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Schedule of Fees and Charges

Effective as of July 2026

For accounts booked with
Standard Chartered Bank, Jersey Branch and
advised from Standard Chartered Bank, London

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Section I – Important Information

Notes applying to this schedule of fees and charges (this "**Schedule**"):

1 This Schedule applies to all Private Banking clients with *accounts* booked with Standard Chartered Bank, Jersey Branch and advised from Standard Chartered Bank, London.

2 This Schedule sets out the pricing information relating to the *products* and *services* that the Private Banking division of Standard Chartered Bank, Jersey Branch ("**the Bank**") may make available to you, the Private Banking client.

Key Definitions used in this Schedule

a) **Bank** means the Private Banking division of Standard Chartered Bank, including its Jersey Branch and its London *Relationship Centre*, as applicable.

b) **EAS Fee** is a fee (including **advice, transaction and custody fees**) charged quarterly in arrears at a single rate based on the value of the ***investments* offered** under the EAS Portfolio (as defined below).

c) **EAS Portfolio** means the part of the *products* and *investments* in the Total EAS Portfolio that are subject to the EAS Fee as set out in **Section II (Enhanced Advisory Services (EAS))**.

d) **Total EAS Portfolio** means the *products* and *investments* you have selected to be held in a dedicated portfolio within your *account* with the Private Banking Division of Standard Chartered Bank, Jersey Branch and includes the EAS Portfolio (as defined below).

e) **UK Services Accounts** means the Private Banking *account* structure offered by Standard Chartered Bank, Jersey Branch under its UK service offering, comprising (as applicable) (i) a Single Portfolio Advised *Account*; or (ii) a Multi Portfolio Advised *Account*, together with one or more optional single portfolio *account(s)* on an execution only basis.

f) **UK Services Client** means a Private Banking client who holds one or more UK Services *Accounts* with the Bank.

g) **UK Services EAS Client** means a Private Banking client who is also an EAS client and holds one or more UK Services *Accounts* with the Bank.

Where words are italicized in this Schedule *like this*, they have the meaning set out in section 3 of the London *Relationship Centre Terms and Conditions*.

3 The *Enhanced Advisory Service* is an advisory service offered by the Private Banking division of Standard Chartered Bank, London in which we will provide you with advisory *services* on an ongoing basis in relation to certain *investments* and *products* you hold with the Bank.

4 The Bank may earn a commission mark-up or receive a monetary benefit when executing certain transactions for your *account*. This will not apply to transactions advised to retail clients under the London *Relationship Centre Terms and Conditions* in relation to retail *investment products* (as defined in the Financial Conduct Authority Handbook).

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5 In addition to the pricing information set out in this Schedule, we may apply the following additional fees, charges or out-of-pocket expenses:

a) third-party charges in addition to the pricing information set out in this Schedule;

b) any out-of-pocket expenses paid by the Bank including but not limited to expenses incurred from stock delivery of debt securities, transaction and compensation levies, trading fees, stamp duty, postage, cable charges, correspondent bank charges, withholding taxes, stock deposit fees, nominee *services* and corporate actions and other handling charges;

c) extra fees/charges for the additional amount of work that the Bank is required to undertake if the Bank agrees to (i) provide a *service* or *product* to you and (ii) such *product* or *service* requires exceptional handling;

d) extra fees where your *relationship centre* provides advice on more complex matters or certain *products*.

6 Local taxes, where applicable by *product* or service will be fully disclosed.

7 Transactions involving certain *assets* and *investment* types may be subject to pricing which is different from that stated in this Schedule. The Bank will inform you if the pricing for any transaction/*investment* exceeds the pricing information that is stated in this Schedule.

8 The Bank reserves the right to amend or vary any fees and charges in accordance with the Jersey *Booking Centre Terms and Conditions*. The Bank will notify you of such changes from time to time with at least 30 days' prior written notice (unless otherwise specified in the Jersey *Booking Centre Terms and Conditions* and/or provided that such changes are within the control of the Bank). Please note that if there is any inconsistency between the information set out in (i) a contract note or other *product* or *service* agreement for a transaction and (ii) this Schedule, the information set out in that contract note or *product* or *service* agreement will apply.

9 This Schedule does not constitute an offer to sell or a solicitation to offer to buy or sell any securities or any other financial instrument, to effect any transaction or to provide any service. Please note that not all *products* and *services* are available to citizens or residents of all countries.

10 With respect to securitised *products*, any *product* issuer/provider, bookrunner or arranger that has "**Standard Chartered**" in its name is an *affiliate* of Standard Chartered Bank.

