**
- Min. initial deposit: S$0
- Min. average daily balance: S$0
- Monthly service charge: S$0
- Fall-below fee: S$0
- Early account closure fee (within first 6 months): S$0
- Debit Card Annual Fee: S$0

**Basic Bank Account**
- Min. initial deposit: S$20*
- Min. average daily balance: S$0
- Monthly service charge: S$2* (regardless of balance)
- Fall-below fee: S$0
- Early account closure fee (within first 6 months): S$30
- Passbook replacement fee: S$30

**Savings Account (also known as Supersave)**
- Min. initial deposit: S$2,000
- Min. average daily balance: S$2,000
- Monthly service charge: S$5*
- Fall-below fee: S$5 per month
- Early account closure fee (within first 6 months): S$30
- Passbook replacement fee: S$30

**Special Savers Account**
*For existing accounts only*
- Min. average daily balance: S$10,000*
- Fall-below fee: S$20 per month
- Passbook replacement fee: S$30

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*These new and/or increased fees and charges are applicable to Personal Banking customers, effective from 28 August 2015.
*Waived for beneficiaries under of the MSF Public Assistance Scheme/Special Grant Scheme.
**Savings Accounts for kids**

<table>
<thead>
<tr>
<th>Account</th>
<th>Requirement</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>eSaver Kids! Account</td>
<td>Min. initial deposit S$0</td>
<td>Fall-below fee S$0</td>
</tr>
<tr>
<td></td>
<td>Min. monthly contribution S$50</td>
<td>Early account closure fee S$0</td>
</tr>
<tr>
<td></td>
<td>(GIRO/Standing Instruction)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Min. average daily balance S$0</td>
<td></td>
</tr>
<tr>
<td>Child Development Account</td>
<td>Min. initial deposit S$0</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Min. average daily balance S$0</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Fall-below fee S$0</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Early account closure fee S$0</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(For applicants with MSF Letter of Authorisation only)</td>
<td></td>
</tr>
<tr>
<td>Junior Savings Account</td>
<td>Min. monthly contribution S$100*</td>
<td>Fall-below fee S$5 per month</td>
</tr>
<tr>
<td></td>
<td>Fall-below fee S$0</td>
<td></td>
</tr>
<tr>
<td>Securities Settlement Account</td>
<td>Min. initial deposit S$0</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Min. average daily balance S$0</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Monthly service charge S$0</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Unarranged overdraft Prime + 5%, min S$5</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Early account closure fee S$0</td>
<td></td>
</tr>
</tbody>
</table>

*These new and/or increased fees and charges are applicable to Personal Banking customers, effective from 28 August 2015.

*Waived for beneficiaries under the MSF Public Assistance Scheme/Special Grant Scheme.
## Chequing Accounts

### Bonus$aver
- **Min. initial deposit**: S$0
- **Min. average daily balance**: S$3,000
- **Fall-below fee**: S$5 per month
- **Monthly service charge**: S$0
- **Unarranged overdraft**: Prime + 5%, Min. S$5
- **Early account closure fee (within first 6 months)**: S$30
- **Debit Card Annual Fee**: S$20 (including GST)
- **Credit Card Annual Fee**: S$214 (including GST)
  - (waived for first 2 years)
- **Chequebook**: 1st book free.
  - Thereafter, S$15 per book

### XtraSaver
- **Min. initial deposit**: S$0
- **Min. average daily balance**: S$3,000
- **Fall-below fee**: S$5* per month
- **Monthly service charge**: S$2*
- **Unarranged overdraft**: Prime + 5%, Min. S$5
- **Early account closure fee (within first 6 months)**: S$30
- **Debit Card Annual Fee**: S$20 (including GST)*
- **Chequebook**: 1st book free.
  - Thereafter, S$15 per book

*Fall below fee will be charged from second month after account opening, if your account balance falls below the minimum average daily balance specified above.

### SuperSalary
- **Min. initial deposit**: S$0
- **Min. average daily balance**: S$0
- **Fall-below fee**: S$0
- **Monthly service charge**: S$0
- **Non inward credit fee**: S$5* per month
- **Unarranged overdraft**: Prime + 5%, Min. S$5
- **Early account closure fee (within first 6 months)**: S$30
- **Debit Card Annual Fee**: S$0
- **Chequebook**: Free

*Non inward credit fee will be charged from fourth month after account opening, if less than S$1,500 is credited into the account each month.

