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Standard Chartered Bank (China) Limited Retail Banking Service Tariff Table

**2024 Version 1
01/01/2024**

Important Note:

1. This Tariff Table is formulated by Standard Chartered Bank (China) Limited (the “Bank”) and applies to services provided by the Bank to Retail Banking customers and product manager / issuer of distribution business.
2. The services and fee charges quoted in this Tariff Table may be changed by the Bank from time to time due to changes in laws and regulations, or pursuant to the guidelines or policies issued by China Banking and Insurance Regulatory Commission, China Banking Association or any relevant authorities, or according to the market changes or at the Bank’s discretion. The Bank will announce at its official website [<https://www.sc.com/cn/>] in the event of any changes and adjustments of the fee charges.
3. Unless otherwise specified, the fee charges quoted in this Tariff Table do not include fees, charges or taxes levied by governmental authorities or charged by law firm or, other financial institutions. Customers shall bear related fees, charges or taxes levied by local authorities at their own cost.
4. In the event of favorable fee charges offered in the Bank’s marketing campaigns or product contracts (loan contract, wealth management product documents and other contractual documents) compared with the fee charges herein below, the stipulations in such related product contracts and marketing materials shall prevail.
5. Unless otherwise stipulated, the charges shown in this tariff will be denominated and charged in Renminbi. If service are provided in foreign currency other than the prescribed Renminbi, bank can charge fee in service currency based on business scenario or customer request, and the equivalent amount of service fee to be charged in foreign currency shall be calculated at an exchange rate determined by the Bank at the time of providing service.
6. The English version is for reference only. In the event of any discrepancy between the English and the Chinese versions, the Chinese version shall prevail.
7. If customers have any questions or advice, please dial SCB customer service hotline or visit SCB website [<https://www.sc.com/cn/>] for inquiry and feedback.
8. Business Banking customers will adopt the tariff of Standard Chartered China Corporate & Institutional clients. If customers have any questions or advice, please dial hotline or visit SCB website [<https://www.sc.com/cn/>] for inquiry and feedback.

SCB customer service hotline

956083 / (0755) 3338 2730

Calling from Hong Kong, Macao, Taiwan & oversea: **(86-755) 956083 / (86-755) 3338 2730**

Tariff of Retail Banking Services

S/N	Fee Charge Item /Description	Personal Banking Customers	Premium Banking Customers	Priority Banking Customers	Priority Private Customers	Basis of Pricing/ Charge Rationale	Remark
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Account Services

1	Account Maintenance Fee	Free	RMB100 per month	RMB150 per month	RMB150 per month	Market-Oriented Pricing (fixed-amount pricing) The tariff is formulated based on Notice of the China Banking Regulatory Commission, the People's Bank of China and the National Development and Reform Commission on Waiver of Certain Service Charges by Banking Financial Institutions (Ji Jia Fei [2011] No.22) ·	The Account Maintenance Fee (for both local currency and foreign currency accounts) will be waived if the client applies to become a Personal Banking Customer. For other service fee charge items, please refer to the respective fee charge standard for Personal Banking Customers.
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RMB Services

Cash Services

2	Handling Fee of Cash Deposit within China	Free	Free	Free	Free	Market-Oriented Pricing The tariff is formulated based on The Notice for Waiver of Some Service Charges issued by Banking Financial Institutions (Yin Jian Fa [2011] No.22): waiver handling fee of cash deposit /withdrawal within the bank at same city	
3	Handling Fee of Cash Withdrawal within China	Free	Free	Free	Free		

Inward Remittances

4	Handling Fee of Telegraphic Transfer within China	Free	Free	Free	Free	Market-Oriented Pricing	
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Outward Remittances

