

دليل الخدمات
والأسعار
Service &
Price Guide

CURRENT AND SAVINGS ACCOUNTS#

Account Maintenance Fee

RELATIONSHIP TYPE		CHARGE (Per month)	
		AED	ALL OTHER CURRENCIES
Personal Banking	Salary Transfer (<AED 5,000)	25	AED 25 equivalent
	Non-Salary Transfer		
Priority Banking			
Private Banking		Nil	Nil

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 repayments – 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 (+971) 6005 222 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 customers 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 USD2 million (calculated every 3 months). If the account falls below USD 2million, your account will be charged an Account Maintenance Fee, which is currently NIL 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 Customers

Fee Waived for Priority Banking Customers

BASIC CHARGES	CHARGE DETAILS	CHARGES - AED	
		BRANCH	ONLINE BANKING
Duplicate Statement (1 year history available)**	per request	25	FREE
Account Balance Letter		50	NA
Outward Telegraphic Transfer-AED*	per transaction	5	1
Outward Telegraphic Transfer - Other Currencies*		100	25
Demand Draft	per instrument	30	NA
Cashier's Order		30	NA
Utility Bill Payments - DEWA, Etisalat, etc.**	per transaction	NA	FREE

*Private & 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		10
Quarterly**		10
Monthly	per month per account	25
Weekly		25
Daily		25

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 customers transferring a monthly salary of above AED 20,000 and customers maintaining average balance of AED 100,000 or its equivalent in other currencies.

BRANCH SERVICES	CHARGE DETAILS	CHARGES - AED
STANDING ORDERS		
Setup of Standing Order	per instruction	50
Account to Account Transfer	within SCB UAE only	FREE
Payment to SCB 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

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

DEBIT CARDS	CHARGE DETAILS	CHARGE - AED
First Debit Card	upon account opening	FREE
Replacement	per card	25
Processing fee for foreign Currency	per transaction	2%+Visa/Mastercard foreign exchange rate

CENTRAL BANK UAE SWITCH & ATM CHARGES	CHARGE DETAILS	CHARGE - AED
Cash Withdrawal at non Standard Chartered Bank UAE ATM	per transaction	2
International ATM Withdrawals*		20

CHEQUE BOOKS	CHARGE DETAILS	CHARGE - AED
25 Leaf Cheque Book	upon account opening	FREE
25 Leaf Bearer Cheque Book*	per cheque book	25
25 Leaf Cheque Book*		25

CHEQUE COLLECTION	CHARGE DETAILS	CHARGE - 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	CHARGE - AED
Outward Special Clearing**	per instrument	205

CHEQUE RETURNS	CHARGE DETAILS	CHARGE - AED
Deposited into your account	per instrument	FREE
Issued on your account		100

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

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

Remittances	CHARGE DETAILS	CHARGE - AED
Outward / Inward Remittance Advice Requests (through Phone Banking only)	per request	30

OUTWARD

BCNR tracer & follow ups	per request	100
Amendments to beneficiary details		100
Recalls on duplication of payment due to customer 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 5000 or equivalent)	per transaction	200
USD (minimum AED 100, maximum AED 1000)		1% of deposit amount
Other currencies (minimum AED 200, max. AED 2000)		2% of deposit amount
For Credit to Standard Chartered Bank UAE account AED		1
USD/other currencies		AED 20 equivalent
Remitter's details/additional details required on inward payments		100
Specific customer request for details	100	



DIRECT DEBIT INSTRUCTIONS	CHARGE DETAILS	CHARGE - AED
Set up/ Amendment	Per Instruction	50
Stop Payment		50
Return due to Insufficient Funds		25
Foreign Currency Notes	CHARGE DETAILS	CHARGE - 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 bank 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

Important

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

(AED)