### Cheque & Save Account
- **Min. initial deposit**: S$5,000
  - (Personal and Corporate)
- **Fall-below fee**: S$7.50 per month
- **Monthly service charge**: S$2
- **Unarranged overdraft**: Prime + 5%, Min. S$5
- **Early account closure fee (within first 6 months)**: S$30 (Personal)
  - S$50 (Corporate)
- **Chequebook**: 1st book free.
  - Thereafter, S$15 per book

### OneAccount
- **Min. average daily balance**: S$3,000
- **Fall-below fee**: S$5* per month
- **Monthly service charge**: S$2*
- **Unarranged overdraft**: Prime + 5%, Min. S$5
- **Chequebook**: 1st book free.
  - Thereafter, S$15 per book

*These new and/or increased fees and charges are applicable to Personal Banking customers, effective from 28 August 2015.

### Note
A fall-below fee is an administrative fee that we charge when your deposit balance falls below the minimum average daily balance stipulated for the respective accounts.
Chequing Accounts

MortgageOne Current Account

Min. initial deposit: S$0
Min. average daily balance: S$0
Fall-below fee: S$0
Monthly service charge: S$0
Unarranged overdraft: Prime + 5%, Min. S$5
Chequebook: 1st book free.
Thereafter, S$15 per book
Foreign Currency (FCY) Savings, Securities Settlement and Chequing Accounts

Savings Account

**USDSaver Account**
- Min. initial deposit: US$1
- Min. average daily balance: US$10,000
- Fall-below fee: US$10
- Monthly service charge: US$0
- Unarranged overdraft: Prime + 5%, Min. S$5
- Early account closure fee (within first 6 months): US$20

**FCYSaver Account**
- Min. initial deposit: US$2,000 or its equivalent

<table>
<thead>
<tr>
<th>Currency</th>
<th>Min. Average daily balance</th>
<th>Fall-below fee (per month)</th>
</tr>
</thead>
<tbody>
<tr>
<td>AUD</td>
<td>A$2,000</td>
<td>A$5</td>
</tr>
<tr>
<td>CAD</td>
<td>C$2,000</td>
<td>C$5</td>
</tr>
<tr>
<td>CHF</td>
<td>2,000 francs</td>
<td>5 francs</td>
</tr>
<tr>
<td>CNH</td>
<td>¥15,500</td>
<td>¥40</td>
</tr>
<tr>
<td>EUR</td>
<td>€1,000</td>
<td>€3</td>
</tr>
<tr>
<td>GBP</td>
<td>£1,000</td>
<td>£2</td>
</tr>
<tr>
<td>HKD</td>
<td>HK$15,000</td>
<td>HK$30</td>
</tr>
<tr>
<td>JPY</td>
<td>¥200,000</td>
<td>¥500</td>
</tr>
<tr>
<td>NZD</td>
<td>NZ$2,000</td>
<td>NZ$5</td>
</tr>
<tr>
<td>USD</td>
<td>US$2,000</td>
<td>US$5</td>
</tr>
</tbody>
</table>

Early account closure fee (within first 6 months): US$20

Securities Settlement Account
(FCY including AUD, CHF, EUR, GBP, HKD, JPY, USD)

- Min. initial deposit: S$0
- Min. average daily balance: S$0
- Monthly service charge: S$0
- Unarranged overdraft: Prime + 2%, no min
- Early account closure fee (within first 6 months): S$0

Chequing Accounts

**USD High Account**
- Min. initial deposit: US$1
- Min. average daily balance: US$0
- Fall-below fee: US$0
- Monthly service charge: US$0
- Unarranged overdraft: Prime + 5%, Min. S$5
- Early account closure fee (within first 6 months): US$20
### Current Account

Min. initial deposit: US$1,000 or its equivalent (Personal)  
US$5,000 or its equivalent (Corporate)

<table>
<thead>
<tr>
<th>Currency</th>
<th>Min. Average daily balance</th>
<th>Fall-below fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>AUD</td>
<td>A$5,000</td>
<td>A$30</td>
</tr>
<tr>
<td>CHF</td>
<td>5,000 francs</td>
<td>30 francs</td>
</tr>
<tr>
<td>EUR</td>
<td>€3,000</td>
<td>€20</td>
</tr>
<tr>
<td>GBP</td>
<td>£2,000</td>
<td>£15</td>
</tr>
<tr>
<td>HKD</td>
<td>HK$30,000</td>
<td>HK$200</td>
</tr>
<tr>
<td>NZD</td>
<td>NZ$5,000</td>
<td>NZ$30</td>
</tr>
<tr>
<td>USD</td>
<td>US$5,000</td>
<td>US$30</td>
</tr>
</tbody>
</table>

Monthly service charge: US$0

Unarranged overdraft: Prime + 5%, Min. US$5

Early account closure fee:  
- Personal: US$20 (within first 6 months)  
- Corporate: US$30 (within first 6 months)

