

Standard Chartered  
Saadiq



# Schedule of Charges April 2018

## Saadiq Fees & Charges

Item	Features and Fees
<b>Saadiq Savings Account (LCy)</b>	
Minimum balance requirement	BDT 100,000
<b>Saadiq eSavers Account (LCy)</b>	
Minimum balance requirement	BDT 50,000
<b>Saadiq Super Savers Premium (LCy)</b>	
Minimum balance requirement	BDT 500,000
<b>Saadiq Current Account (LCy)</b>	
Minimum balance requirement	BDT 100,000
<b>Account Maintenance Fee</b>	
Saadiq Savings Account (LCy)	Half yearly average balance: Up to Tk. 5,000-Free
Saadiq eSavers Account (LCy)	Above Tk. 5,000 up to Tk.25,000 -Tk. 100 Half yearly
Saadiq Super Savers Premium (LCy)	Above Tk. 25,000-Tk. 300 Half yearly
Saadiq Current Account (LCy)	BDT 500 Half-yearly
<b>Account Related Charges</b>	
Personal Chequebook from 2nd item onward	BDT 300
Debit Card-New	BDT 600 Annually
Debit Card-Replacement	BDT 300
Cash withdrawal from other Banks' VISA ATMs	BDT 35 per transaction
CCTV image retrieval request for any reason initiated by the customer	BDT 1,500
Account Closing	BDT 200 for Savings Account BDT 300 for Current Account
Pay Order Fee (local currency)	0.15% (minimum BDT 200 & maximum BDT 500)
<b>Statements/Certificates</b>	
Account Statements (as stated in AOF)	<b>Free</b>
Issuance of Duplicate Bank Statement (through branch)	For 18 months : Tk. 500
Issuance of Duplicate Bank Statement (through branch)	For more than 18 months : Tk. 1000
Balance Confirmation Certificate	Half Yearly (one)- <b>Free*</b> Yearly (one)- <b>Free*</b> Additional-BDT 200 <i>*For June 30 and Dec 31 balance only</i>
Bank Certificate (through contact centre)	BDT 150

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Item	Features and Fees	
<b>Statements/Certificates</b>		
Bank Certificate	BDT 300	
Hold Statement (hold/stop)	<b>Free</b>	
Statement Authentication Certificate	BDT 500	
Finance Certificate	BDT 500	
Certificate for Inward Remittance	BDT 300	
Certificate of Profit/Certificate for Taxation		
FCy Endorsement Certificate		
Student File Certificate		
<b>Intercity Transaction Fee</b>		
Online transaction Intercity Deposit	<b>Transaction Amount</b>	<b>Fee</b>
	Below 50k	Free
	From 50k to below 5lac	Free
	From 5lac to below 50lac	Free
	From 50lac & above	Free
Online transaction Intercity Withdrawal	<b>Transaction Amount</b>	<b>Fee</b>
	Below 1lac	Free
	From 1lac to below 10lac	Free
	From 10lac to below 50lac	Free
	From 50lac & above	Free
<b>Cheque Clearing Fee/BEFTN Transaction Fee*</b>		
Regular Value Clearing	Below 50K	<b>Free</b>
	From 50K to below 500K	BDT 10
	From 500K and above	BDT 25
High Value Clearing (same day)	From 500K and above	BDT 60
Payment through RTGS		BDT 100
<i>*15% VAT is applicable</i>		
<b>Standing Instructions</b>		
Standing Instructions-Setting Up	<b>Free</b>	
Amendment	<b>Free</b>	
Standing Instructions (Internal)	BDT 100 per transaction	
Standing Instructions (External)	BDT 100+ Normal Remittance Charge per Standing Instructions	
Default due to insufficient funds	BDT 100	
Cancellation of Standing Instructions	<b>Free</b>	
<b>FCY issuance</b>		
Foreign currency-issuance	1% (FCY Issuance) (Min Tk.500 for Non Customer)	

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<b>FCY issuance</b>	
Withdrawal of cash from FCY accounts	Free
FCY note deposit in FCY accounts	Free
Transfer of funds from FCY A/C to BDT A/C	Free
<b>Fund transfer-Inward</b>	
Inward transfer (Remittance) to customer	Free
Inward transfer (Remittance) to non-customer through PO	Tk. 500
Inward transfer (Remittance) to non-customer through DD	USD 10
<b>Fund transfer-Outward</b>	
Cheque issuance-Central Bank LCY	Tk. 300
Pay Order Issue (Customer)	0.15% (Min Tk. 200 and Max Tk. 500)
Cheque on selves/PO issue (Non Customers)	Tk. 500
Demand Draft Issuance -Customer LCY	0.3% on DD amount (Min Tk. 250)
Demand Draft Issuance -Customer FCY	USD 15
Cancellation of DD/PO [LCY]	Tk. 250
Cancellation of DD/PO [FCY]	USD 10
Repurchase of draft FCY	None
Telex/wire transfer FCY-Customer	USD 20 (+ USD 20, if cover is required)
<b>Cheques for Collection/Purchase</b>	
Inward Cheque Collection LCY	Free
Inward Cheque Collection FCY	USD 10 per cheque
Outward Cheque Collection LCY	0.25% (Min Tk. 300, Max Tk. 1,500)
Outward Cheque clearing & Collection FCY (drawn on banks in BD)	USD 10 per cheque
Outward Cheque Collection FCY (abroad)	0.25% (Min Tk. 750)
Cheque Collection LCY dividend warrants	0.10% (Min Tk. 75)
Cheque collection return	Tk. 100/Item
Salary Transfer (By Hard Copy Instruction)	Tk. 50/Item
Salary Transfer (By Hard Copy Instruction)	Tk. 25/Item
Salary Disbursement (through PO)	Tk. 50 per Item+ PO Fee+ Postage

