



ءليل الءءماء

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

- 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.
- 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).
- 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.
- 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.
- 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.
- 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
<b>STANDING ORDERS</b>		
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

<b>BANK CERTIFICATION/DOCUMENTS</b>		
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](http://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
<b>For Credit to Standard Chartered Bank UAE account AED</b>		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
<b>Withdrawal of foreign currency notes</b>		
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
<b>Deposit of foreign currency notes into standard chartered bank uae account</b>		
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)

<b>Profit rates</b>	up to 17% p.a.
<b>Processing Fees*</b>	
New Finance *	1% of the finance amount
Additional Finance*	1% of additional finance amount
<b>Islamic Credit Life Cover (Optional)***</b>	
<b>Death Benefit</b>	
Single Premium	0.80% of finance amount
Monthly Premium**	0.35% p.a.
<b>Death Benefit + Permanent Total Disability</b>	
Single Premium	0.99% of loan amount
Monthly Premium**	0.40% p.a.
<b>Early Settlement</b>	As per Shariah Guidelines
<b>Finance Cancellation Processing Fee</b>	100
<b>No Liability Certificate</b>	100
<b>Liability Letter</b>	100
<b>Release Letter</b>	50
<b>Late payment administrative charges</b>	50
<b>Personal Finance 're-scheduling' Processing Charges</b>	250
<b>Instalment Deferment fee</b>	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)
<b>Finance Processing Fee *</b>	1% of finance amount
<b>Application Processing fee**</b>	0.5% of finance amount
<b>Accelerated Payment Processing charge**</b>	1% on the accelerated amount being paid
<b>Profit Rate</b>	Standard Chartered Base Mortgage Rate + 5%
<b>Property Valuation (Appraiser) Charge</b>	2,500
<b>SaadiqOne Account Offset Fee</b>	up to 1.5% p.a. of Preset Safety Limit
<b>Conversion Fee to SaadiqOne Account and vice versa</b>	up to 1% of the outstanding amount
<b>Early Settlement Profit Rate **</b>	
Balance Transfer or Early Settlement Profit Rate	1% of paid amount
<b>Late Payment Charges</b>	250
<b>Returned Cheque Charges</b>	100
<b>Liability Letter Charges</b>	100
<b>Property Takaful</b>	0.046% (per annum) of property value
<b>Property Takaful Assignment Fee</b>	500
<b>Mortgage Life Takaful ***</b>	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.
<b>Change in lease period (tenor)</b>	1,000
<b>Change in payment due date</b>	250
<b>Request for NOC</b>	250
<b>Addition/removal of co-customer</b>	500
<b>Change in Finance Payment Method</b>	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)
<b>Profit rate</b>	up to 16% p.a. reducing balance
<b>Processing Fees *</b>	1% of Finance amount
<b>Instalment Advance Payment fee</b>	1% of the advance payment
<b>Early settlement (Pre-payment)</b>	as per shariah guidelines
<b>Late payment administrative charges</b>	50
<b>Change of due date on standing instruction</b>	25
<b>Vehicle Mortgage Placement Fee **</b>	100
<b>Vehicle Mortgage Release Fee **</b>	100

\*Minimum AED 500 Maximum AED 2,500

\*\*The charges are effective from 01 July 2016



## Saadiq Credit Cards

Card Type	Saadiq Gold (Visa)	Saadiq Platinum Ujrah (MasterCard)	Saadiq Platinum Murabaha (Master Card) <sup>1</sup>
<b>Annual Fee (AED)</b>			
<b>Primary Card</b>			
First Card	500	750	300
<b>Supplementary card(s)</b>			
First 4 cards	Free	Free	Free
Fifth card onwards	75	150	150
<b>Profit Rate</b>			
(per month on all transactions) Calculated on actual daily balance method from transaction date till payment date			
Retail Transactions	N/A	N/A	3.25%
Cash Transactions	N/A	N/A	3.25%
<b>Other Fees &amp; charges</b>			
Monthly maintenance fee (AED)	600	800	N/A
Over limit Charge (AED)	225	225	0
Late Payment Charge (AED)	250	250	0
<i>(if minimum amount is not paid within payment due date)</i>			
Cash Advance Fee	125	125	0
Card Replacement Fee	150	150	150
Duplicate Statement (over 3 months)	50	50	50
Returned Cheque	100	100	100
Outstation cheque processing	50	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) <sup>2</sup>	10	10	10
Foreign Transaction charge <sup>3</sup>	Up to 2.99% of the transaction amount		
<b>General</b>			
Payment due date fro m 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 <sup>4</sup>	Up to USD 500 or equivalent in AED per transaction		