USD Chequebook:  
- 1st book free.  
- Thereafter, US$15 per book

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### Cheque and Save Account

Min. initial deposit: US$1,000 or its equivalent (Personal & Corporate)

<table>
<thead>
<tr>
<th>Currency</th>
<th>Min. average daily balance</th>
<th>Fall-below fee (per month)</th>
<th>Monthly service charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>AUD</td>
<td>A$5,000</td>
<td>A$10</td>
<td>A$2</td>
</tr>
<tr>
<td>CAD</td>
<td>C$5,000</td>
<td>C$10</td>
<td>C$2</td>
</tr>
<tr>
<td>CHF</td>
<td>5,000 francs</td>
<td>10 francs</td>
<td>2 francs</td>
</tr>
<tr>
<td>EUR</td>
<td>€3,000</td>
<td>€5</td>
<td>€1</td>
</tr>
<tr>
<td>GBP</td>
<td>£2,000</td>
<td>£5</td>
<td>£1</td>
</tr>
<tr>
<td>HKD</td>
<td>HK$30,000</td>
<td>HK$75</td>
<td>HK$15</td>
</tr>
<tr>
<td>JPY</td>
<td>¥500,000</td>
<td>¥1000</td>
<td>¥200</td>
</tr>
<tr>
<td>NZD</td>
<td>NZ$5,000</td>
<td>NZ$10</td>
<td>NZ$2</td>
</tr>
<tr>
<td>USD</td>
<td>US$5,000</td>
<td>US$10</td>
<td>US$2</td>
</tr>
</tbody>
</table>

Unarranged overdraft: Prime + 5%, Min. US$5

Early account closure fee:  
- Personal: US$20 (within first 6 months)  
- Corporate: US$30 (within first 6 months)

USD Chequebook:  
- 1st book free.  
- Thereafter, US$15 per book

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**Note**

A fall-below fee is an administrative fee that we charge when your deposit balance falls below the minimum average daily balance stipulated for the respective accounts.
Time Deposits

Singapore Dollar 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 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 25,000 francs
HKD HK$25,000
JPY ¥3,000,000
RMB (CNH) CNH 25,000

Min. tenor 1 week

Any premature upliftment is subject to penalty charges as set out below:

Total Penalty = Interest Accrued + Handling Fee (USD25) + Replacement Cost

Replacement Cost = (Current Market Day Rate – Contract Rate) x Remaining Days to Maturity

The Replacement Cost can be zero if the Current Market Rate at the date of the premature upliftment is less than the Contract Rate.

Current Market Rate refers to the current interest rate, which is based on the market conditions for the applicable currency, at the date of the premature upliftment.

Contract Rate refers to the Interest Rate that would have been payable to you if you held the Time Deposit until maturity.

Note
Standard Chartered reserves the right to forfeit all or any part of interest awarded at a 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.
Remittances

Inward Telegraphic Transfers (ITT)

Credit SGD account:
— in SGD $10
— in FCY Free

Credit FCY account:
— in SGD Free
— in FCY to same currency account $10 or its equivalent
— in FCY to different currency account Free

via MAS Electronic Payment System (MEPS+)

Outward Telegraphic Transfers (OTT)

Debit SGD account
Handling commission¹
  Online: 1/16% comm.
  Non-Online: 1/8% comm.
  Min. S$15,
  Max. S$50

Debit FCY account (incl. Time Deposits)
Handling commission¹
  Online: 1/16% comm.
  Non-Online: 1/8% comm.
  Min. US$10,
  Max. US$35

  plus: 1/16% in lieu of exchange;
  Min. US$5,
  Max. US$100

Commission¹ in lieu
  Online: 1/8% in lieu of exchange;
  Non-Online: 1/8% in lieu of exchange;
  Min. US$5,
  Max. US$100

via MAS Electronic Payment System (MEPS+)
Online Free via FAST³
Non-Online S$20

Reimbursement cover²:
SGD OTT S$20
FCY OTT US$15

Overseas Bank charges S$50

¹ OTT commission is waived for World Partner customers.
² 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.
³ FAST allows a maximum of S$200,000 per transaction.

Note

Additional S$5 is applicable for AUD transfers.

For online transfers, you (as the remitter) may choose from the following:

1) all charges (i.e. local bank charges and overseas bank charges) (“Charges”) of the remittance to be borne by you. The remittance amount and all Charges will therefore be debited from your Standard Chartered Bank account which you have specified as the source of funds for the Telegraphic Transfer (such account to be referred to as “Account”); or

2) all Charges to be borne by the payee as specified by you. Only the remittance amount will be debited from your Account. All Charges will be deducted from the remittance amount and your payee will receive the balance after such deduction.

For the above purposes, “local bank charges” includes handling commissions, commissions in lieu, and reimbursement cover, as indicated above. “Overseas bank charges” is as indicated above and includes correspondent bank and/or beneficiary bank charges (if any).

