

# 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.

# Contents

<b>Singapore Dollar (SGD) Savings, Securities Settlement and Chequing Accounts</b>	<b>2</b>
<b>Foreign Currency (FCY) Savings, Securities Settlement and Chequing Accounts</b>	<b>5</b>
<b>Time Deposits</b>	<b>8</b>
<b>Remittances</b>	
• Telegraphic Transfers (TT)	9
• Drafts/Cheques	10
• Cheque Charges	11
• Cashier's Orders (CO)	12
• GIRO	12
• Standing Instruction (SI)	12
<b>Safe Deposit Box</b>	<b>13</b>
<b>Priority Banking</b>	<b>14</b>
<b>Credit Cards</b>	<b>15</b>
<b>Personal Credit / Salary Advance / Personal Line of Credit</b>	<b>20</b>
<b>CashOne / Credit Card Instalment Loan/ Dash Advance Personal Loan / ezyCash / Debt Consolidation Facility</b>	<b>22</b>
<b>Auto Financing</b>	<b>23</b>
<b>Mortgage Loans</b>	<b>24</b>
<b>Other Services</b>	<b>25</b>

# 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
Paper statement fee	S\$2 <sup>^</sup>

### 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
Paper statement fee	S\$2 <sup>^</sup>

### 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
Paper statement fee	S\$2 <sup>^</sup>

### Basic Bank Account

Min. initial deposit	S\$20 <sup>*</sup>
Min. average daily balance	S\$0
Monthly service charge	S\$2 <sup>*</sup> (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

<sup>^</sup>These new and/or increased fees and charges are applicable to Personal Banking customers, effective from 1 January 2021. The Paper statement fee will be applicable on accounts receiving a paper statement and will be waived for customers below 18 years old and above 65 years old. Refer to [sc.com/sg/fees-changes](http://sc.com/sg/fees-changes) for details.

<sup>\*</sup>Waived for beneficiaries under of the MSF Public Assistance Scheme/Special Grant Scheme.

## Savings Accounts for kids

### eSaver Kids! Account

Min. initial deposit	S\$0
Min. monthly contribution	S\$50
(GIRO/Standing Instruction)	
Min. average daily balance	S\$0
Fall-below fee	S\$0
Early account closure fee (within first 6 months)	S\$0

### Junior Savings Account (also known as “Higher Education Savings Plan”)

(For existing accounts only)

Min. monthly contribution	S\$100*
Fall-below fee	S\$5 per month

## Securities Settlement Account

Min. initial deposit	S\$0
Min. average daily balance	S\$0
Monthly service charge	S\$0
Unarranged overdraft	Prime + 5%, min S\$5
Early account closure fee (within first 6 months)	S\$0

## Chequing Accounts

### BonusSaver

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	S\$10 per book, including the first book <sup>^</sup>
Paper statement fee	S\$2 <sup>^</sup>

### 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	S\$10 per book, including the first book <sup>^</sup>
Paper statement fee	S\$2 <sup>^</sup>

\*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.

<sup>^</sup>These new and/or increased fees and charges are applicable to Personal Banking customers, effective from 1 January 2021. The Paper statement fee will be applicable on accounts receiving a paper statement and will be waived for customers below 18 years old and above 65 years old. Refer to [sc.com/sg/fees-changes](https://sc.com/sg/fees-changes) for details.

\*Waived for beneficiaries under of the MSF Public Assistance Scheme/Special Grant Scheme.