11 The Bank will act as principal when providing the service described in **Section III – Trading and Investments (excluding EAS)** of this Schedule. Please note that the Bank acts as *agent* on your behalf for the execution of certain transactions. Please refer to the Jersey *Booking Centre Terms and Conditions* for further information.

12 We draw your attention to the Trailer Fees referred to in **Section III – Trading and Investments (excluding EAS)**. These fees are reflected in the price of the fund – they are not charged to you by the Bank.

13 The benefits receivable as described in this Schedule are subject to any pre-sale process and/or any documentation providing otherwise.

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14 The Bank will debit fees, charges and expenses from your *account*. All fees, charges and expenses may be charged or deducted in currency equivalent to the amount stated using a rate the Bank considers reasonably appropriate.

15 Fees and charges not listed below will be disclosed to you on request.

16 The advice fee for professional clients receiving point of sale advice will be included in the transaction fee. The breakdown of these fees is available upon request.

17 All *products* and *services* are subject to applicable terms and conditions. You can get copies of all terms and conditions from your Relationship Manager.

18 Please note that the value of any *investment* may fall as well as rise and in some circumstances you may not get back the full amount that you have invested. You are not certain to make a profit and you may lose money or make a *loss*. Changes in rates may cause the value of *investments* to go up or down.

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Section II – Enhanced Advisory Service (EAS)

The following *products* are offered under the *Enhanced Advisory Service* and will form part of the Total EAS Portfolio value:

Product Type	Private Banking Clients (Excluding UK Services EAS Clients)	UK Services EAS Clients
Financial instruments traded on an *exchange* including: Listed Equities, *Exchange* Traded Funds, Listed Warrants	✓	✓
Fixed Income including: Bonds, Notes, Treasury Bills, Certificates of Deposit	✓	✗
Investment Funds	✓	✓
Private Equity Funds	✓	✗
Structured Products	✓	✓
OTC Derivatives	✓	✓
Unallocated Precious Metal	✓	✗
Discretionary Portfolio Management (Signature)	✓	✓
Cash	✓	✓

Please note that certain *products* are not included within the EAS Fee and are charged separately. Please refer to **Section III – Trading and Investments (excluding EAS)** for further information.

The EAS Fee is charged as a percentage of the value of the EAS Portfolio. The EAS Fee percentage is determined on the basis of the Total EAS Portfolio value. For illustrative purposes, the table below shows a breakdown of the total annual EAS Fee percentage alongside the applicable Total EAS Portfolio value.

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Total EAS Portfolio Value	Enhanced Advisory Service Fee (EAS Fee)			
USDm	Total Fee	Advice	Transaction	Custody
0.00-1.99	1.25%	0.75%	0.30%	0.20%
2.00-4.99	1.00%	0.50%	0.30%	0.20%
5.00-9.99	0.85%	0.35%	0.30%	0.20%
10.00-19.99	0.80%	0.30%	0.30%	0.20%
20.00-29.99	0.75%	0.25%	0.30%	0.20%
30.00+	Bespoke pricing (please speak to your Relationship Manager for more information)			

The impact of the EAS fees that we charge you is covered in your Illustration of Costs and Charges document. Please contact your Relationship Manager if you have any questions on the EAS Fee and the amount that will be debited from your *account.*

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Section III – Trading and Investments (excluding EAS)

Unless stated otherwise, the fees or charges for trading and *investments* will be calculated as the higher of a percentage of the transaction/notional (where applicable) value or the applicable minimum charge. For all other securities and *investments*, charges will be separately disclosed in the *product* term sheet.

Please note that the *products* that are identified in **Section II (Enhanced Advisory Service)** as not available to UK Services EAS Clients are also not available to UK Services Clients under the *services* described in this Section III.

Please contact your Relationship Manager for details on the exact charges which will be debited from your *account*.