For Non-online, “Overseas bank charges” (including correspondent bank and/or intermediary bank charges) are applicable (if any).
# Remittances

## Inward Drafts/Cheques

- **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/cheques drawn on banks in Singapore**
  - Credit SGD/FCY account:
    - USD: Free
    - Other currencies: S$10

## Outward Drafts/Cheques

### Issuance

- **Debit SGD account**: 1/8% comm.  
  Min. S$30, Max. S$100

- **Debit FCY account (incl. Time Deposits)**: 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)

**Note**

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.
Cheque Charges

Stop payment:
— SGD $40 per cheque
— FCY US$30 per cheque

Returned cheque:
— SGD $40 per cheque
— FCY US$30 per cheque

Cheque image retrieval:
— Clearing date within 1 year $20
— Between 1 to 3 years $30
— More than 3 years $50

Direct marking of cheques $100

Immediate clearing of in-house cheques over-the-counter:
— SGD cheques $30 per cheque
— FCY cheques US$20 per cheque

* 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.

** Charges are on a per account per day basis.

Note
Charges are waived for Child Development Account and eSaver Kids! Account transactions.
## Remittances

### Cashier’s Orders (CO)
*(only available in SGD)*

<table>
<thead>
<tr>
<th>Issuance</th>
<th>Online</th>
<th>Non-Online</th>
</tr>
</thead>
<tbody>
<tr>
<td>Debit from SGD account:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>—to own name</td>
<td>Free</td>
<td>First CO, free. Thereafter, S$5 per CO. (per transaction)</td>
</tr>
<tr>
<td>—to third party name(s)</td>
<td>Free</td>
<td>S$5</td>
</tr>
<tr>
<td>—replacement/amendment</td>
<td>Free</td>
<td>S$10</td>
</tr>
<tr>
<td>Debit from FCY account:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>—to own name</td>
<td>First CO, free. Thereafter, US$3 per CO. (per transaction)</td>
<td></td>
</tr>
<tr>
<td>—to third party name(s)</td>
<td>US$3 or its equivalent</td>
<td></td>
</tr>
<tr>
<td>—replacement/amendment</td>
<td>US$10</td>
<td></td>
</tr>
</tbody>
</table>

### Cancel/Refund CO

- Credit SGD account: S$5
- Credit FCY account: US$3

### FAST

- Incoming transfer: Free
- Outgoing transfer: Free

### GIRO

- GIRO arrangement: Free
- GIRO return (including due to insufficient funds): S$10 per return
- Amendment: S$10 per amendment

### Standing Instruction (SI)

<table>
<thead>
<tr>
<th>Online</th>
<th>Non-Online</th>
</tr>
</thead>
<tbody>
<tr>
<td>Automated</td>
<td>Free</td>
</tr>
<tr>
<td>Amendment</td>
<td>Free</td>
</tr>
<tr>
<td>SI set up for OTT</td>
<td>S$50 per set up</td>
</tr>
<tr>
<td>Manual monitoring</td>
<td>S$50 per payment</td>
</tr>
<tr>
<td>SI return due to insufficient funds</td>
<td>S$50</td>
</tr>
</tbody>
</table>
Safe Deposit Box

Service Charges

Key Deposit Fee (refundable):
- Singaporeans and PR: S$150
- Foreigners: S$200

Addition/Change/Revocation of Nomination: S$10 each

Change of safe deposit box: S$20

Break box charges due to lost key:
- (Key Deposit Fee is non-refundable)

Inventory for estate duty/deceased customers: S$30

<table>
<thead>
<tr>
<th>Battery Road Branch</th>
</tr>
</thead>
<tbody>
<tr>
<td>Locker size in inches</td>
</tr>
<tr>
<td>-----------------------</td>
</tr>
<tr>
<td>4.75&quot; x 3.5&quot; x 20.0&quot;</td>
</tr>
<tr>
<td>7.5&quot; x 3.5&quot; x 20.0&quot;</td>
</tr>
<tr>
<td>8.0&quot; x 4.0&quot; x 24.0&quot;</td>
</tr>
<tr>
<td>10.0&quot; x 5.0&quot; x 24.0&quot;</td>
</tr>
<tr>
<td>7.5&quot; x 7.5&quot; x 18.75&quot;</td>
</tr>
<tr>
<td>16.0&quot; x 8.0&quot; x 24.0&quot;</td>
</tr>
<tr>
<td>15.0&quot; x 7.5&quot; x 18.75&quot;</td>
</tr>
<tr>
<td>20.0&quot; x 10.0&quot; x 24.0&quot;</td>
</tr>
</tbody>
</table>