### SuperSalary

Min. initial deposit	\$0
Min. average daily balance	\$0
Fall-below fee	\$0
Monthly service charge	\$0
Non inward credit fee	\$5* per month
Unarranged overdraft	Prime + 5%, Min. \$5
Early account closure fee (within first 6 months)	\$30
Debit Card Annual Fee	\$0
Chequebook	\$10 per book, including the first book <sup>^</sup>
Paper statement fee	\$2 <sup>^</sup>

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

### Cheque & Save Account

Min. initial deposit	\$5,000 (Personal and Corporate)
Fall-below fee	\$7.50 per month
Monthly service charge	\$2
Unarranged overdraft	Prime + 5%, Min. \$5
Early account closure fee (within first 6 months)	\$30 (Personal) \$50 (Corporate)
Chequebook	\$10 per book, including the first book <sup>^</sup>
Paper statement fee	\$2 <sup>^</sup>

### OneAccount (For existing accounts only)

Min. average daily balance	\$3,000
Fall-below fee	\$5 per month
Monthly service charge	\$2
Unarranged overdraft	Prime + 5%, Min. \$5
Chequebook	\$10 per book, including the first book <sup>^</sup>
Paper statement fee	\$2 <sup>^</sup>

### Chequing Accounts

#### MortgageOne Current Account

Min. initial deposit	\$0
Min. average daily balance	\$0
Fall-below fee	\$0
Monthly service charge	\$0
Unarranged overdraft	Prime + 5%, Min. \$5
Chequebook	\$10 per book, including the first book <sup>^</sup>

<sup>^</sup>These new and/or increased fees and charges are applicable to Personal Banking customers, effective from 1 January 2021. The Paper statement fee will be applicable on accounts receiving a paper statement and will be waived for customers below 18 years old and above 65 years old. Refer to [sc.com/sg/fees-changes](http://sc.com/sg/fees-changes) for details.

#### 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.

# Foreign Currency (FCY) Savings, Securities Settlement and Chequing Accounts

## Savings Account

### USD\$aver 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
Paper statement fee	US\$2 <sup>^</sup>

### FCY\$aver Account

Min. initial deposit US\$2,000 or its equivalent

	Min. Average daily balance	Fall-below fee (per month)	Paper Statement Fee <sup>^</sup> (per month)
AUD	A\$2,000	A\$5	A\$2
CAD	C\$2,000	C\$5	C\$2
CHF	2,000 francs	5 francs	2 francs
CNH	¥15,500	¥40	¥15
EUR	€1,000	€3	€1
GBP	£1,000	£2	£1
HKD	HK\$15,000	HK\$30	HK\$15
JPY	¥200,000	¥500	¥200
NZD	NZ\$2,000	NZ\$5	NZ\$2
USD	US\$2,000	US\$5	US\$2

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

<sup>^</sup>These new and/or increased fees and charges are applicable to Personal Banking customers, effective from 1 January 2021. The Paper statement fee will be applicable on accounts receiving a paper statement and will be waived for customers below 18 years old and above 65 years old. Refer to [sc.com/sg/fees-changes](http://sc.com/sg/fees-changes) for details.

## 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
Paper statement fee	US\$2

### Current Account

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

	Min. Average daily balance	Fall-below fee	Paper Statement Fee <sup>^</sup> (per month)
AUD	A\$5,000	A\$30	A\$2
CHF	5,000 francs	30 francs	2 francs
EUR	€3,000	€20	€1
GBP	£2,000	£15	£1
HKD	HK\$30,000	HK\$200	HK\$15
NZD	NZ\$5,000	NZ\$30	NZ\$2
USD	US\$5,000	US\$30	US\$2

Monthly service charge	US\$0
Unarranged overdraft	Prime + 5%, Min. US\$5
Early account closure fee (within first 6 months)	US\$20 (Personal)
	US\$30 (Corporate)
USD Chequebook	US\$10 per book, including the first book <sup>^</sup>

<sup>^</sup>These new and/or increased fees and charges are applicable to Personal Banking customers, effective from 1 January 2021. The Paper statement fee will be applicable on accounts receiving a paper statement and will be waived for customers below 18 years old and above 65 years old. Refer to [sc.com/sg/fees-changes](http://sc.com/sg/fees-changes) for details.