Profit rates	up to 17% p.a.
Processing Fees*	
New Finance*	1% of the finance amount
Additional Finance*	1% of additional finance amount
Islamic Credit Life Cover (Optional)***	
Death Benefit	
Single Premium	0.80% of finance amount
Monthly Premium**	0.35% p.a.
Death Benefit + Permanent Total Disability	
Single Premium	0.99% of loan amount
Monthly Premium**	0.40% p.a.
Early Settlement	As per Shariah Guidelines
Finance Cancellation Processing Fee	100
No Liability Certificate	100
Liability Letter	100
Release Letter	50
Late payment administrative charges	50
Personal Finance 're-scheduling' Processing Charges	250
Instalment Deferment fee	100

*Minimum AED 500 Maximum AED 2,500

**Charged monthly as part of the overall profit rate

***This product is currently not on offer



Saadiq Home Finance

(AED)

Finance Processing Fee *	1% of finance amount
Application Processing fee**	0.5% of finance amount
Accelerated Payment Processing charge**	1% on the accelerated amount being paid
Profit Rate	Standard Chartered Base Mortgage Rate + 5%
Property Valuation (Appraiser) Charge	2,500
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 **	
Balance Transfer or Early Settlement Profit Rate	1% of paid amount
Late Payment Charges	250
Returned Cheque Charges	100
Liability Letter Charges	100
Property Takaful	0.046% (per annum) of property value
Property Takaful Assignment Fee	500
Mortgage Life Takaful ***	Minimum of 0.3% p.a. of Finance Minimum of 0.3% p.a. of Preset Safety Limit for SaadiqOne Account Subject to approval from the Insurance/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-customer	500
Change in Finance Payment Method	100

*or AED 180,000 (whichever is lower) Less amount received as Application Processing Fee

** or AED 10,000 (whichever is lower)

*** Applicable to new Mortgage Life Takaful clients, effective 04 September 2016. Existing Mortgage Life Takaful clients will continue to pay a premium rate of 0.4%.

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

(AED)

Profit rate	up to 16% p.a. reducing balance
Processing Fees *	1% of Finance amount
Instalment Advance Payment fee	1% of the advance payment
Early settlement (Pre-payment)	as per shariah guidelines
Late payment administrative charges	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

**The charges are effective from 01 July 2016

Saadiq Credit Cards

Card Type	Saadiq Platinum Ujrah (Mastercard)	Saadiq Platinum Murabaha (Mastercard)
Annual Fee (AED)		
Primary Card		
First Card	750	300
Supplementary card(s)		
First 4 cards	Free	Free
Fifth card onwards	150	150
Profit Rate		
(per month on all transactions) Calculated on actual daily balance method from transaction date till payment date		
Retail Transactions	N/A	3.25%
Cash Transactions	N/A	3.25%
Other Fees & charges		
Monthly maintenance fee (AED)	800	N/A
Over limit Charge (AED)	250	0
Late Payment Charge (AED)	299	0
(if minimum amount is not paid within payment due date)		
Cash Advance Fee	125	0
Card Replacement Fee	150	150
Duplicate Statement (over 3 months)	50	50
Returned Cheque	100	100
Outstation cheque processing	50	50
Copy of Sales voucher (up to a max of 3 Months)	Retail AED 50 Airline / Hotel AED 100	
Monthly statement of account charges (per statement per account) ¹	10	10
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 (Financial Charges, Late charge etc) OR AED 110, whichever is higher	
Cash advance (% of Credit Limit) (Limit decided at customer level)	Visa & Mastercard 25%-50%	
Cashiers order for refund of Credit Balances	AED 25	
Arbitration charges for each disputed transaction Visa / Mastercard 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 on the date of conversion. 1% of the principal balance plus all fees and charges (Financial Charges, Late Payment Charges etc) or AED 110, whichever is higher

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

Please note

- No Profit Rate (excluding for cash advance) 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, eg. postage, cable, courier, fax, legal fees, etc. will be charged for, where incurred.
- Charges for services not indicated in this guide are available on request.
- 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.