5	Handling Fee of Telegraphic Transfer to SCB account within China	Free	Free	Free	Free	Market-Oriented Pricing The tariff is formulated based on The Notice for Waiver of Some Service Charges issued by Banking Financial Institutions (Yin Jian Fa [2011] No.22): waiver handling fee of fund transfer within the bank at same city	
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S/N	Fee Charge Item /Description	Personal Banking Customers	Premium Banking Customers	Priority Banking Customers	Priority Private Customers	Basis of Pricing/ Charge Rationale	Remark
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6	Handling Fee of Telegraphic Transfer to non-SCB account within China						
	Via BEPS/HVPS [△]						
	RMB50,000 or less	RMB1.2 per transaction	RMB1.2 per transaction	RMB0.6 per transaction	Free	Government-Guided Pricing The tariff is formulated based on the Measures for Administration of Commercial Banks' Services Prices (Yin Jian Fa [2014] No.268).	
	RMB100,000 or less	RMB10.5 per transaction	RMB8 per transaction	RMB5.5 per transaction	Free		
	RMB500,000 or less	RMB15.5 per transaction	RMB11.75 per transaction	RMB8 per transaction	Free		
	RMB1,000,000 or less	RMB20.5 per transaction	RMB15.5 per transaction	RMB10.5 per transaction	Free		
	Over RMB1,000,000	0.002% of transaction amount (maximum RMB50 per transaction)	0.0015% of transaction amount (maximum RMB50 per transaction)	0.001% of transaction amount (maximum RMB50 per transaction)	Free		
[△] The ceiling amount and the fee charges of the transactions via BEPS/HVPS might be adjusted from time to time according to PBOC's policies and guidelines. Should there be differences in requirements on relevant fee charges per stipulated by relevant local authorities, local requirements should prevail.							
7	Overseas Telegraphic Transfer handling Fee						
	RMB50,000 or less	RMB1.2 per transaction	RMB1.2 per transaction	RMB0.6 per transaction	Free	Government-Guided Pricing The tariff is formulated based on the Measures for Administration of Commercial Banks' Services Prices (Yin Jian Fa [2014] No.268).	
	RMB100,000 or less	RMB10.5 per transaction	RMB8 per transaction	RMB5.5 per transaction	Free		
	RMB500,000 or less	RMB15.5 per transaction	RMB11.75 per transaction	RMB8 per transaction	Free		
	RMB1,000,000 or less	RMB20.5 per transaction	RMB15.5 per transaction	RMB15.5 per transaction	Free		
	Over RMB1,000,000	0.002% of transaction amount (maximum RMB50 per transaction)	0.0015% of transaction amount (maximum RMB50 per transaction)	0.001% of transaction amount (maximum RMB50 per transaction)	Free		
	Correspondent Bank Charges (if paid by remitter)	RMB 200	RMB 200	RMB 200	RMB 200		
[△] In respect of remittance to Hong Kong Macau Taiwan Special Account, the fee charge is calculated by reference to the charging standard under "Overseas Telegraphic Transfer". For RMB Outward Remittances under GBA Wealth Connect Service (include Northbound & Southbound), the handling fee and correspondent bank charges will be waived.							

Foreign Currency Services

Cash Services

8	Handling Fee of Cash Deposit within China	Free	Free	Free	Free	Market-Oriented Pricing	
9	Handling Fee of Cash Withdrawal within China	Free	Free	Free	Free	Market-Oriented Pricing	

S/N	Fee Charge Item /Description	Personal Banking Customers	Premium Banking Customers	Priority Banking Customers	Priority Private Customers	Basis of Pricing/ Charge Rationale	Remark
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Inward Remittances