## Cheque and Save Account

Min. initial deposit

US\$1,000 or its equivalent  
(Personal & Corporate)

	Min. average daily balance	Fall-below fee (per month)	Monthly service charge	Paper Statement Fee <sup>^</sup> (per month)
AUD	A\$5,000	A\$10	A\$2	A\$2
CAD	C\$5,000	C\$10	C\$2	C\$2
CHF	5,000 francs	10 francs	2 francs	2 francs
EUR	€3,000	€5	€1	€1
GBP	£2,000	£5	£1	£1
HKD	HK\$30,000	HK\$75	HK\$15	HK\$15
JPY	¥500,000	¥1000	¥200	¥200
NZD	NZ\$5,000	NZ\$10	NZ\$2	NZ\$2
USD	US\$5,000	US\$10	US\$2	US\$2

Unarranged overdraft

Early account closure fee  
(within first 6 months)

USD Chequebook

Prime + 5%, Min. US\$5

US\$20 (Personal)

US\$30 (Corporate)

US\$10 per book, including the first book<sup>^</sup>

<sup>^</sup>These new and/or increased fees and charges are applicable to Personal Banking customers, effective from 1 January 2021. The Paper statement fee will be applicable on accounts receiving a paper statement and will be waived for customers below 18 years old and above 65 years old. Refer to [sc.com/sg/fees-changes](https://sc.com/sg/fees-changes) for details.

### 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	S\$10
—in FCY	Free

Credit FCY account:

—in SGD	Free
—in FCY to same currency account	S\$10 or its equivalent
—in FCY to different currency account	Free

via MAS Electronic Payment System (MEPS+) Free

## Outward Telegraphic Transfers (OTT)

<b>Debit SGD account</b>	<b>Online</b>	<b>Non-Online</b>
Handling commission <sup>1</sup>	1/16% comm. Min. S\$15, Max. S\$50	1/8% comm. Min. S\$30, Max. S\$100
<b>Debit FCY account</b> (incl. Time Deposits)	<b>Online</b>	<b>Non-Online</b>
Handling commission <sup>1</sup>	1/16% comm. Min. US\$10 Max. US\$35	1/8% comm. Min. US\$20, Max. US\$70
Commission <sup>1</sup> in lieu	<b>plus:</b> 1/16% in lieu of exchange; Min. US\$5, Max. US\$100	<b>plus:</b> 1/8% in lieu of exchange; Min. US\$10, Max. US\$100
via MAS Electronic Payment System (MEPS+)	<b>Online</b> Free via FAST <sup>3</sup>	<b>Non-Online</b> S\$20
Reimbursement cover <sup>2</sup> :		
SGD OTT	S\$20	S\$20
FCY OTT	US\$15	US\$15
Overseas Bank charges	S\$50	As applicable

<sup>1</sup> OTT commission is waived for World Partner customers.

<sup>2</sup> 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.

<sup>3</sup> 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

### FCY drafts/cheques drawn on overseas banks

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)

Return cheque fee S\$40

## 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	S\$40 per cheque
–FCY	US\$30 per cheque

### Returned cheque:

–SGD	S\$40 per cheque
–FCY	US\$30 per cheque

### Cheque image retrieval:

–Clearing date within 1 year	S\$20
–Between 1 to 3 years	S\$30
–More than 3 years	S\$50

Direct marking of cheques            S\$100

### Immediate clearing of in-house cheques over-the-counter:

–SGD cheques	S\$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)

### Issuance

Debit from SGD account:  
—to own name

### Online

Free

### Non-Online

First CO, free.  
Thereafter,  
S\$5 per CO.  
(per transaction)

—to third party name(s)  
—replacement/amendment

Free  
Free

S\$5  
S\$10

Debit from FCY account:  
—to own name

First CO, free.  
Thereafter, US\$3 per CO.  
(per transaction)

—to third party name(s)  
—replacement/amendment

US\$3 or its equivalent  
US\$10

### Cancel/Refund CO

—Credit SGD account  
—Credit FCY account

S\$5  
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)