* Annual licence fee is subject to prevailing Goods and Services Tax.
Priority Banking

Eligibility Criteria
To enjoy the exclusive Priority Banking membership and all the benefits and privileges that come with it, you need to:
1. maintain a minimum of S$200,000 in deposits and/or investments; or
2. maintain a minimum of S$1.5 million in housing loans with us

Fees and Charges

Segment Maintenance Fee
Monthly Fee S$50

Priority Banking Visa Infinite Credit Card Annual Fees
Principal Card S$321 (including GST) (Free for first year)
Supplementary Card S$160.50 (including GST) per card (Free for first year; up to 5 cards)

Visa Infinite Credit Card Annual Fees
Principal Card S$588.50 (including GST)
Supplementary Card Free (Up to 5 cards)

Safe Deposit Box
Service Charges 50% fee waiver on annual rental rate (Refer to page 12 for more details)

Transactions at Cirrus ATMs (worldwide)
Cash withdrawal Free (with your Standard Chartered ATM, Debit, Credit card)
All such overseas cash withdrawals will also be subject to additional fees imposed by the other bank, VISA/MasterCard International

Balance enquiry Free

Outward Telegraphic Transfers (OTT)
Fund Transfers between Standard Chartered Bank (SCB) accounts
• Fees waived include:
  — handling commission
  — commission in lieu
  — reimbursement cover
• Overseas bank charges (including correspondent / intermediary bank charges) are applicable (if any)

Fund Transfer to a non-SCB account
• 50% discount on handling commission
• Commission in lieu, reimbursement cover and overseas bank charges (including correspondent / intermediary bank charges) are applicable (if any)

Refer to Remittances on page 8 for more details.

Note
Fees and charges may be chargeable for the Bank’s provision of selected Priority Banking services and are subject to change. Priority Banking membership is subject to you meeting our eligibility criteria. If the eligibility criteria are not met, we may at our discretion either: (a) impose a fee (which will be deducted from any of your account(s) with us and you expressly authorise us to do so); or (b) Convert any or all of your household members, if any, who were accorded Priority Banking membership by us through the Household Recognition to Personal Banking relationship; or (c) Cease to or suspend the provision of any Priority Banking services until you meet the eligibility criteria. Priority Banking Services and Privileges International Terms and Conditions apply. Please visit sc.com/sg/priority/en/termcondition.html for full terms and conditions.
Credit Cards

For clarification, you may call our
24-hour Client Contact Centre at +65 6747 7000

Repayment grace period
At least 22 days from billing/statement date.

Finance charges for purchases
Please note that this section does not apply to purchases under Automatic Payment Scheme (Scheme). Please refer to Finance charges for Platinum Access below for details.

Effective Interest Rate ("EIR"): 26.9% per annum (minimum). If payment is not made in full by the due date, finance charges will be calculated on a daily basis at 0.074% on the outstanding balance from the statement date, and on all new transactions from the respective transaction dates.

Note: No finance charge will be levied if payment is received in full by the due date AND there is no balance carried forward from the previous statement.

Interest calculation
Interest is calculated from the date of the transaction to the date of payment.

Finance charges for Platinum Access
Effective interest rate for purchases under the Scheme: 9.32% per annum. If payment is not made in full by the due date, and there is a balance carried forward from the previous statement, then the finance charges is at 26.9% per annum (effective interest rate). Finance charges will be calculated on a daily basis at 0.074% on the outstanding balance from the statement date, and on all new transactions from the respective transaction dates.

Administrative fee of 6% will be charged on all approved credit card transactions under the Scheme.

Cash advance charges
Cash advance fee per transaction is charged as follow:
6% on the Cash Advance, subject to a minimum fee of S$15.

PLUS
Finance charges at 0.082% per day on the amount withdrawn from the date of the transaction until the date of full payment.

Effective Interest Rate: As indicated on your monthly statement.

Credit Card Funds Transfer computation: Interest would immediately accrue when we make payment of the Credit Card Funds Transfer to the other account of the cardholder.

Minimum Payment Due

a) The minimum payment due applicable to all credit card accounts (including Credit Card Funds Transfer) will be the greater of:
(i) S$50; or
(ii) 1% of principal plus interest, fees and charges; plus any overlimit amount and past due amount.

b) The minimum payment due applicable to all accounts opened for the purpose of instalment repayments will be:
(i) the full monthly instalment amounts of the approved purchases (or approved Credit Card Funds Transfer); or
(ii) if accounts are over the limit, the full monthly instalment amounts of all approved purchases (or approved funds transfers) and any overlimit amount; plus any past due amount.
We reserve the right to (i) determine the basis upon which the *minimum payment due* is calculated at our discretion; and (ii) vary the basis upon which the *minimum payment due* is calculated from time to time upon notice.