10	Telegraphic Transfer [△]																																																																						
	Handling Fee	Free	Free	Free	Free	Market-Oriented Pricing (pricing based on external costs)																																																																	
	Handling Fee of Telegraphic Transfer Return	RMB120 per transaction	RMB120 per transaction	RMB120 per transaction	Free	Market-Oriented Pricing (fixed-amount pricing)																																																																	
	△ Relevant correspondent charge may apply to foreign currency domestic inward payment from other banks.																																																																						
11	Bills Collection																																																																						
	Handling Fee of Draft/ Check Collection	0.1% of collection amount (minimum RMB100 , maximum RMB500 per transaction) excluding applicable charges from correspondent overseas bank	0.1% of collection amount (minimum RMB100 , maximum RMB500 per transaction) excluding applicable charges from correspondent overseas bank	0.1% of collection amount (minimum RMB100, maximum RMB500 per transaction) excluding applicable charges from correspondent overseas bank	Free, excluding applicable charges from correspondent overseas bank	Market-Oriented Pricing (proportional pricing method)																																																																	
		Transactions via PBOC's Shen-Kong Paper Clearing System: 0.1% of collection amount (minimum RMB20, maximum RMB1,000 per transaction)	Transactions via PBOC's Shen-Kong Paper Clearing System: 0.1% of collection amount (minimum RMB20, maximum RMB1,000 per transaction)	Transactions via PBOC's Shen-Kong Paper Clearing System: 0.1% of collection amount (minimum RMB20, maximum RMB1,000 per transaction)	Free																																																																		
	Postage Charge of Draft /Check Collection	<table><tr><th>Region</th><th>Postage (per 0.5kg)</th></tr><tr><td>China Mainland</td><td>RMB 30</td></tr><tr><td>Hong Kong and Macau</td><td>RMB 90</td></tr><tr><td>Japan and South Korea</td><td>RMB 120</td></tr><tr><td>South East Asia and Australia</td><td>RMB 150</td></tr><tr><td>West Europe, U.S.A. and Canada</td><td>RMB 180</td></tr><tr><td>South Asia, Central and South America</td><td>RMB 210</td></tr><tr><td>Middle East, Africa and East Europe</td><td>RMB 300</td></tr></table>	Region	Postage (per 0.5kg)	China Mainland	RMB 30	Hong Kong and Macau	RMB 90	Japan and South Korea	RMB 120	South East Asia and Australia	RMB 150	West Europe, U.S.A. and Canada	RMB 180	South Asia, Central and South America	RMB 210	Middle East, Africa and East Europe	RMB 300	<table><tr><th>Region</th><th>Postage (per 0.5kg)</th></tr><tr><td>China Mainland</td><td>RMB 30</td></tr><tr><td>Hong Kong and Macau</td><td>RMB 90</td></tr><tr><td>Japan and South Korea</td><td>RMB 120</td></tr><tr><td>South East Asia and Australia</td><td>RMB 150</td></tr><tr><td>West Europe, U.S.A. and Canada</td><td>RMB 180</td></tr><tr><td>South Asia, Central and South America</td><td>RMB 210</td></tr><tr><td>Middle East, Africa and East Europe</td><td>RMB 300</td></tr></table>	Region	Postage (per 0.5kg)	China Mainland	RMB 30	Hong Kong and Macau	RMB 90	Japan and South Korea	RMB 120	South East Asia and Australia	RMB 150	West Europe, U.S.A. and Canada	RMB 180	South Asia, Central and South America	RMB 210	Middle East, Africa and East Europe	RMB 300	<table><tr><th>Region</th><th>Postage (per 0.5kg)</th></tr><tr><td>China Mainland</td><td>RMB 30</td></tr><tr><td>Hong Kong and Macau</td><td>RMB 90</td></tr><tr><td>Japan and South Korea</td><td>RMB 120</td></tr><tr><td>South East Asia and Australia</td><td>RMB 150</td></tr><tr><td>West Europe, U.S.A. and Canada</td><td>RMB 180</td></tr><tr><td>South Asia, Central and South America</td><td>RMB 210</td></tr><tr><td>Middle East, Africa and East Europe</td><td>RMB 300</td></tr></table>	Region	Postage (per 0.5kg)	China Mainland	RMB 30	Hong Kong and Macau	RMB 90	Japan and South Korea	RMB 120	South East Asia and Australia	RMB 150	West Europe, U.S.A. and Canada	RMB 180	South Asia, Central and South America	RMB 210	Middle East, Africa and East Europe	RMB 300	<table><tr><th>Region</th><th>Postage (per 0.5kg)</th></tr><tr><td>China Mainland</td><td>RMB 30</td></tr><tr><td>Hong Kong and Macau</td><td>RMB 90</td></tr><tr><td>Japan and South Korea</td><td>RMB 120</td></tr><tr><td>South East Asia and Australia</td><td>RMB 150</td></tr><tr><td>West Europe, U.S.A. and Canada</td><td>RMB 180</td></tr><tr><td>South Asia, Central and South America</td><td>RMB 210</td></tr><tr><td>Middle East, Africa and East Europe</td><td>RMB 300</td></tr></table>	Region	Postage (per 0.5kg)	China Mainland	RMB 30	Hong Kong and Macau	RMB 90	Japan and South Korea	RMB 120	South East Asia and Australia	RMB 150	West Europe, U.S.A. and Canada	RMB 180	South Asia, Central and South America	RMB 210	Middle East, Africa and East Europe	RMB 300	Market-Oriented Pricing (pricing based on external costs)	
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S/N	Fee Charge Item /Description	Personal Banking Customers	Premium Banking Customers	Priority Banking Customers	Priority Private Customers	Basis of Pricing/ Charge Rationale	Remark
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Outward Remittances