### Online

### Non-Online

Automated

Free

S\$10 per set up

Amendment

Free

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

# 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)	S\$210
Inventory for estate duty/ deceased customers	S\$30

Battery Road Branch	
Locker size in inches	Annual Licence Fee Rate*
4.75" x 3.5" x 20.0"	S\$150
7.5" x 3.5" x 20.0"	S\$250
8.0" x 4.0" x 24.0"	S\$300
10.0" x 5.0" x 24.0"	S\$450
7.5" x 7.5" x 18.75"	S\$400
16.0" x 8.0" x 24.0"	S\$700
15.0" x 7.5" x 18.75"	S\$600
20.0" x 10.0" x 24.0"	S\$800

\* 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 [www.sc.com/sg/terms-and-conditions/priority/](http://www.sc.com/sg/terms-and-conditions/priority/) 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

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At least 22 days from billing/statement date.

### Finance charges for purchases

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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.

From 7 December 2020,

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 total outstanding balance, inclusive of all outstanding fees (e.g. late fee and annual fee) and charges (including finance charges) that have accrued, 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.

For EIR applicable to Credit Card Funds Transfer account(s), please refer to the Credit Card Funds Transfer Programme Terms and Conditions.

Interest or charges from any EasyPay programme will not be subjected to finance charges.

### Interest calculation

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

### Finance charges for Platinum Access

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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

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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

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- (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

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A late payment charge of S\$100 will be charged if the minimum payment due, as indicated on your statement, is not received by us by the due date. For the avoidance of doubt, this late payment charge also applies to Credit Card Funds Transfer accounts.

**Note:** For adjustments to EIR on Credit Card Funds Transfer account(s) if minimum payment due is not received in full by the due date on any of your credit card(s) and Credit Card Funds Transfer account(s), please refer to the Credit Card Funds Transfer Programme Terms and Conditions.

\*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

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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)

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### Gold Card

Principal Card	S\$187.25
Each Supplementary Card	FREE

### Classic Card

Principal Card	S\$64.20
Each Supplementary Card	FREE

<b>S\$500 Cards</b>	S\$32.10
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### 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

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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

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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:

		<u>Charge per copy</u>
Sales Draft		S\$5
Request for copies of:	<b><u>Online</u></b>	<b><u>Non-Online</u></b>
- Past statement (Current to 12 months)	Free	S\$10 per monthly statement
- Past statement (Beyond 12 months)	S\$50 per monthly statement	S\$50 per monthly statement

## Service fee

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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

KrisFlyer Miles Transfer Fee S\$26.75 (including GST)  
per rewards code used

EasyPay Programme Processing Fee A processing fee of up to 6%  
may apply for EasyPay on  
Transactions

Branch Counter Payment S\$5.35 per transaction\*  
(including GST)

360° Rewards Points Transfer Fee S\$10 for every 100,000 Of 360°  
Rewards Points transferred to  
each nominee's credit card account<sup>^</sup>  
(not applicable for cardholders of  
the Visa Infinite Credit Card)

\* Applicable where the instruction to make a payment to an *account* for a *credit card* is submitted at any of the Bank's branches, except where the holder of the aforementioned *account* is at least 65 years old at the time the aforementioned payment instruction is submitted to the Bank at any of the Bank's branches.

<sup>^</sup> Nominee refers to a nominated family member or friend who holds a credit card that is eligible to earn 360° Rewards Points and such credit card is valid, subsisting, and in good standing.

## **Foreign Currency Transactions**

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- 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**

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- 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**

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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.

# Personal Credit / Salary Advance / Personal Line of Credit

## 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:

<u>Outstanding Balance</u>	<u>Interest Rate</u>
Up to S\$3,000	0% p.a.
S\$3,000.01 and above	17.9% p.a.