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Item	Features and Fees
<b>Student File</b>	
Student File Maintenance SAARC Countries	TK. 3,500 p.a + Tk. 500 per Remittance
Student File Maintenance Non-SAARC Countries	Tk.5,000 p.a + Tk. 500 per Remittance
<b>Stop Payment Instructions</b>	
Stop Payment-Cheque draft/one cheque	BDT 250
Stop Payment-Cheque book lost	BDT 500
Stop Payment-LCy draft	BDT 100
<b>Saadiq Home Finance</b>	
Processing Fee	1.5% of the financing amount
Early Purchase Fee	2% of the bank's outstanding share
Late Payment Fee*	BDT 1,150 for every overdue installment
Partial Purchase Fee**	2% of partial adjustment amount
Premium Collection Fee-Life Insurance (paid by Insurance Company to the bank)	30% of Premium Amount
<b>Saadiq Auto Finance</b>	
Processing Fee	1% of the financing amount
Early Purchase Fee	2% of the bank's outstanding share
Late Payment Fee*	BDT 575 for every overdue installment
Premium Collection Fee-Life Insurance (paid by Insurance Company to the Bank)	30% of Premium Amount
<b>Finance against Property</b>	
Processing Fee	0% of the financing amount
Early Purchase Fee	2% of the bank's outstanding share
Late Payment Fee*	BDT 4,500 for every overdue installment
Premium Collection Fee - Life Insurance (paid by Insurance Company to the Bank)	30% of Premium Amount
<b>Business Installment Finance</b>	
Processing Fee	0% of the financing amount
Early Purchase Fee	2% of the bank's outstanding share
Late Payment Fee*	BDT 3000 for every overdue installment
Premium Collection Fee - Life Insurance (paid by Insurance Company to the Bank)	30% of Premium Amount

## Saadiq Fees & Charges

Item	Features and Fees
<b>Saadiq Credit Card</b>	
Annual Fee	BDT 1,500 for Green
	BDT 3,000 for Gold
	BDT 5,000 for Platinum
Late Payment Fee*	BDT 500
Over Limit Fee	BDT 1,000
Cash Advance Fee	BDT 300
Card Cheque Processing Fee	BDT 1,000
Visa Green Card (monthly maintenance fee)	BDT 1,200 irrespective of the outstanding amount
Visa Gold Card (monthly maintenance fee)	BDT 2,500 irrespective of the outstanding amount
Visa Platinum Card (monthly maintenance fee)	BDT 3,500 irrespective of the outstanding amount
Priority Pass membership Fee for Platinum only	<b>Free</b>
Priority Pass usage Fee for Platinum only	USD 27 (for the primary card holder 9 free visits and for guest 3 free visits per calendar year)
Access to Signature Lounge for Platinum only	FREE ( for the primary card holder only)

### Customer Value Propositions

Client Care Centre	<b>Free</b>
Auto Billspay	
Online Banking	
e-Statements	
SMS Banking	

### Finance Against Property/Saadiq Commercial Mortgage

Legal Fee Per Property	BDT 7,000
Valuation Fee Per Property	BDT 5,000

\* To be paid out to Charity after deduction of Bank's estimated cost in accordance with the bank's Charity Payment Policy.

\*\* Each partial pre-payment is allowed after 12 installments. At least 30% of the outstanding Bank's share is to be paid.

\*\* Premium Collection Fee: Since this is conventional insurance, as per Shariah Ruling, the income will not be booked under Islamic Banking Revenue

#### Note:

- The Bank reserves the right to assess charges on transaction and to amend the Saadiq Schedule of Charges providing 30days prior notice of the terms, conditions or rate stated in the schedule
- VAT is applicable at 15% on all fees and commissions as per existing country VAT Act 1991
- All Late payment fee mentioned in SOC includes 15% VAT
- Tax on Profit & Government Excise Duty on the deposit/balance level of the account is applicable
- This is an abridged version of Saadiq Schedule of Charges. Please call our 24-hour Client Centre for more details
- For Saadiq Auto and Home Finance, the Bank shall receive fees from the Insurance Service Provider (if General Insurance is availed through the Bank) for the collection and transfer services of the insurance premium
- Fee structure of Employee Banking (EB) accounts will follow the respective schedule for Employee Banking organizations
- Priority Banking Schedule of Charges (SoC) will be applicable for Priority clients

For more details, please call 8332272 or 16233 (from mobile).