12	Handling Fee of Telegraphic Transfer to SCB Account within China	Free	Free	Free	Free	Market-Oriented Pricing	
13	Telegraphic Transfer to non-SCB Account within China (intra-city)						
	Handling Fee	RMB80	RMB60	RMB40	Free	Market-Oriented Pricing (fixed-amount pricing)	
	Correspondent Bank Charges (if paid by remitter)	RMB200 per transaction	RMB200 per transaction	RMB200 per transaction	RMB200 per transaction	Market-Oriented Pricing (fixed-amount pricing)	
14	Handling Fee of Telegraphic Transfer to non-SCB Account within China (intercity)						
	Handling Fee	0.1% of transaction amount (minimum RMB100, maximum RMB500 per transaction)	0.075% of transaction amount (minimum RMB100, maximum RMB500 per transaction)	0.05% of transaction amount (minimum RMB100, maximum RMB500 per transaction)	Free	Market-Oriented Pricing (proportional pricing method)	
	Cable Fee	RMB120 per transaction	RMB120 per transaction	RMB120 per transaction	RMB120 per transaction	Market-Oriented Pricing (fixed-amount pricing)	
	Correspondent Bank Charges (if paid by remitter)	RMB200 per transaction	RMB200 per transaction	RMB200 per transaction	RMB200 per transaction	Market-Oriented Pricing (fixed-amount pricing)	
	Handling Fee of Amendment	RMB100 per transaction	RMB100 per transaction	RMB100 per transaction	RMB100 per transaction	Market-Oriented Pricing (fixed-amount pricing)	
15	Overseas Telegraphic Transfer						
	Online/Mobile Banking -'Global Link Fund Transfer' (Exclusive to fund transfer to self)						
	Handling Fee	0.1% of transaction amount (minimum RMB100, maximum RMB500 per transaction)	Free	Free	Free	Market-Oriented Pricing (proportional pricing method)	Exclusive to the fund transfer via SCB 'Global Link Fund Transfer' service.
	Cable Fee	RMB 120 per transaction	Free	Free	Free	Market-Oriented Pricing (fixed-amount pricing)	
	Correspondent Bank Charges (if paid by remitter)	RMB 200 per transaction	RMB 200 per transaction	Free	Free	Market-Oriented Pricing (fixed-amount pricing)	

