

Service and Price Guide

Branch Directory

Abu Dhabi

Khalidiya Branch

Ground Floor
Prestige Tower, W-10/C-10
Khalidiya
Abu Dhabi, UAE

Al Ain

Main Street

Al Dhaheri Group Building, Ground Floor
Opposite Hayat Centre
P.O. Box 1240
Al Ain, UAE

Dubai

Bur Dubai

Business Centre
Khalid Bin Waleed Road
Opp. Burjuman Centre
Bur Dubai
P.O. Box 999
Dubai, UAE

Deira

Plot No. P119-132, Shaikha Mariam
Bint Rashid Al Maktoum Building,
Baniyas Square, Maktoum Road, Deira
P.O. Box 1125
Dubai, UAE

Dubai Mall Branch

Lower Ground Level
Unit 156
P.O. Box 127899
Dubai, UAE

Emaar Business Park

Building 3
P.O. Box 103669
Dubai, UAE

Jebel Ali

The Limitless Galleries, Tower 4
Downtown Jebel Ali
P.O. Box 16920
Dubai, UAE

Sharjah

Buhaira Corniche

Shop No. 1 & 2
Balrasheed Building
Buhaira Corniche
Al Sour Area
P.O. Box 5
Sharjah, UAE

CURRENT AND SAVINGS ACCOUNTS*

Account Maintenance Fee		Charges (AED)*
Relationship type		
Personal Banking	Salary Transfer (<5,000)	25
	Non Salary Transfer	
Priority Banking		25
Private Banking		N/A

*Or equivalent in other currencies.

1. An Account Maintenance Fee will be charged to your account should you fail to maintain an average monthly balance greater than or equal to AED 3,000 or equivalent in all other currencies.
2. The average monthly balance is computed as the sum of the ending daily available balances in all Current and Savings Accounts and Fixed Deposits held under each Master Number divided by the total number of days in the calendar month.
3. The Account Maintenance Fee will be waived from your salary account should your monthly salary be greater than or equal to AED 5,000 (supported by a valid income document) or should you hold one or more of the following products with regular monthly payments – Mortgage, Auto Loan, Personal Loan, Investment or monthly Insurance premium (waiver applicable for accounts from which insurance premium is deducted).
4. Your Relationship Type is determined according to the Bank's qualifying criteria unless you request an amendment. To know your Relationship Type, kindly enquire at the branch or call Phone Banking at 600 5222 88.
5. If there are insufficient funds in your account, any unpaid fees will be deducted from deposits paid into your account until the fees are paid in full. No separate communication will be sent to you with regards to these fees, however, to know the amount of any unpaid fees, kindly enquire at the branch or call Phone Banking at 600 5222 88.
6. If you hold a Private Bank account, you are required to maintain an average month end Assets Under Management of USD 2 million (calculated every 3 months). If the account falls below USD 2 million, your account will be charged an Account Maintenance Fee, which is currently N/A as indicated in the table above. However, this may change in the future. Any change on the Account Maintenance Fee will be reflected in the Service and Price Guide and you will be notified of this. The Account Maintenance Fee is a quarterly charge, and will be charged in arrears. Asset Under Management shall include all deposits and investments held by a client, or by a client relationship group, with the Private Bank, across its booking centres, except for loans and insurance premiums.

 Fee waived for Private Banking and Priority Banking Clients

 Fee waived for Private Banking Clients

Branch Banking Transaction Charges	Charge details	Charges (AED)
Duplicate Statement (1 year history available)**	per request	25
Account Balance Letter		50
Outward Telegraphic Transfer-AED*	per transaction	5
Outward Telegraphic Transfer-Other Currencies*		100
Demand Draft	per instrument	30
Cashier's Order		30
Utility Bill Payments - DEWA, Etisalat etc**		N/A
Fixed Deposit early withdrawal penalty - On early withdrawal, the interest payable will be paid at the original Fixed Deposit rate (i.e. the rate labelled - "Interest rate % p.a." on your Fixed Deposit confirmation) minus 2% p.a.		2% on FD Interest rate

*Private and Priority Banking Clients will receive a rebate of Outward Telex Transfer remittance charges credited back to the Client's account within 7 working days for international fund transfers between Standard Chartered Bank accounts. This is applicable at all our branches and Online Banking. Corresponding and beneficiary bank charges (including charges from foreign Standard Chartered entities) may apply and are not included in this.