From 25 June 2018,
(a) The *minimum payment due* applicable to all credit card accounts (including Credit Card Funds Transfers) will be revised to:
   (i) the greater of either S$50 or 1% of principal plus interest, fees and charges;
   plus:
   (ii) any *overlimit amount* and any *past due amount*; and
   (iii) the full approved monthly instalments under EasyPay Programme and 0% Interest Instalment Plan.
(b) The *minimum payment due* applicable to all accounts opened for the purpose of instalment repayments will be the full monthly approved instalments under Credit Card Instalment Loan, Personal Loan, Debt Consolidation Plan and Automatic Flexible Payment Scheme on Platinum Access *credit cards* plus:
   (i) any *overlimit amount*; and
   (ii) any *past due amount*.

**Late payment charges**
A late payment charge of S$80 will be charged if minimum payment due is not received by the due date.

The EIR applicable on your *credit card(s)* will be adjusted to 29.9% per annum if the minimum payment due is not received in full by the next Statement Date on any of your *credit card* and *Credit Card Funds Transfer account(s)*. If you have only missed one payment, it will be reinstated to the prevailing EIR once minimum payment due is made in full.

If however your *account* has been twice or more past due* on a consecutive basis, the EIR will only revert to the revised finance charges of 26.9% once the sum of the minimum payment for the relevant consecutive months where your *account* was past due is made in full.

*An account is considered past due if the *minimum payment due* is not received in full on or before the due date set out in the statement we issue for your account. The adjustment/ reinstatement of interest rate will be effective on the first business day after your next Statement Date.

**Overlimit fee**
If the current balance on your *card account* exceeds your *credit limit*, an overlimit fee of S$40 will be charged to your *card account*.

**Annual membership fee (including GST)**

<table>
<thead>
<tr>
<th>Card Type</th>
<th>Principal Card</th>
<th>Each Supplementary Card</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Gold Card</strong></td>
<td>S$187.25</td>
<td>FREE</td>
</tr>
<tr>
<td><strong>Classic Card</strong></td>
<td>S$64.20</td>
<td>FREE</td>
</tr>
<tr>
<td><strong>S$500 Cards</strong></td>
<td>S$32.10</td>
<td></td>
</tr>
</tbody>
</table>
Priority Banking Visa Infinite
Principal Card  S$321
Each Supplementary Card  FREE

Preferred World
Principal Card  Up to S$214
Supplementary Card  FREE

Visa Infinite
Principal Card  S$588.50
Supplementary Card  FREE

MANHATTAN Platinum/ MANHATTAN World Mastercard®/ NUS Alumni Platinum/ Prudential Platinum/ PruPrestige Signature/ Rewards+/ Spree/ Unlimited Cashback
Principal Card  S$192.60
Each Supplementary Card  FREE

X Credit Card
Principal Card  S$695.50
Supplementary Card  S$107

Lost/stolen card liability
If the credit card is lost or stolen or if the PIN is disclosed, the cardholder's maximum liability is capped at S$100 if the cardholder immediately notifies us in writing; assist in the recovery; furnish us a statutory declaration or a police report together with any other information we may require and we are satisfied that the loss, theft or disclosure of the credit card or the PIN is not due to the cardholder’s negligence or default.
This limitation of liability does not apply to cash advances.

Miscellaneous fee
Overlimit fee  S$40
(fee imposed on account which exceeded the credit limit)

Requests for copies of sales drafts and statements are subject to the following charges:

<table>
<thead>
<tr>
<th>Sales Draft</th>
<th>Charge per copy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Request for copies of:</td>
<td></td>
</tr>
<tr>
<td>- Past statement (Current to 12 months)</td>
<td>Online: Free  Non-Online: S$10 per monthly statement</td>
</tr>
<tr>
<td>- Past statement (Beyond 12 months)</td>
<td>Online: S$50 per monthly statement  Non-Online: S$50 per monthly statement</td>
</tr>
</tbody>
</table>

Service fee
Returned cheque (insufficient funds)  S$40
Rejected Direct Debit Authorisation (insufficient funds)  S$50
Post-dated Cheque Payment  S$25
Credit Balance Refund on Credit Card  S$5
Branch Counter Payment  S$5
Foreign Currency Transactions

a) All foreign currency transactions (including overseas and online transactions) effected in US Dollars will be converted to Singapore Dollars on the date of conversion. All foreign currency transactions effected in a foreign currency other than US Dollars will be converted into US Dollars before being converted into Singapore Dollars (the converted Singapore Dollars amount). The exchange rate may differ from the rate in effect on the date of the transaction due to market fluctuations. Any rate imposed is final and conclusive and you bear all exchange risks, loss, commission, and other bank costs which may be incurred as a result. All conversions will be based on the prevailing wholesale interbank rates or the government-mandated rate, as shall be determined by the respective card associations, namely Visa Inc. (Visa) or Mastercard International (Mastercard).

b) In addition, all foreign currency transactions (including overseas and online transactions) charged to Visa / Mastercard cards will be subject to: (i) a prevailing charge of 1% of the converted Singapore Dollar amount representing the charge imposed by Visa / Mastercard on the transaction; and (ii) a prevailing fee of 2.5% of the converted Singapore Dollars amount.