S/N	Fee Charge Item /Description	Personal Banking Customers	Premium Banking Customers	Priority Banking Customers	Priority Private Customers	Basis of Pricing/ Charge Rationale	Remark
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15	Online/Mobile Banking – Normal Overseas Telegraphic Transfer						
	Handling Fee	0.1% of transaction amount (minimum RMB100, maximum RMB500 per transaction)	Free	Free	Free	Market-Oriented Pricing (proportional pricing method)	Priority Banking/Private Wealth customers online banking/mobile banking over daily single/ accumulate overseas transfer transaction limit is RMB 300 thousand
	Cable Fee	RMB 120 per transaction	RMB 120 per transaction	Free	Free	Market-Oriented Pricing (fixed-amount pricing)	Premium Banking Customers online banking / mobile banking over daily single/ accumulate overseas transfer transaction limit is RMB 200 thousand or equivalent
	Correspondent Bank Charges (if paid by remitter)	RMB 200 per transaction	RMB 200 per transaction	RMB 200 per transaction	Free	Market-Oriented Pricing (fixed-amount pricing)	Personal Banking Customers online banking / mobile banking over daily single/accumulate overseas transfer transaction limit is RMB 100 thousand or equivalent
	Handling Fee of Amendment	RMB 100 per transaction	RMB 100 per transaction	RMB 100 per transaction	RMB 100 per transaction	Market-Oriented Pricing (fixed-amount pricing)	
	Counter - Normal Overseas Telegraphic Transfer						
	Handling Fee	0.1% of transaction amount (minimum RMB100, maximum RMB500 per transaction)	0.075% of transaction amount (minimum RMB100, maximum RMB500 per transaction)	0.05% of transaction amount (minimum RMB100, maximum RMB500 per transaction) [Fee is waived if beneficiary's bank is Standard Chartered Bank]	Free	Market-Oriented Pricing (proportional pricing method)	
	Cable Fee	RMB120 per transaction	RMB120 per transaction	RMB120 per transaction [Fee is waived if beneficiary's bank is Standard Chartered Bank]	RMB120 per transaction [Fee is waived if beneficiary's bank is Standard Chartered Bank]	Market-Oriented Pricing (fixed-amount pricing)	
	Correspondent Bank Charges (if paid by remitter)	RMB200 per transaction	RMB200 per transaction	RMB200 per transaction	RMB200 per transaction	Market-Oriented Pricing (fixed-amount pricing)	
	Handling Fee of Amendment	RMB100 per transaction	RMB100 per transaction	RMB100 per transaction	RMB100 per transaction	Market-Oriented Pricing (fixed-amount pricing)	

Other Service

16	Handling Fee of Overseas Partner Banks Account Opening	RMB100 per account (including postage charge)	RMB100 per account (including postage charge)	RMB100 per account (including postage charge)	RMB100 per account (including postage charge)	Market-Oriented Pricing (fixed-amount pricing)	Applicable to "Easi-Study" customers only.
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S/N	Fee Charge Item /Description	Personal Banking Customers	Premium Banking Customers	Priority Banking Customers	Priority Private Customers	Basis of Pricing/Charge Rationale	Remark
17	Easi-Housing handling	RMB200 per transaction	RMB200 per transaction	RMB200 per transaction	RMB200 per transaction	Market-Oriented Pricing (fixed-amount pricing)	
18	Handling Fee of Certificate of Balance Issuance	RMB50 per certificate	RMB25 per certificate	Free	Free	Market-Oriented Pricing (fixed-amount pricing)	
19	Handling Fee of Certificate of Frozen Deposit Issuance	RMB50 per certificate	RMB25 per certificate	Free	Free	Market-Oriented Pricing (fixed-amount pricing)	

Remarks: Available currency for foreign currency cash deposit/ withdrawal is subject to the actual services provided by the local branches of the Bank.

