

# دليل الخدمات والأسعار

## Service & Price Guide

## CURRENT AND SAVINGS ACCOUNTS<sup>#</sup>

### 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		25	AED 25 equivalent
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 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 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.**		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 to 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.

STATEMENT FREQUENCY CHARGES*	CHARGE DETAILS	CHARGE - AED
Yearly	per statement per account	10
Half Yearly		
Quarterly**		
Monthly	per month 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 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	CHARGE - 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 Current & 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
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**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.

**Lending Products of Wealth Management**

**Leverages / Overdraft Lending Against Investment**

Processing Fee	Per Application	Up to AED 500
Interest Rate		SCBLR + 2%

**Cash Backed Lending**

Processing Fee	Per Application	Up to AED 500
Interest Rate		SCBLR + 2% or Deposit rate + 2% whichever is higher

**Temporary / Casual Excess / Overdue Amounts**

Interest Rate	20% per annum on the outstanding amount
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## Personal Loans

<b>PERSONAL LOANS</b>		<b>(AED)</b>
Interest rates		up to 17% p.a.
<b>Processing Fees</b>		
New Loan*		1% of the loan amount
Loan Top up*		1% of the Top up amount
<b>LOAN SHIELD INSURANCE (OPTIONAL)***</b>		
<b>Death Benefit</b>		
Single Premium		0.80% of loan
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 OF LOAN</b>		
Cash settlement		1% of principal outstanding
Transfer to another bank		1% of principal outstanding
<b>Final Settlement from other sources/</b>		
End of Service Benefits		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 Fee		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

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

\*\*\*This product is currently not on offer

## Auto Loans

	AED
Interest rate	up to 16% p.a. reducing balance
Processing Fee*	1% of Loan amount
Installment Advance Payment fee	1% of the advance payment
Early settlement of loan (pre-payment)	1% of loan outstanding
Late payment Penal Interest Charges	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 orders	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

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

## Mortgage Loans

	AED
<b>Loan Processing Fee (Set up Fee) *</b>	1% of loan amount
<b>Application Processing Fee **</b>	0.5% of loan amount
<b>Interest Rate</b>	Standard Chartered Base Lending Rate (SCBLR) +5%
<b>Property Valuation (Appraiser) Charge</b>	2,500
<b>Partial Pre-payment/Redemption Fee **</b>	1% of payment
<b>Full Pre-payment/Redemption Fee **</b>	
Balance Transfer Fee or Cash Settlement Fee	1% of payment
<b>Default Interest Rate</b>	18% p.a. on reducing basis charged
<b>(Late Payment Interest)</b>	on all overdue outstanding amounts
<b>Late Payment Fee</b>	250
<b>Returned Cheque Charge (per cheque)</b>	100
<b>Liability Letter Charge</b>	100
<b>Property Insurance</b>	0.046% (per annum) of property value
<b>Property Insurance Assignment Fee</b>	500
<b>MortgageOne Account Offset Fee</b>	Up to 1.5% p.a. of Preset Safety Limit
<b>Conversion Fee to MortgageOne Account and vice versa</b>	Up to 1% of the outstanding amount
<b>Mortgage Life Insurance ***</b>	Minimum of 0.3% p.a. of loan amount
	Minimum 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.
<b>Change in Security (property)</b>	AED 2,000
<b>Change in Loan Tenor</b>	AED 1,000
<b>Change in Payment Due Date</b>	AED 250
<b>Request for NOC</b>	AED 250
<b>Addition/Removal of Co-borrower</b>	AED 500
<b>Change in Loan Repayment Method</b>	AED 100

\*Less amount received as Application Processing Fee

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

\*\*\*Applicable to new Mortgage Life Insurance clients, effective 04 September 2016. Existing Mortgage Life Insurance 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 customers on actual basis.