Listed Equities, Exchange Traded Funds, Listed Warrants or other financial instruments traded on an exchange	% of Transaction Value	Minimum Charge (USD)
i) Major *exchanges* (Please see **Section VI** for a list of the Bank's major stock *exchanges*)	0.25-1.00	250
ii) All other *exchanges*:	0.40-1.00	250
iii) Third Party Brokerage Charges	0.015-0.15	Minimum charges may be applied depending on the broker
iv) Market Fees	Refer to the Illustration of Costs and Charges	

Bonds, Notes, Certificates of Deposit and Treasury Bills		% of Nominal Value	Minimum Charge (USD)
Primary Market Trades	< USD 750,000	0.25-1.00	250
	=> USD 750,000	0.15-1.00	250
Secondary Market Trades		0.25-1.00	250

Foreign Currency and Unallocated Precious Metals	% of Currency Pair's Price Quoted
Spot Foreign Exchange	0.10-1.00
Spot Unallocated Precious Metals (e.g. XAU, XAG etc.)	0.10-1.00

Structured Products	% of Notional Value[1]		Minimum Charge (USD)
Structured Notes/Warrants/Certificates including: Equity Linked, Rate Linked, Currency Linked and Commodity Linked[2] *Note than an administration fee of up to 1% will apply for early redemption*	Tenor <= 3 years	0.25-2.00	500
	Tenor > 3 years to 5 years	0.25-3.00	
	Tenor > 5 to 7 years	0.25-4.00	
	Tenor > 7 years	0.25-5.00	

Over the Counter Derivatives			
Products	**Product Details**	**Maximum Charge**	**Minimum Charge**
		Speak to your Relationship Manager for further information	
FX & Precious Metal Forwards and Non Deliverable Forwards (NDFs)	FX Outright Forwards and NDF	100bps (1.00%) of currency pair's price quoted	10bps (0.10%) of currency pair's price quoted
	FX Swaps	50bps (0.50%) of currency pair's price quoted	10bps (0.10%) of currency pair's price quoted
OTC Interest Rate Swaps		100bps (1.00%) of notional value[1]	10bps (0.10%) of notional value[1]
FX/ Precious Metal Options and FX Option Structures	Vanilla Options (European)	100bps (1.00%) of notional value[1]	10bps (0.10%) of notional value[1], or USD100, whichever wis higher
Equity Options and Structures	Equity OTC Options	100bps (1.00%) of notional value[1]	25bps (0.25%) of notional value[1]
Basis Point (bps) – one basis point is equal to 1/100th or 0.01%			

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Funds		% of Transaction Value	Minimum Charge (USD)
Investment Funds			
Upfront Fee	Money Market Funds	up to 1.00	250
	Mutual Funds	0.50-1.00	250
Redemption Fees		The Bank will not charge a fee for redemptions of Mutual Funds. Please note that the Fund Manager may charge for redemptions and these *costs* will be captured in the Funds Key Information Document	
Alternative Investment Funds			
Upfront Fee	Hedge Funds	0.50-3.00	250
	Private Equity	0.50-3.00	250
Redemption Fees		The Bank will not charge a fee for redemptions of Alternative Investment Funds. Please note that the Fund Manager may charge an early exit fee of up to 2%. These *costs* will be captured in the Funds Key Information Document	
Trailer Fees			
Where applicable, up to 70% of the Funds Annual Management Fee			

Discretionary Portfolio Management (Signature)	
Advisory Service Fees	USD250 for new investment USD100 for top up
Other Fees	Programme Fees apply – please refer to the Signature Portfolio Agreement for further information. An early exit fee of 0.50% of the portfolio value will be charged on *accounts* closed within 12 months of inception. For a full breakdown of Signature related fees, please refer to your Signature Mandate.

Other securities and *investments*: charges are separately disclosed in the *product* documentation.

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Notes relating to the references made above

(1) Notional value refers to the nominal or face value of a financial instrument, on which payments are calculated. This value is referred to as notional, or nominal in some cases because it does not change. It is often used to value the underlying asset, in a *derivatives* contract or debt obligation.

(2) Fees and charges incurred by the Bank as well as profit margins, if any, are inherently contained and subsumed into the calculation of the interest rate, interest amounts and/or other variables of the *product*. A break fee as quoted by your Relationship Manager is levied for early termination to cover the economic cost and processing cost of early termination prior to the agreed maturity date.

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Section IV – General Banking Services

Unless stated otherwise, fees or charges for general banking *services* will be calculated as the higher of a percentage of the transaction value or the applicable minimum charge.

Please contact your Relationship Manager for details on the exact charges which will be debited from your *account.*

Debit Interest Rate that we will apply to Unauthorised Overdrafts	Official Central Bank Interest Rate plus an annual charge of 4%.

Breakage of Term Deposit (including Sustainable Deposits) Charge*	USD 350 Administrative Fee plus Cost of Funds**

*The early maturity of a Term Deposit is subject to our terms and conditions. You may earn less or no interest if you withdraw the Term Deposit before it matures. The administrative fee imposed on an early withdrawal of the Term Deposit may result in you getting less than the original amount than you deposited with the Bank.