**Services free through automated Phone Banking only.

Fees and charges subject to change. All fees and charges listed are inclusive of 5% Value Added Tax (where applicable) effective 1 January 2018. Tax implications on above fees and charges may be subject to change.

Refer to sc.com/ae for a list of all the Current and Savings products offered by Standard Chartered in UAE.

CURRENT AND SAVINGS ACCOUNTS¹

Fee waived for Private Banking and Priority Banking Clients

Fee waived for Private Banking Clients

Online Banking Transaction Charges	Charge details	Charges (AED)
Duplicate Statement (1 year history available)**	per request	Free
Account Balance Letter		N/A
Outward Telegraphic Transfer - AED*	per transaction	1
Outward Telegraphic Transfer - Other Currencies*		25
Demand Draft	per instrument	N/A
Cashier's Order		N/A
Utility Bill Payments - DEWA, Etisalat etc**		Free

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**Services free through automated Phone Banking only.

Statement Frequency Charges*	Charge details	Charges (AED)
Yearly	per statement per account	10
Half Yearly		
Quarterly**		
Monthly	per statement per account	25
Weekly		
Daily		

Statement of Account issuance frequency: Current Account and Salary Account – quarterly, Savings Account – half yearly

*These charges will not be levied if the statement request falls under the regular product statement frequency. You may register for eStatements and access up to 12 months of statements instantly, free of charge.

**Charges will be waived for salaried clients transferring a monthly salary of above AED 20,000 and clients maintaining average balance of AED 100,000 or its equivalent in other currencies.

Branch Services	Charge details	Charges (AED)
Standing Orders		
Set up of Standing Order	per instruction	50
Account to Account Transfer	within Standard Chartered UAE only	Free
Payment to Standard Chartered Credit Card		Free
Standing Order Charges due to lack of funds	per transaction	25
Bank Certification / Documents		
Release Letter	per document	50
Copies of cheques within 1 year to date		10
Copies of cheques greater than 1 year to date		20

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CURRENT AND SAVINGS ACCOUNTS*

Fee waived for Private Banking and Priority Banking Clients

Fee waived for Private Banking Clients

Debit Cards	Charge details	Charges (AED)
First debit card	upon account opening	Free
Replacement	per card	25
Processing Fee for foreign currency	per transaction	2% + Visa / Mastercard FX rate

Central Bank UAE Switch and ATM Charges	Charge details	Charges (AED)
Cash Withdrawal at non Standard Chartered Bank UAE ATM*	per transaction	2
International ATM Withdrawals		20

Cheque Books	Charge details	Charges (AED)
25 leaf cheque book	upon account opening	Free
25 leaf bearer cheque book*	per cheque book	25
25 leaf cheque book*		25

*Charges will be waived for salaried clients transferring a monthly salary of above AED 20,000 and clients maintaining average balance of AED 100,000 or its equivalent in other currencies.

Cheque Collection	Charge details	Charges (AED)
Cheque denominated in AED	per instrument	Free
Cheque denominated in other currency (subject to minimum of AED 100 / USD 25)		0.125% of cheque amount
Stop payment		50

Special Clearing	Charge details	Charges (AED)
Outward Special Clearing*	per instrument	205

*Outward cheques of value AED 500,000 or more will be processed within a time span of 2 hours.

Cheque Returns	Charge details	Charges (AED)
Deposited into your account	per instrument	Free
Issued on your account		100

Fees and charges subject to change. All fees and charges listed are inclusive of 5% Value Added Tax (where applicable) effective 1 January 2018. Tax implications on above fees and charges may be subject to change.

Refer to sc.com/ae for a list of all the Current and Savings products offered by Standard Chartered in UAE.