Debit Card Services Tariff Table

S/N	Category	Item									Charge Rationale	Remark
			Classic Debit Card		Premium Debit Card (including Breeze Banking Debit Card, Preferred Debit Card and Co-Branded Premium Debit Card)		Platinum Debit Card (including Co-Branded Platinum Debit Card)		Diamond Debit Card (including Co-Branded Diamond Debit Card)			For Debit Cards which are no longer issued, clients can still use them prior to expiration. During card renewals /replacements, clients need to choose the Debit Card type available at that time.
1	Card Fees	Annual Fee	Free		Free		Free		Free		Market-Oriented Pricing (fixed-amount pricing)	
		New issuance Fee	Free		Free		Free		Free		Market-Oriented Pricing	
		Renewal fee of Expiring IC Debit Card	Free		Free		Free		Free		Market-Oriented Pricing	
		Re-issuance (Replacement) Fee	RMB 15 per card per issuance		RMB 15 per card per issuance		Free		Free		Market-Oriented Pricing (fixed-amount pricing)	Free for first time apply IC chip debit card.
2	Local Transactions	Handling Fee of Cash Withdrawal at non-SCB China ATMs in Account City	Free		Free		Free		Free		Market-Oriented Pricing (fixed-amount pricing)	
		Handling Fee of Cash Withdrawal at non-SCB China ATMs outside Account City	Free		Free		Free		Free		Market-Oriented Pricing (fixed-amount pricing)	
		Handling Fee of Fund Transfer through CUP network Intra-province in China	Below RMB 10,000 (inclusive)	RMB 3 per transaction	Below RMB 10,000 (inclusive)	RMB 3 per transaction	Below RMB 10,000 (inclusive)	RMB 3 per transaction	Below RMB 10,000 (inclusive)	Free	Market-Oriented Pricing (fixed-amount pricing)	Fund Transfer through CUP network includes Fund Transfer at CUP-enabled ATMs and CUP Mobile Fund Transfer.
			RMB 10,000-RMB 50,000 (inclusive)	RMB 5 per transaction	RMB 10,000-RMB 50,000 (inclusive)	RMB 5 per transaction	RMB 10,000-RMB 50,000 (inclusive)	RMB 5 per transaction	RMB 10,000-RMB 50,000 (inclusive)	Free		
			Above RMB 50,000	RMB 8 per transaction	Above RMB 50,000	RMB 8 per transaction	Above RMB 50,000	RMB 8 per transaction	Above RMB 50,000	Free		
		Handling Fee of Fund Transfer through CUP network Inter-province in China	1% of transaction amount, min. RMB 5 per transaction, max. RMB 50 per transaction		1% of transaction amount, min. RMB 5 per transaction, max. RMB 50 per transaction		1% of transaction amount, min. RMB 5 per transaction, max. RMB 50 per transaction		Free		Market-Oriented Pricing (proportional pricing method)	
3	Overseas Transactions	Handling Fee of Balance Enquiry at CUP-enabled ATMs	RMB 4 per transaction		RMB 4 per transaction		RMB 4 per transaction		Free		Market-Oriented Pricing (fixed-amount pricing)	
		Handling Fee of Cash Withdrawal at CUP-enabled ATMs	RMB 15 per transaction		RMB 15 per transaction		Free		Free		Market-Oriented Pricing (fixed-amount pricing)	Service Charge is to be incurred when withdrawing cash at overseas CUP-enabled ATMs in some countries or regions. Such fee is charged by local ATM acceptance institutions.
4	Electronic Cash		Free		Free		Free		Free		Market-Oriented Pricing	

Remarks:

1. Preferred Debit Card issuance is terminated.

2. UK Now Diamond Debit Card issuance has been terminated since Jan 1st, 2016. Issued UK Now Diamond Debit Card usage will not be impacted until debit card expire.

Individual Mortgage Loan Tariff Table

NO	Item	Description	Customers	Charge Standard	Basis of Pricing/ Charge Rationale	Remark
1	Handling Fee for Change of Loan Terms and Conditions	Borrower/Mortgagor asks for any change of loan terms and conditions after loan disbursement	Individual mortgage loan customer	Free	Market-Oriented Pricing (fixed-amount pricing)	If the notarization or the modification of mortgage registration by the lawyer is required due to any change of the loan terms and conditions, customer shall bear the relevant notarization fee and legal fee. The standard of such fees shall refer to the requirement of local notary public and law firm.

Remarks:
The services and fee charges for individual mortgage loan (including residential property loan and commercial property loan) are only applicable to deals on or after the Effective Date (the date of the deal shall be subject to the signing date of the agreement) without any retrospective effect. If customer has signed the Individual Mortgage Loan agreement and other contractual documents with the Bank before the Effective Date of this Tariff Table, the fees and charges of such loan shall still refer to those applicable to the signed agreement.