<sup>1</sup> Effective 01 November 2016

<sup>2</sup> You may request us to send your statement by email. This service is free of charge.

<sup>3</sup> 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

<sup>4</sup> 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 more information:

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

### 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

#### Khalidiya Street

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

#### Al Ain

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

#### Dubai

##### Al Ras Souq

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

##### Bur Dubai

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

##### Dragon Mart Complex 2

F-D-57D, International City Al Awir Road (Hatta Road) P.O. Box 4166, Dubai, UAE

#### Deira

Shaikha Mariam Building Behind Deira Twin Tower 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 Dtown Jebel Ali P.O. Box 16920, Dubai, UAE

#### Sharjah

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

#### Electronic Banking Unit (EBU)

##### Belhoul Group Building

Garhoud, Deira, P.O. Box 999 Dubai, UAE

#### Buhaira Corniche EBU

Al Buhaira Corniche, Near Crystal Plaza Sharjah, UAE

#### Hamriyah Free Zone EBU

Lease Office Building 1 Hamriyah Free Zone, Sharjah, UAE

#### S.C. Tower

Ground Floor, Standard Chartered Tower, Dtown Dubai, Dubai, UAE

للمزيد من المعلومات الرجاء :

- زيارته موقعنا على [sc.com/ae](http://sc.com/ae)
- الاتصال على هاتف ٥٢٢٢ ٨٨ ٦٠٠ في أي وقت
- زيارته أحد فروعنا القريبة منكم

#### أبوظبي

##### فروع النجدة

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

##### شارع الخالدية

مركز ستاندرد تشارترد المالي برج الكريستال، الخالدية ص.ب. ٢٤٠، أبوظبي، الإمارات العربية المتحدة

##### العين

الشارع الرئيسي، الطابق الأرضي بناية مجموعة الظاهري

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

##### دبي

##### سوق الراس

بناية حشر بن مكتوم بن جمعة آل مكتوم

ص.ب. ٦٤٥٥٥، دبي، الإمارات العربية المتحدة

##### بر دبي

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

##### سوق التنتين ٢

المدينة العالمية ف-٥-٥٧ شارع العوير (شارع حتا)

ص.ب. ٤١٦٦، دبي، الإمارات العربية المتحدة

##### ديرة

بناية الشبيخة مريم، خلف أبراج ديرة منطقة بني ياس، شارع مكتوم

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

##### فروع دبي مول

الطابق الأرضي، المستوى السفلي الوحدة ١٥٦ ص.ب. ١٢٧٨٩٩، دبي، الإمارات العربية المتحدة

##### مجمع إعمار للأعمال التجارية

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

##### جبل علي

ذا ليمتلس غاليريز، البرج ٤ داون تاون جبل علي

ص.ب. ١٦٩٢٠، دبي، الإمارات العربية المتحدة

##### الشارقة

##### شارع البرج (شارع البنوك)

ص.ب. ٥، الشارقة، الإمارات العربية المتحدة

##### وحدات الخدمة المصرفية الإلكترونية (EBU)

##### وحدة بناية مجموعة بلهول

القرهود، ديرة، ص.ب. ٩٩٩، دبي، الإمارات العربية المتحدة

##### كورنيش البحرية

كورنيش البحيرة قرب كريستال بلازا الشارقة، الإمارات العربية المتحدة

##### برج ستاندرد تشارترد

الطابق الأرضي، برج ستاندرد تشارترد داون تاون دبي، الإمارات العربية المتحدة