CURRENT AND SAVINGS ACCOUNTS*

Fee waived for Private Banking and Priority Banking Clients

Fee waived for Private Banking Clients

Remittances	Charge details	Charges (AED)
Outward / Inward Remittance Advice Requests (through Phone Banking only)	per request	30
Outward		
Beneficiary Claims Non Receipt (BCNR) tracer and follow ups	per request	100
Amendments to beneficiary details		100
Recalls on duplication of payment due to client error		100
SWIFT copy request		30
Credit confirmation - Beneficiary non receipt of funds		100
Request for recall of funds		100
Inward		
Paid in cash (Subject to maximum of USD 5,000 or equivalent)	per transaction	200
USD (minimum AED 100, maximum AED 1,000)		1% of deposit amount
Other currencies (minimum AED 200, maximum AED 2,000)		2% of deposit amount
For credit to Standard Chartered UAE Account		
AED	per transaction	1
USD / other currencies		AED 20 equivalent
Remitter's details / additional details required on inward payments		100
Specific client request for details		100
Direct Debit Instructions		
Set up / Amendment	per instruction	50
Stop payment		50
Return due to insufficient funds		25

Fees and charges subject to change. All fees and charges listed are inclusive of 5% Value Added Tax (where applicable) effective 1 January 2018. Tax implications on above fees and charges may be subject to change.

Refer to sc.com/ae for a list of all the Current and Savings products offered by Standard Chartered in UAE.

CURRENT AND SAVINGS ACCOUNTS*

Foreign Currency Notes	Charge details	Charges (AED)
Withdrawal of foreign currency notes		
By debit to an AED account with Standard Chartered	per transaction	Free
In USD by debit to a USD account		0.75% of withdrawal amount
In other currencies, by debit to any other currency account (Euro, GBP, etc.)		1.50% of withdrawal amount
Deposit of foreign currency notes into Standard Chartered UAE Account		
USD	per transaction	1% of deposit amount
Other currencies		2% of deposit amount
Exchange of AED cash into foreign currency notes		Free
Exchange of foreign currency notes into AED cash		Free
Deposit of foreign currency notes via Standard Chartered Cash Deposit Machines		Free

For foreign currency fund transfers, beneficiary charges will also be levied where applicable. Tariff for any services not mentioned in this booklet will be available on request.

LENDING PRODUCTS OF WEALTH MANAGEMENT

Lending Products of Wealth Management	Charge details	Charges (AED)
Leverages / Overdraft Lending against investment		
Interest rate	per application	SCBLR + 2%
Cash backed lending		
Interest rate	per application	SCBLR + 2% or Deposit rate + 2% whichever is higher
Temporary / Casual Excess / Overdue Amounts		
Interest rate		20% per annum on the outstanding amount

Fees and charges subject to change. All fees and charges listed are inclusive of 5% Value Added Tax (where applicable) effective 1 January 2018. Tax implications on above fees and charges may be subject to change.

* Refer to sc.com/ae for a list of all the Current and Savings products offered by Standard Chartered in UAE.

PERSONAL LOAN

Personal Loan	Charges (AED)
Personal Loan	
Interest rate	Up to 17% p.a. reducing balance
Processing Fee	
New Loan*	1% of the loan amount
Loan Top Up*	1% of the top up amount
Loan Shield Insurance (Optional)***	
Death Benefit	
Single Premium	0.80% of loan amount
Monthly Premium**	0.35% p.a. of loan amount
Death Benefit + Permanent Total Disability	
Single Premium	0.99% of loan amount
Monthly Premium**	0.40% p.a. of loan amount
Early settlement of Loan	
Cash Settlement	1% of principal outstanding
Transfer to another bank	1% of principal outstanding
Final settlement from other sources / End of Service Benefits (EOSB)	1% of principal outstanding
Partial Settlement from all sources including EOSB	1% of partial payment amount
Delayed Payment Interest rate	2% of the delayed amount Min. AED 50 / Max. AED 200
Instalment Deferment Fees	100
Loan 're-scheduling'	250
Loan Cancellation Fees	100
No Liability Certificate	100
Liability Letter	100
Release Letter	50
Penalty Fee for insufficient funds for standing order	25
Cheques returned drawn on the account (per instrument / cheque)	100

*Minimum AED 500 / Maximum AED 2,500 (inclusive of VAT).