Credit Card Tariff Table

No	Item	Charge standard for SCB CUP (RMB) Gold Card and VISA (USD) Platinum Card	Charge standard for SCB CUP (RMB) Platinum Card and VISA (USD) Signature Card	Charge Rationale	Remark
1	Annual Fee	<ul style="list-style-type: none"> Principal Card (including RMB card and USD card): RMB300 per card Supplementary Card(including RMB card and USD card): free 	<ul style="list-style-type: none"> Principal Card (including RMB card and USD card): RMB2500 per card Supplementary Card (including RMB card and USD card): free 	Market-Oriented Pricing (fixed-amount pricing)	Charged only once as RMB currency when either CUP card or VISA card is activated
2	Cash advance service fee	<ul style="list-style-type: none"> Domestic: 2% of the cash advance amount per transaction (minimum charge of RMB10 per transaction) Overseas: 3% of the cash advance amount per transaction (minimum charge of USD5 per transaction) 	<ul style="list-style-type: none"> Domestic: 2% of the cash advance amount per transaction (minimum charge of RMB10 per transaction) Overseas: 3% of the cash advance amount per transaction (minimum charge of USD5 per transaction) 	Market-Oriented Pricing (pricing based on external costs)	
3	Service charge for refunding excess amount paid to card account	1% of cash withdrawal amount (minimum charge of RMB10 or USD2 per transaction)	1% of cash withdrawal amount (minimum charge of RMB10 or USD2 per transaction)	Market-Oriented Pricing (pricing based on external costs)	Free for refunding to own domestic Standard Charter bank account
4	Interest for Transaction Equal Payment Plan(EPP)	<ul style="list-style-type: none"> Repayment tenor for transaction EPP can be across 6,9,12,18 and 24 months For 6 monthly installments: monthly interest is 0.48% of the total principal transaction amount of the EPP For 9/12/18/24 monthly installments: monthly interest is 0.75% of the total principal transaction amount of the EPP 	<ul style="list-style-type: none"> Repayment tenor for transaction EPP can be across 6,9,12,18 and 24 months For 6 monthly installments: monthly interest is 0.48% of the total principal transaction amount of the EPP For 9/12/18/24 monthly installments: monthly interest is 0.75% of the total principal transaction amount of the EPP 	Market-Oriented Pricing	1. Differential interest might be offered subject to campaign 2. Annual percentage rate range from 9.81% to 16.43% (for reference only)
5	Interest for Statement Equal Payment Plan(EPP)	<ul style="list-style-type: none"> Repayment tenor for transaction EPP can be across 6,9,12,19 and 24 months For 6 monthly installments: monthly interest is 0.48% of the total statement amount of the EPP For 9/12/18/24 monthly installments: monthly interest is 0.75% of the total statement amount of the EPP 	<ul style="list-style-type: none"> Repayment tenor for transaction EPP can be across 6,9,12,18 and 24 months For 6 monthly installments: monthly interest is 0.48% of the total statement amount of the EPP For 9/12/18/24 monthly installments: monthly interest is 0.75% of the total statement amount of the EPP 	Market-Oriented Pricing	1. Differential interest might be offered subject to campaign 2. Annual percentage rate range from 9.81% to 16.43% (for reference only)
6	Interest for Cash Instalment Plan	<ul style="list-style-type: none"> Repayment tenor for Cash instalment can be across 6,12,24 and 36 months Monthly interest: is up to 1% of the cash instalment principal 	<ul style="list-style-type: none"> Repayment tenor for Cash instalment can be across 6,12,24 and 36 months Monthly interest: is up to 1% of the cash instalment principal 	Market-Oriented Pricing	Annual percentage rate range is up to 21.57%(for reference only)
7	Service fee for card report loss	Free	Free	Market-Oriented Pricing	
8	Card re-issuance/replacement fee	RMB15 per card	Free	Market-Oriented Pricing (pricing based on external costs)	Charged as RMB currency for both CUP card and VISA card
9	Service fee for expired card renewal	Free	Free	Market-Oriented Pricing	
10	Service fee for overseas emergency card replacement	Free	Free	Market-Oriented Pricing	Only for VISA card
11	Service fee of overseas emergency cash disbursement	Free	Free	Market-Oriented Pricing	Only for VISA card
12	Service fee for retrieval of transaction receipt(s)	RMB20 or USD3 per transaction	RMB20 or USD3 per transaction	Market-Oriented Pricing (pricing based on external costs)	
13	Interchange fee for overseas transaction	1.5% of transaction amount	1.5% of transaction amount	Market-Oriented Pricing (pricing based on external costs)	Charged when transaction currency is not aligned with the currency of VISA card
14	Late Payment Penalty	5% of overdue amount of minimum due (minimum charge of RMB30 or USD5)	5% of overdue amount of minimum due (minimum charge of RMB30 or USD5)	Market-Oriented Pricing (proportional pricing method)	Charged if customer doesn't pay the minimum due before the due day
15	Certificate issuance fee	Free	Free	Market-Oriented Pricing (pricing based on external costs)	
16	Express delivery fee (China mainland only)	RMB20 per mail	RMB20 per mail	Market-Oriented Pricing (pricing based on external costs)	Charged as RMB currency for both CUP card and VISA card

