

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 Account Maintenance Fee will be waived should your monthly salary transfer 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 – Home Finance, Auto Finance, Personal Finance, Investment or monthly Insurance / Takaful premium (waiver applicable for accounts from which the premium is deducted).
3. The average monthly balance is computed as the sum of the ending daily available balances in all Current, Savings, Term Accounts and Islamic Murabaha / Fixed Deposits held under each Master Number divided by the total number of days in the calendar month.
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. For Priority Banking clients please call our Priority Banking hotline on 800 4949 within U.A.E. or +9714 4039 639 outside U.A.E.
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 finances 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

*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 ACCOUNTS[†]

 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

*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. 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.

**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: Saadiq Current Account and Saadiq Salary Account – quarterly, Saadiq 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

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

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.

SAADIQ PERSONAL FINANCE

Saadiq Personal Finance	Charges (AED)
Personal Finance	
Profit Rate	Up to 17% p.a. reducing balance
Processing Fee	
New finance*	1% of the finance amount
Additional Finance*	1% of the additional finance amount
Islamic Credit Life Cover (Optional)***	
Death Benefit	
Single Premium	0.80% of finance amount
Monthly Premium**	0.35% p.a. of finance amount
Death Benefit + Permanent Total Disability	
Single Premium	0.99% of finance amount
Monthly Premium**	0.40% p.a. of finance amount
Early settlement****	1% of principal outstanding
Finance Cancellation Processing Fees	100
No Liability Certificate	100
Liability Letter	100
Release Letter	50
Late payment charges	50
Personal Finance 're-scheduling' processing charges	250
Instalment Deferment Fees	100

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

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

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

****Any discount on the agreed murabaha price may only be provided at the discretion of the Bank.

SAADIQ HOME FINANCE

Saadiq Home Finance	Charges (AED)
Finance Processing Fee*	1% of finance amount
Application Processing Fee**	0.5% of finance amount
Accelerated Payment Processing charge (partial settlement)**	1% on the accelerated amount being paid
Profit rate	SCBMR + 5%
Property valuation charge	Up to AED 3,500
SaadiqOne Account Offset Fee	Up to 1.5% p.a. of Preset Safety Limit
Conversion Fee to SaadiqOne Account and vice versa	Up to 1% of the outstanding amount
Early settlement profit rate (Full)**	1% of settlement amount
Balance Transfer or Early settlement profit rate	
Late payment charges	250
Returned cheque charge (per cheque)	100
Liability letter charge	100
Property Takaful	0.046% (per annum) of property value
Property Takaful Assignment Fee	500
Saadiq Life Takaful***	Min. of 0.3% p.a. of finance amount Min. of 0.3% p.a. of Preset Safety Limit for SaadiqOne Account Subject to approval from the Takaful / Takaful Company and may vary on case to case basis
Change in lease period tenor	1,000
Change in payment due date	250
Request for NOC	250
Addition / removal of co-client	500
Change in finance payment method	100
Repricing Fee	1,000

*or AED 180,000 (inclusive of VAT) 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.

SAADIQ AUTO FINANCE

Saadiq Auto Finance	Charges (AED)
Profit rate	up to 16% p.a. reducing balance
Processing Fee*	1% of the finance amount
Instalment Advance Payment Fee	1% of the advance payment
Early settlement (Pre-payment)**	1% of the outstanding amount
Late payment administrative charge	50
Change of due date on standing instruction	25
Vehicle Mortgage Placement Fee	100
Vehicle Mortgage Release Fee	100

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

**Any discount on the agreed murabaha price may only be provided on the discretion of the Bank.

SAADIQ CREDIT CARDS

Saadiq Platinum Murabaha (Mastercard) Charges (AED)

Annual Fee

Primary card First card(s)	300
Supplementary card(s) Regular supplementary card(s): First 4 cards	Free
Fifth card onwards	150

Profit rate (per month on all transactions)

Calculated on average daily balance method from transaction date till repayment date

Retail Transactions	3.25%
Cash Transactions	3.25%

Other fees & charges

Monthly Maintenance Fee	N/A
Overlimit charge	0
Late payment charge (if minimum amount is not paid by payment due date)	0
Cash Advance Fee	0

Balance Transfer / Easy Pay / Smart Payment Plan

Balance Transfer / Easy Pay / Smart Payment Plan	Up to AED 1,700
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Saadiq Platinum Ujrah (Mastercard) Charges (AED)

Annual Fee

Primary card First card(s)	750
Supplementary card(s) Regular supplementary card(s): First 4 cards	Free
Fifth card onwards	150

Profit rate (per month on all transactions)

Calculated on average daily balance method from transaction date till repayment date

Retail Transactions	N/A
Cash Transactions	N/A

Other fees & charges

Monthly Maintenance Fee	800
Overlimit charge	250
Late payment charge (if minimum amount is not paid by payment due date)	299
Cash Advance Fee	125

Balance Transfer / Easy Pay / Smart Payment Plan

Balance Transfer / Easy Pay / Smart Payment Plan	N/A
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Please note

- All fees are in AED unless otherwise mentioned.
- No Profit rate (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 & 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.
- For any enquiries on profit rates, fees, charges, etc. please call (+971) 600 5222 88.
- For enquiries on all other credit cards not listed here, please contact us at (+971) 600 5222 88 for details.

OTHER FEES AND CHARGES ACROSS SAADIQ CREDIT CARDS

Charges Applicable For All Cards	Charges (AED)
Card Replacement Fee	150
Duplicate statement (over 3 months)	50
Returned cheque	100
Outstation cheque processing	50
Monthly statement of account charges (per statement per account) ¹	10
Copy of sales voucher (up to a maximum of 3 months)	Retail AED 50 Airline AED 100 Hotel AED 100
Foreign Transaction Charge ²	Up to 2.99% of the transaction amount
General	
Payment due date from statement date	20 days
Minimum amount due	1% of the principal balance plus all fees and charges (profit rate, late payment fees etc) or AED 110, whichever is higher
Cash advance (% credit limit) (Limit decided at customer level)	Up to 50%
Cashier's Order for refund of Credit Balances	AED 25
Arbitration charges for each disputed transaction ³	Up to USD 500 or equivalent in AED per transaction

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

2. 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.

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

Please note

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