**Charged monthly as part of the overall interest rate.

***This product is currently not on offer. VAT will be charged and collected from client, as applicable by the Insurance Service Provider.

AUTO LOAN

Auto Loan	Charges (AED)
Interest rate	up to 16% p.a. reducing balance
Processing Fee*	1% of the loan amount
Instalment Advance Payment Fee	1% of the advance payment
Early settlement of loan (pre-payment) (Full / Partial)	1% of settlement amount
Late payment penal interest charge	2% over agreed rate Min. AED 50 / Max. AED 200
Change of due date on standing instruction	25
Penalty Fee for insufficient funds for standing order	25
Cheques returned drawn on the account (per instrument / cheque)	100
Vehicle Mortgage Placement Fee	100
Vehicle Mortgage Release Fee	100

*Minimum AED 500 / Maximum AED 2,500 (inclusive of VAT).

MORTGAGE LOAN

Mortgage Loan	Charges (AED)
Loan Processing Fee (Set up fee)*	1% of loan amount
Application Processing Fees**	0.5% of loan amount
Interest rate	SCBLR + 5%
Property valuation charge	Up to AED 3,500
Partial pre-payment / Redemption Fee**	1% of settlement amount
Full pre-payment / Redemption Fee** Balance Transfer or Cash Settlement Fee	1% of total loan outstanding
Default interest rate (late payment interest)	18% p.a. on reducing basis charged on all overdue outstanding amounts
Late Payment Fee	250
Returned cheque charge (per cheque)	100
Liability letter charge	100
Property insurance	0.046% (per annum) of property value
Property Insurance Assignment Fee	500
Mortgageone Account Offset Fee	Up to 1.5% p.a. of Preset Safety Limit
Conversion Fee to MortgageOne Account and vice versa	Up to 1% of total loan outstanding
Mortgage life insurance***	Min. of 0.3% p.a. of loan amount Min. of 0.3% p.a. of Preset Safety Limit for MortgageOne Account Subject to approval from the Insurance Company and may vary on case to case basis
Change in security (property)	2,000
Change in loan tenor	1,000
Change in payment due date	250
Request for NOC	250
Addition / removal of co-borrower	500
Change in loan repayment method	100
Repricing Fee	1,000

*Less amount received as Application Processing Fee.

**or AED 10,000 (inclusive of VAT) whichever is lower.

***VAT will be charged and collected from client, as applicable by the Insurance Service Provider.

This Service and Price Guide does not include any charges / fees of third parties which must be borne by clients on actual basis.

CREDIT CARDS

Infinite (Visa)	Charges (AED)
Annual Fee	
Primary card First card(s)	1,500
Supplementary card(s) Regular supplementary card(s): First 2 cards	500 (First year free)
Third card onwards	500
Finance charges (per month on all transactions) Calculated on average daily balance method from transaction date until repayment date	
Retail Transactions	3.25%
Cash Transactions	3.25%
Other fees and charges	
Overlimit charge	250
Late payment charge	299

Manhattan Platinum (Visa)	Charges (AED)
Annual Fee	
Primary card First card(s)	750
Supplementary card(s) Regular supplementary card(s): First 2 cards	Free
Third card onwards	150
Finance charges (per month on all transactions) Calculated on average daily balance method from transaction date until repayment date	
Retail Transactions	3.25%
Cash Transactions	3.09%
Other fees and charges	
Overlimit charge	250
Late payment charge	299

Please note

- All fees are in AED unless otherwise mentioned.
- No Finance Charge (excluding for Cash Advances) will be levied in case 100% payment is made on or before the payment due date.
- All fees and charges mentioned in this guide are subject to change and are applicable on each credit card account held. Terms and conditions apply.
- No refund of annual fees will be available if the credit card is terminated.
- Additional expenses, e.g. postage, cable, courier, fax, legal fees, etc. will be charged for, where incurred.
- The Manhattan Platinum credit card is issued by Standard Chartered Bank, UAE.
- For any enquiries on interest rates, fees, charges, etc. please call (+971) 600 5222 88. If you are Visa Infinite card holder, please call 8004949 or (+971) 4 4039639.
- For enquiries on all other credit cards not listed here, please contact us at (+971) 600 5222 88 for details.