Tariff of WM Product

S/N	Fee Charge Item	Fee Charge Description	Applicable Customers	Fee		Basis of Pricing/ Charge Rationale	Preferential Pricing/Remark	
1	QDII Mutual Fund (“QDMF” Subscription Fees	QDMF Subscription	Customer Buying QDMF	Purchasing Amount		Fee	Market-Oriented Pricing (proportional pricing method)	
				Subscription value lowerRMB1,000,000		3.0%		
				Subscription value fall in RMB1,000,000(inc) -RMB2,000,000		2.5%		
				Subscription fee no less than RMB2,000,000 (inc)		2.0%		
				Subscription Fee is capped at RMB 1,000,000 Refer to Sales documents for detail.				
2	QDII Mutual Fund Switching Fee (QDMF)	QDMF Switching	Customer Buying QDMF	1% Switching Fee is capped at RMB 500,000 Refer to Sales documents for detail		Market-Oriented Pricing (proportional pricing method)		
3	QDII Bond Buying Fee (QDBD)	QDBD Buying	Customer Buying QDBD	Face Value		Fee	Market-Oriented Pricing (proportional pricing method)	
				Subscripon face value lower than USD/EUR/AUD/GBP/CAD/NZD 50,000, or HKD/SGD 500,000 (or equivalent for other currencies).		0-1.50% of face value. Refer to Sales documents for detail.		
				Subscripon face value no less than USD/EUR/AUD/GBP/CAD/NZD 50,000, or HKD/SGD 500,000 (or equivalent for other currencies).		0-1.00% of face value. Refer to Sales documents for detail.		
				QDII Bond buying fee is capped at RMB 250,000 per trade for government bonds , and capped at RMB 500,000 per trade for corporate bond.				
4	QDII Bond Selling Fee (QDBD)	QDBD Selling	Customer Selling QDBD	0-0.5% based on bond face value QDII Bond selling fee is capped at RMB 250,000 per trade Refer to Sales documents for detail.		Market-Oriented Pricing (proportional pricing method)		
5	QDII Bond Service Fee(QDBD)	Services such as product maintenance and information disclosure during product holding period. Refer to Termsheet for detail.	Customer holding QDBD	0.25%/year Based on bond face value Capped at RMB 125,000 per year Refer to Sales documents for detail.		Market-Oriented Pricing (proportional pricing method)		

Remarks: The above fee tariff is for your reference only. Please refer to relevant contracts and practices of branches/sub branches of the Bank for details of the services and fee charges.

Tariff of Bancassurance

S/N	Fee charge Item	Fee Description	Basis of Pricing/Charge Rationale
1	Agency-sales of insurance products	The Bank to provide insurance agency services to insurance companies and charge agency fees to insurance companies.	Fees are subject to the agreement between the Bank and insurance companies (negotiated pricing)

Tariff of CMF and SA products

S/N	Fee charge Item	Fee Description	Basis of Pricing/Charge Rationale
1	Agency- sales of China Mutual Fund/Segregated Account ("SA") products	The Bank to provide China local mutual fund and asset management plan distribution services for fund companies and fund company subsidiaries and charge customer maintenance fee to the fund companies and fund company subsidiaries	Fees are subject to the agreement between the Bank and the fund companies/fund company subsidiaries (negotiated pricing)

Tariff of WMP products

S/N	Fee charge Item	Fee Description	Basis of Pricing/Charge Rationale
1	Agency-sales of Wealth Management Products ("WMP")	The Bank to provide wealth management product distribution services for the wealth management companies and charge customer maintenance fee and/or sales service fee to the wealth management company	Fees are subject to the agreement between the Bank and the wealth management companies (negotiated pricing)

Note: the charges above do not include the fees and taxes charged by other institutions (including but not limited to fund companies, insurance companies, wealth management companies, etc.) to our customers under the distribution business. Such fees and taxes, if any, shall be paid at the rates set by such other institutions.