With effect from 4 April 2021 (inclusive of this date), the prevailing interest rate for all outstanding balances of Salary Advance accounts and Preferred Line of Credit accounts will be revised to either 6.88% p.a. or 17.9% p.a. The revised prevailing interest rate which is applicable to the outstanding balance of your Salary Advance account or Preferred Line of Credit account, as the case may be, is as notified to you by us in writing and can also be found in the statements issued by us, on or after 4 April 2021, for your Salary Advance account or Preferred Line of Credit account, as the case may.

### Minimum monthly repayment

If the outstanding balance is S\$50 or more, your minimum monthly repayment will be:

(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.

whichever is higher.

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 atm<sup>5</sup> network. Atm<sup>5</sup> is our shared *ATM* network that gives you island wide *ATM* access to *ATMs* bearing atm<sup>5</sup> 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
- Lost card replacement fee:  
S\$5 per card

# CashOne / Credit Card Instalment Loan / Dash Advance Personal Loan / ezyCash / Debt Consolidation Facility

## Other Fees

Branch Counter Payment: S\$5.35 per transaction\* (including GST)

## Late payment charges

A late payment charge of S\$100 will be charged if the minimum payment for your CashOne, Credit Card Instalment Loan, Dash Advance Personal Loan, ezyCash or Debt Consolidation Facility, as the case may be, as indicated on your statement, is not received by us by the due date.

## Annual Fee

### CashOne / Credit Card Instalment Loan

First year:

S\$199 (deducted upfront from the approved CashOne loan amount)

Second year onwards until either the expiry of the instalment tenure or the final instalment amount payment (whichever is the earlier):

S\$50 yearly will be waived if we receive all instalment amount payments on or before the due dates in full for the preceding 12 consecutive months.

### Interest Free CashOne Personal Loan

4.5% of the approved loan amount (deducted upfront from the approved loan amount)

### Debt Consolidation Facility

S\$199 (One-time charge)

\*Applicable where the instruction to make a payment to an *account* for a CashOne/Credit Card Instalment Loan/Dash Advance Personal Loan /ezyCash/ Debt Consolidation Facility is submitted at any of the Bank's branches, except where the holder of the aforementioned *account* is at least 65 years old at the time the aforementioned payment instruction is submitted to the Bank at any of the Bank's branches.

## **Auto Financing**

This leaflet is intended as a quick consumer guide only. All charges are subject to change.

### **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**

Less than 12 months from the commencement date:

20% of outstanding interest + 1.5% of balance payable

12 months or more from the commencement date:

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 commencement date

# Mortgage Loans

<b>Fees &amp; Charges</b>	S\$
<b>Late payment fee</b>	S\$50 for SGD loans US\$20 for FCY loans
<b>Default rate</b>	5% above SGD Prime lending rate on the overdue instalment amount for SGD loans  5% above USD Prime lending rate on the overdue instalment amount for FCY loans
<b>Retrieval of Documents</b>	S\$53.50 per copy (including GST) Waived for the first year from the date of disbursement of the loan
<b>Request for copies of: Past statement (Current to 12 months)</b>	S\$10 per monthly statement
<b>Past statement (Beyond 12 months)</b>	S\$50 per monthly statement
<b>Repricing Fee Restructuring Fee Loan Change Request (eg. loan tenure change)</b>	S\$1000 per supplementary facility letter of offer issued

## 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
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- 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.

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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.

## 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
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### Notes deposit

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

\* 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.

## 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:

	<u>Online</u>	<u>Non-Online</u>
–Past statement (Current to 12 months)	Free	S\$10 per monthly statement
–Past statement (Beyond 12 months)	S\$50 per monthly statement	

–Deposits & Withdrawal confirmation/ instruction	] Current to 12 months - S\$10 each; Beyond 12 months - S\$50 each
–Statement of interest earned	

Certificate of balance	S\$20 per request
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### Audit confirmation:

–In SGD	S\$52 per request
–In USD	US\$30 per request

Letter of reference	S\$20 per request
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Internet Banking token replacement fee	S\$20
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Personal Data Report	S\$10
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