CREDIT CARDS

Titanium (Mastercard)	Charges (AED)
Annual Fee	
Primary card First card(s)	500
Supplementary card(s) Regular supplementary card(s): First 2 cards	Free
Third card onwards	100
Finance charges (per month on all transactions) Calculated on average daily balance method from transaction date until repayment date	
Retail Transactions	3.25%
Cash Transactions	3.09%
Other fees and charges	
Overlimit charge	250
Late payment charge	299

Standard Chartered Shukran World (Mastercard)	Charges (AED)
Annual Fee	
Primary card First card(s)	500
Supplementary card(s) Regular supplementary card(s): First 2 cards	Free
Third card onwards	100
Finance charges (per month on all transactions) Calculated on average daily balance method from transaction date until repayment date	
Retail Transactions	2.99%
Cash Transactions	2.99%
Other fees and charges	
Overlimit charge	225
Late payment charge	250

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CREDIT CARDS

Standard Chartered Shukran Titanium (Mastercard)	Charges (AED)
Annual Fee	
Primary card First card(s)	250
Supplementary card(s) Regular supplementary card(s): First 2 cards	Free
Third card onwards	100
Finance charges (per month on all transactions) Calculated on average daily balance method from transaction date until repayment date	
Retail Transactions	3.25%
Cash Transactions	3.09%
Other fees and charges	
Overlimit charge	225
Late payment charge	250

OTHER FEES AND CHARGES ACROSS ALL CARD TYPES

Charges Applicable For All Cards	Charges (AED)
Monthly statement of account charges (per statement per account) ¹	10
Credit Shield Insurance Charge on monthly statement balance ²	0.60%
Credit Secure charges on monthly statement balance ³	0.99%
Duplicate Statement (over 3 months)	50
Card Replacement Fee	150
Returned cheque	100
Outstation cheque processing	50
Copy of sales voucher (up to a maximum of 3 months)	Retail AED 50 Airline AED 100 Hotel AED 100
Cash Advance Fee	3% of cash advance amount or AED 100 whichever is higher
Foreign Transaction Charge ⁴	Up to 2.99% of the transaction amount

1. You may request us to send your statement by email. This service is free of charge.

2. Applicable to new Credit Shield Insurance clients, effective 15 June 2016. Existing Credit Shield Insurance clients will continue to pay a premium rate of 0.89%. VAT will be charged and collected from client, as applicable by the Insurance Service Provider.

3. This product is currently not on offer. VAT will be charged and collected from client, as applicable by the Insurance Service Provider.

4. This fee is charged in addition to the standard processing fee charged by Mastercard or Visa and is applicable to transactions performed internationally or in any currency other than UAE Dirham. The exchange rate is determined by Mastercard or Visa from within a range of wholesale market rates in effect in the date of conversion.

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- Additional expenses, e.g. postage, cable, courier, fax, legal fees, etc. will be charged for, where incurred.
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OTHER FEES AND CHARGES ACROSS ALL CARD TYPES

Charges Applicable For All Cards	Charges (AED)
General (all cards)	
Payment due date from statement date	20 days
Minimum amount due	1% of the principal balance plus all fees and charges (Financial Charges, Late Payment Fees etc) or AED 110, whichever is higher
Arbitration charges for each disputed transaction ⁵	Up to USD 500 or equivalent in AED per transaction
Cash advance (% credit limit) (Limit decided at client level)	Up to 50%
Cashier's Order for refund of Credit Balances	AED 25
Balance Transfer / Easy Pay / Smart Payment Plan / Fixed Payment Plan	
Interest rate	Up to 3% monthly
Processing Fee	Up to 4%
Early settlement charge	2% to 5% or AED 300, whichever is higher

5. Arbitration charges will not be levied if the decision is made in favor of the Cardholder.

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