## Credit Cards

Card Type	Infinite (Visa)	Manhattan Platinum (Visa)	Titanium (Mastercard)
<b>Annual fee (AED)</b>			
<b>Primary card</b>			
First card(s)	1,500	750	500
<b>Supplementary card(s)</b>			
Regular supplementary card(s):			
First 2 cards	500	150	Free
Third card onwards	500	150	100
<b>Finance Charge</b>			
(per month on all transactions)			
Calculated on average daily balance method from transaction date till repayment date			
Retail Transactions	3.25%	3.25%	3.25%
Cash Transactions	3.25%	3.09%	3.09%
<b>Other fees &amp; charges (all cards)</b>			
Over limit charge (AED)	250	250	250
Late payment charge (AED)	299	299	299
Cash advance fee	3% of cash advance amount or AED 100 whichever is higher		
Credit Shield Insurance charge <sup>1</sup> On monthly statement balance	0.60%	0.60%	0.60%
Credit Secure charges on <sup>2</sup> monthly statement balance	0.99%	0.99%	0.99%
Duplicate statement (over 3 months)			AED 50
Card replacement Fee			AED 150
Returned Cheque			AED 100
Outstation cheque processing			AED 50
Copy of sales voucher (up to a maximum of 3 months)			Retail - AED 50 Airline/Hotel- AED 100
Monthly statement of account Charges (per statement per account) <sup>3</sup>			AED 10
Foreign Transaction Charge <sup>4</sup>	Up to 2.99% of the transaction amount		
<b>General (all cards)</b>			
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 charge etc) OR AED 110, whichever is higher		
Cash advance (% of credit limit) (Limit decided at customer level)			Visa & Mastercard 25% - 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% or AED 300, whichever is higher
Early settlement charge	2% to 5% or AED 300, whichever is higher
Arbitration charges for each disputed Transaction Visa/Mastercard <sup>5</sup>	Up to USD 500 or equivalent in AED per transaction

<sup>1</sup> 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%.

<sup>2</sup> This product is currently not on offer

<sup>3</sup> You may request us to send your statement by email. This service is free of charge

<sup>4</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 in the date of conversion.

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

#### Please note

- 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 & 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
- Charges for services not indicated in this guide are available on request
- 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

Card Type	Standard Chartered Shukran World (Mastercard)	Standard Chartered Shukran Titanium (Mastercard)
<b>Annual fee (AED)</b>		
<b>Primary card</b>		
First card(s)	500	250
<b>Supplementary card(s)</b>		
Regular supplementary card(s):		
First 2 cards	Free	Free
Third card onwards	100	100
<b>Finance Charge</b>		
(per month on all transactions)		
Calculated on average daily balance method from transaction date till repayment date		
Retail Transactions	2.99%	3.25%
Cash Transactions	2.99%	3.09%
<b>Other fees &amp; charges (all cards)</b>		
Over limit charge (AED)	225	225
Late payment charge (AED)	250	250
Cash advance fee	3% of cash advance amount or AED 100 whichever is higher	
Credit Shield Insurance charge <sup>1</sup>		
On monthly statement balance		0.60%
Credit Secure charges on <sup>2</sup> monthly statement balance		0.99%
Duplicate statement (over 3 months)		AED 50
Card replacement Fee		AED 150
Returned Cheque		AED 100
Outstation cheque processing		AED 50
Copy of sales voucher (up to a maximum of 3 months)		Retail - AED 50 Airline/Hotel- AED 100
Monthly statement of account		
Charges (per statement per account) <sup>3</sup>		AED 10
Foreign Transaction Charge <sup>4</sup>	Up to 2.99% of the transaction amount	
<b>General (all cards)</b>		
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 charge etc) OR AED 110, whichever is higher	
Cash advance (% of credit limit)		Visa & Mastercard
(Limit decided at customer level)		25% - 50%
Cashier's Order for refund of		AED 25
<b>Credit Balances</b>		
<b>Balance Transfer / Easy Pay / Smart Payment Plan / Fixed Payment Plan</b>		
Interest rate		Up to 3% monthly
Processing fee	Up to 4% or AED 300, whichever is higher	
Early settlement charge	2% to 5% or AED 300, whichever is higher	
Arbitration charges for each disputed Transaction Visa/Mastercard <sup>5</sup>	Up to USD 500 or equivalent in AED per transaction	

<sup>1</sup> 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%.

<sup>2</sup> This product is currently not on offer

<sup>3</sup> You may request us to send your statement by email. This service is free of charge

<sup>4</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 in the date of conversion.

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

### Please note

- 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 & 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
- Charges for services not indicated in this guide are available on request
- For any enquiries on interest 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](http://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](http://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  
(الكترا) 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