Dynamic Currency Conversion

a) If your foreign currency transactions (including overseas and online transactions) are converted into Singapore Dollars via dynamic currency conversion, which is a service offered at selected overseas ATMs, websites or by certain merchants (DCC), you acknowledge and agree that the process of conversion and the exchange rate applied will be determined by the relevant DCC service provider and not by us.

b) In addition, all foreign currency transactions (including overseas and online transactions) converted via DCC will be subject to a prevailing charge of 0.8% of the transaction amount representing the charge imposed by Visa on the transaction, or a prevailing charge of 1% of the transaction amount representing the charge imposed by MasterCard on the transaction.

From 25 June 2018,

a) If your foreign currency transactions (including overseas and online transactions) are converted into Singapore Dollars via dynamic currency conversion, which is a service offered at selected overseas ATMs, websites or by certain merchants (“DCC”), you acknowledge and agree that the process of conversion and the exchange rate applied will be determined by the relevant DCC service provider and not by us.

b) In addition, all foreign currency transactions (including overseas and online transactions) converted via DCC will be subject to a prevailing charge of 1% of the transaction amount representing the charge imposed by Visa/Mastercard.
Singapore Dollar Transactions Processed Overseas

If you enter into Singapore Dollar transactions with: (i) a local merchant that routes its payment processing through an overseas intermediary; or (ii) a merchant that is registered by its acquiring bank (the Acquirer) as having been acquired overseas, regardless of where the merchant is actually located, such transactions will be subject to a prevailing charge of 0.8% of the relevant transaction amount representing the charge imposed by Visa on the transaction, or a prevailing charge of 1% of the transaction amount representing the charge imposed by MasterCard on the transaction.

From 25 June 2018, if you enter into Singapore Dollar transactions with: (i) a local merchant that routes its payment processing through an overseas intermediary; or (ii) a merchant that is registered by its acquiring bank (the Acquirer) as having been acquired overseas, regardless of where the merchant is actually located, such transactions will be subject to a prevailing charge of 1% of the relevant transaction amount representing the charge imposed by Visa/Mastercard.

In both these cases the transaction is treated as a foreign currency transaction and the process of conversion and the exchange rate applied will be determined by the relevant payment processing intermediary or the Acquirer and not by us.
General information applicable to Personal Credit / Salary Advance / Preferred Line of Credit

We set out below some of the general information applicable to Personal Credit / Salary Advance / Preferred Line of Credit for your easy reference:

**Annual fee**
S$80

**Maximum credit limit**
2 times your monthly salary, up to S$100,000. You are given a maximum credit limit of 2 times your current monthly salary, or S$100,000, whichever is lower. We reserve the right to grant and/or assign a lower credit limit.

**Prevailing interest rate**
The prevailing interest rate for Personal Credit, Credit Manhattan and Credit One is 18.88% p.a.
For Salary Advance / Preferred Line of Credit, the prevailing interest rate is:

<table>
<thead>
<tr>
<th>Outstanding Balance</th>
<th>Interest Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to S$3,000</td>
<td>0% p.a.</td>
</tr>
<tr>
<td>S$3,000.01 and above</td>
<td>17.9% p.a.</td>
</tr>
</tbody>
</table>

**Minimum monthly repayment**
With effect from 22 January 2018, this will be revised to the greater of:
(i) S$50; or
(ii) 1% of outstanding principal amount plus interest, fees and charges,
    plus any amount in the account balance exceeding your credit limit, and any past due amount.
If the outstanding balance is less than S$50, the entire outstanding balance is payable by the due date.

**Late payment charges**
S$80 per month if you miss the payment due date, or pay less than the minimum repayment amount

**Over limit charges**
5% p.a. in addition to the prevailing interest rate on the over limit balances

**ATM cash withdrawal fee:**
Free at Standard Chartered ATMs and atm5 network. Atm5 is our shared ATM network that gives you island wide ATM access to ATMs bearing atm5 logo from us, Bank of China, Citibank, HSBC, Maybank and State Bank of India.