For more information:

- Visit our web site at sc.com/ae
- Call our 24-hour Phone Banking Service on 600 5222 88
- Visit a branch closest to you

للمزيد من المعلومات الرجاء :

- زياره موقعنا على sc.com/ae
- الاتصال على هاتف ٨٨ ٥٢٢٢ ٦٠٠ في أي وقت
- زياره أحد فروعنا القريبة منكم

Abu Dhabi

Al Najda Branch

Al Najda Street and Zayed the First
(Electra) Street Intersection, Dhafir Building,
Next to City Seasons, Al Hamra Hotel,
P.O. Box 241, Abu Dhabi, UAE

أبوظبي

فرع النجدة

تقاطع شارع النجدة مع شارع زايد الأول المعروف بشارع
(الكثرا) بناية ظافر بجانب فندق الحمراء
سيتي سيزنز، ص.ب. ٢٤١،
أبوظبي، الإمارات العربية المتحدة

Khalidiya Street

Standard Chartered Financial Centre
Crystal Tower, Khalidiya
P.O. Box 240, Abu Dhabi, UAE

شارع الخالدية

مركز ستاندرد تشارترد المالي

برج الكريستال، الخالدية
ص.ب. ٢٤٠، أبوظبي، الإمارات العربية المتحدة

Al Ain

Main Street, ground floor
Al Dhaheri Group Building, Opposite Hayat
Center, P.O. Box 1240, Al Ain, UAE

العين

الشارع الرئيسي، الطابق الأرضي

بناية مجموعة الظاهري

مقابل مركز حياة، ص.ب. ١٢٤٠
العين، الإمارات العربية المتحدة

Dubai

Al Ras Souq

Hasher Bin Maktoum Bin Juma
Al Maktoum Building,
P.O. Box 64555, Dubai, UAE

دبي

سوق الراس

بناية حشر بن مكتوم بن جمعة

آل مكتوم
ص.ب. ٦٤٥٥٥، دبي، الإمارات العربية المتحدة

Bur Dubai

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

بر دبي

مركز الأعمال، شارع خالد بن الوليد، مقابل مركز برجمان
ص.ب. ٩٩٩، دبي، الإمارات العربية المتحدة

Dragon Mart Complex 2

F-D-57D, International City
Al Awir Road (Hatta Road)
P.O. Box 41666, Dubai, UAE

سوق التنين ٢

المدينة العالمية ف-د-٥٧ د

شارع العوير (شارع حتا)

ص.ب. ٤١٦٦٦، دبي، الإمارات العربية المتحدة

Deira

Shaikha Mariam Building
Behind Deira Twin Tower
Baniyas Square, Maktoum Road
Deira, P.O. Box 1125, Dubai, UAE

ديرة

بناية الشيخة مريم، خلف أبراج ديرة

منطقة بني ياس، شارع مكتوم

ديرة، ص.ب. ١١٢٥، دبي، الإمارات العربية المتحدة

Dubai Mall Branch

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

فرع دبي مول

الطابق الأرضي، المستوى السفلي الوحدة ١٥٦

ص.ب. ١٢٧٨٩٩، دبي، الإمارات العربية المتحدة

Emaar Business Park

Building 3, P.O. Box 103669, Dubai, UAE

مجمع إعمار للأعمال التجارية

بناية رقم ٣، ص.ب. ١٠٣٦٦٩، دبي، الإمارات العربية المتحدة

Jebel Ali

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

جبل علي

ذا ليمتلز غاليريز، البرج ٤

داون تاون جبل علي

ص.ب. ١٦٩٢٠، دبي، الإمارات العربية المتحدة

Sharjah

Al Boorj Avenue (Bank Street)
P.O. Box 5, Sharjah, UAE

الشارقة

شارع البرج (شارع البنوك)

ص.ب. ٥، الشارقة، الإمارات العربية المتحدة