**Cost of Funds is defined as the cost to the Bank of covering its position in the interbank market for the original fixed term.

Breakage of Islamic Term Deposit Charge	USD 350 Administration Fee plus a discount where applicable as per the Jersey *Booking Centre Terms and Conditions* – Islamic Product Addendum

Wealth Lending Credit Facility	Charge
Overdue Loan Repayment	*Default* rate charged at 3-month variable lending rate plus 4% per annum
Early or Partial Repayment of Term Rate Loan (i.e. before the maturity date)	USD 350 Administrative Fee plus Cost of Funds* (Prepayment of a loan is subject to the terms and conditions)

*Cost of Funds is defined as the cost to the Bank of covering its position in the interbank market for the original fixed term

Mortgage Loans	Charge
Arrangement Fee of Mortgage Loan	1% of the loan amount
Overdue Mortgage Loan Repayment	*Default* rate charged at 3-month variable lending rate plus 4% per annum
Loan Redemption Fee	GBP 75
Security Release Fee	GBP 300

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Securities Transfer	Minimum Charge (USD)
Securities Inward Transfer (from other financial institutions)	Waived
Securities Outward Transfer (to other financial institutions) *Applicable to Equity, Fixed Income and Investment Funds per security*	100

Outward Remittances	
Includes Demand Drafts, Telegraphic Transfers	USD 50 per request/amendment/cancellation/refund or stop payment. The Bank may not charge for payments made to another Standard Chartered Bank entity; however, a payment may be charged by the recipient *booking centre* in certain countries. Payments made through Online Banking are free of charge.

Cheques and Bank Drafts	• Collection (Standard Chartered Bank): Free of charge • Other Collections: USD 50 • Bank Drafts: USD 50 • Drafts Returned to us: USD 50 • Drafts Returned by us: USD 50

International Debit Card*	
FX transactions/withdrawals ATM withdrawals *(These are charges levied by VISA® which are not received by the Bank)*	• 2.75% of transaction amount • Sterling on a Sterling card: Free • All currency on a US Dollar card: USD 2.00 • All currency on a Euro card: EUR 2.00

*Applicable to Platinum debit card only. Separate fees apply for Classic and Gold debit cards.

Standing Orders	Free of charge
Direct Debits	Free of charge
Audit Confirmation/Interest Certificate	USD 100 per request

Section V – Other Fees

Unless stated otherwise, the fees or charges for transactions other than those set out in Section II, Section III and Section IV of this Schedule will be calculated as the higher of a percentage of the transaction value or the applicable minimum charge.

Please contact your Relationship Manager for details on the exact charges which will be debited from your *account*.

	% of Portfolio Value	Minimum Charge (USD)
Custody Fees*	0.20 per annum	250 per quarter

Account Maintenance Fee	USD 750 per quarter Payable quarterly in arrears when the value of the *assets* (as calculated on a three-month average) in the *account* falls below USD 2 million

*The fees are payable quarterly and based on a % of average month-end value of the portfolio, or the stated minimum charge, whichever is higher. These fees only apply to non-EAS portfolios.

	Benefits Received by the Bank
Fees in relation to Third Party Insurance Policies (where the Bank refers you to an insurance broker in respect of a sale of the third party insurance policy) Pricing for Insurance *Products* is set by the Insurance Product Providers (IPP) and refers to the insurance premiums payable by the Policy holders. SCB does not charge a fee or spread on the premium that the client pays to the IPP. The commissions that the Bank earns for the distribution of Insurance *Products* are paid separately by the IPP. Commissions excludes all marketing allowance, any bonuses and profit sharing.	The Bank receives from the insurance broker up to 6.00% of the total premiums paid over the life of the policy.

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Section VI – List of Major Stock Exchanges

This list is indicative only and non-exhaustive. Other major stock *exchanges* exist and transaction fees may apply. Please check with your Relationship Manager if you have any questions.

Asia	
Australia	Australian Stock Exchange (ASX)
Japan	Tokyo Stock Exchange (TSE)
Singapore	Singapore Stock Exchange (SGX)
Hong Kong	Hong Kong Stock Exchange (HKG)

Europe	
France	NYSE EN Paris (PAR)
Switzerland	SIX Swiss Exchange (SWX)
Germany	Deutsche Boerse (XETR)
United Kingdom	London Stock Exchange (LSE)

Americas	
United States	NYSE AMEX (ASE) NASDAQ (NMS) NASDAQ OTC (OTCB) NASDAQ OTC Issues (OTCQ) New York Stock Exchange (NYS)