**Overseas cash withdrawal fee:**
2% of amount withdrawn, subject to
— a minimum of S$5 and maximum of S$60 per withdrawal
— a minimum of US$5 and maximum of US$60 per withdrawal for USD accounts.
Interest rate on credit balances:
If you have a credit balance in your account, you may be entitled to receive interest depending on the type of account. The rate of interest may be fixed or varied as we determine. We pay interest monthly or at other regular intervals that we determine.

Other Fees
- Returned cheque fee: S$40 per cheque
- Stop cheque fee: S$40 per cheque
- GIRO returned fee: S$10 per transaction
- Payment processing fee at branch: S$5 per transaction
- Lost card replacement fee: S$5 per card
Auto Financing
This leaflet is intended as a quick consumer guide only. All charges are subject to change.

For clarification, you may call our 24-hour Client Contact Centre at +65 6747 7000

Late payment fee
S$60 will be charged for each late payment

Late payment interest
12% per annum on the overdue amount on a monthly basis

Early completion fee
20% of outstanding interest + 1% of balance payable

Retrieval of a copy of hire purchase agreement or logcard
S$53.50 per copy (including GST)
Waived for the first year from the date of disbursement of the loan
### Mortgage Loans

<table>
<thead>
<tr>
<th>Fees &amp; Charges</th>
<th>S$</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Late payment fee</strong></td>
<td>S$50 for SGD loans</td>
</tr>
<tr>
<td></td>
<td>US$20 for FCY loans</td>
</tr>
<tr>
<td><strong>Default rate</strong></td>
<td>5% above SGD Prime lending rate on the</td>
</tr>
<tr>
<td></td>
<td>overdue instalment amount for SGD loans</td>
</tr>
<tr>
<td></td>
<td>5% above USD Prime lending rate on the</td>
</tr>
<tr>
<td></td>
<td>overdue instalment amount for FCY loans</td>
</tr>
<tr>
<td><strong>Retrieval of Documents</strong></td>
<td>S$53.50 per copy (including GST) Waived</td>
</tr>
<tr>
<td></td>
<td>for the first year from the date of</td>
</tr>
<tr>
<td></td>
<td>disbursement of the loan</td>
</tr>
<tr>
<td><strong>Request for copies of:</strong></td>
<td></td>
</tr>
<tr>
<td>Past statement (Current to 12 months)</td>
<td>S$10 per monthly statement</td>
</tr>
<tr>
<td>Past statement (Beyond 12 months)</td>
<td>S$50 per monthly statement</td>
</tr>
<tr>
<td><strong>Repricing Fee</strong></td>
<td>S$1000 per supplementary facility</td>
</tr>
<tr>
<td></td>
<td>letter of offer issued</td>
</tr>
</tbody>
</table>
Other Services

ATM and Debit Card Charges

ATM card replacement S$5
Debit card replacement:
— For SGD S$5
— For USD US$5
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)
— Cash withdrawal* 2% of amount withdrawn
  Min. S$5, Max. S$60
  For USD accounts:
  2% of amount withdrawn
  Min. US$5, Max. US$60
All such overseas cash withdrawals will also be subject to additional fees imposed by the other bank, VISA/MasterCard International
— Balance enquiry Free

Coin and Notes Services**
Coin services are only available on Tuesdays and Thursdays, between:
• 11am–1pm at selected branches located in shopping malls.
• 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 S$2 (in all denominations)

* 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.

** Charges are on a per account per day basis.

Note
Charges are waived for Child Development Account and e$aver Kids! Account transactions.
Guarantees

Banker’s guarantee 1% p.a. or min. S$100, (whichever is higher)
Loan limit Min. US$20,000 or its equivalent
Tenor Max. 1 year (including claim period)
Amendment S$25 per amendment
Cancellation S$100 per guarantee

Salary Crediting (for companies)
via Payplus S$0.50 per item, Min. S$30 or its equivalent
via manual crediting S$2 per payee, Min. S$30 or its equivalent

Miscellaneous
Deposits (in cash):
— in SGD to any account Free
— in FCY to same currency account 1.5% repatriation fee, Min. US$15 or its equivalent
Withdrawals (in cash):
— in SGD from any account Free
— in FCY from same currency account 1.5% commission, Min. US$5 or its equivalent

Request for copies of:
- Past statement (Current to 12 months) Online Free Non-Online $10 per monthly statement
- Past statement (Beyond 12 months) $50 per monthly statement
- Deposits & Withdrawal confirmation/instruction Current to 12 months - $10 each; Beyond 12 months - $50 each
- Statement of interest earned
Certificate of balance S$20 per request
Audit confirmation:
— In SGD S$52 per request
— In USD US$30 per request
Letter of reference S$20 per request
Internet Banking token replacement fee S$20
Personal Data Report S$10