

Global Banking Clients Cont'd

| | <i>Amount in GMD</i> |
|--|---|
| Overseas bank guarantee issuance commission- other banks | 2 % of guarantee amount or min. of USD 500.00(whichever is higher) |
| Currency Shipment | |
| Spot sale against bank notes purchased | 1.5% of purchase amount |
| Spot sale against cheques purchased | 2% of cheque value |
| Exchange commission | 1.5% |
| Shipment commission | 1% |
| General Banking Services | |
| Cheques | |
| Cheque Book Issuance | |
| 25 Leaves | GMD 85.00 Per book |
| 50 Leaves | GMD 135.00 Per book |
| 100 Leaves | GMD 185.00 Per book |
| Returned Cheque | GMD 500 |
| Stop payment instructions | GMD 100 per cheque or max. of GMD 300 |
| Bank Cheque issuance fee | 0.5% or minimum of GMD 500 |
| Bank Draft commission | 1.5% or minimum of GMD 1,000 |
| Foreign Currency Cheques | |
| FCY Cheque deposit same day value | EUR 50 GBP 40 GMD 2,500 |
| FCY Cheque purchase commission | 1.5% or min. of EUR 25 GBP 20 GMD 1,200 |
| Payment Instructions | |
| Automated Standing Order | GMD 150 |
| Third Party Payment/ Email Instruction | GMD 400 |
| RTGS and ACH/ACP | |
| RTGS | GMD150.00 per transaction |
| other Bank's Cheque (deposit) | GMD10.00 per cheque |
| Direct Credit | GMD 5.00 per transaction |
| Document Retrieval from Archives/swift | |
| Under 1 month | GMD 75.00 per copy/min. GMD 200.00 |
| 1 month and under 6 months | GMD 100 per copy/min GMD 250.00 |
| 6 months and under 1 year | GMD 100 per copy/min GMD500.00 |
| 1 year and under 2 years | GMD 150 per copy/min GMD750.00 |
| 2 years and over | GMD 200 per copy/min GMD1,000.00 |
| Sale of Foreign Currency Notes | |
| Commission purchase on all sale | 1.5% or minimum of GMD 500 |
| Other Services | |
| Opinion letters | GMD 1,200 |
| Amendment fee on Opinion letters | GMD 500 |
| Verification of bank/ Institution documents | GMD 750 per document |
| International telephone call | GMD 100 per minute |
| International facsimile | GMD 100 |
| Account print out | GMD 15 per sheet |

"All fees with the exception of telegraphic transfers will attract a 15% VAT which will be collected on behalf of The Gambia Revenue Authority (GRA)"

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Branch directory

Banjul
8 Ecowas Avenue
Banjul
Tel: (220) 4222962

Serrekunda
1 Kairaba Avenue,
KMC
Tel: (220) 4374341

Kairaba
Bertil Harding-Highway
KMC
Tel: (220) 4396482

Senegambia Agency
Kololi, WR
Tel: (220) 4463277

Basse
Basse Santu Su
Upper River Region
Tel: (220) 5668218

Service and Price Guide
Effective November 2017

Standard
Chartered 



It's good when you can make informed
decisions about your banking

Call 422 5180 / 422 2959

or visit sc.com/gm

Individual Banking Clients

| Current Accounts (GMD) | <i>Amount in GMD</i> |
|-------------------------------|--|
| Minimum opening amount | GMD 2,500 |
| Debit Interest | Prime rate plus margin. Prime rate is currently at 18% per annum and will be reviewed from time to time in line with market conditions. Minimum of GMD 100 monthly Penalty debit rate of 30% per annum charged monthly |
| Commission on Turnover | GMD 3 per mille /GMD 150 minimum per month |

Current Accounts (Foreign Currency)

| | |
|-----------------------------------|-----------------------------------|
| Minimum opening amount | USD 1,000 / EUR 1,000 / GBP 1,000 |
| Cash withdrawal charge | 1.5% or minimum of: |
| EUR | EUR 20 |
| GBP | GBP 10 |
| USD | USD 25 |
| Third party funds transfer in FCA | 0.3% of transfer amount |

Savings Accounts Regular Savings

| | |
|--------------------------------|--------------|
| Minimum balance/opening amount | GMD 3,000.00 |
|--------------------------------|--------------|

Linksave Account

| | |
|--------------------------------|--------------|
| Minimum balance/opening amount | GMD 1,000.00 |
|--------------------------------|--------------|

My Dream Account

| | |
|--------------------------------|--------------|
| Minimum balance/opening amount | GMD 1,000.00 |
|--------------------------------|--------------|

Supersavers Account

| | |
|--------------------------------|---------------|
| Minimum balance/opening amount | GMD 20,000.00 |
|--------------------------------|---------------|

All Savings Accounts

| | |
|---------------------------|-------------------|
| Account closure fee | GMD 500.00 |
| Below minimum balance fee | GMD 300 per month |

Fixed Deposits

| | |
|--|-----------------------------------|
| Minimum balance/opening amount | GMD 50,000 |
| Premature termination of Fixed Deposit | 50% of accrued interest forfeited |

Telegraphic Transfers

Outward Telegraphic Transfers

OTT from Local Currency Account

| | |
|------------------|--|
| Commission | Min. of GMD 1,000 |
| Swift fee | GMD 1,000 |
| Same day value | GMD 1,500 |
| Overseas charges | EUR 30 GBP 15 USD 30 GMD equivalent |

OTT from Foreign Currency Account

| | |
|------------|---|
| Commission | 1% of transfer amount EUR 70 GBP 65 USD 95 |
|------------|---|

OTT Amendment

| | |
|------------------------------|-------------------------------------|
| Inward Telegraphic Transfers | GMD 1,000 |
| Commission | EUR 7 GBP 5 USD 10 GMD 250 |

Individual Banking Clients

General Banking Services

| Visa Debit Card | <i>Amount in GMD</i> | <i>Amount in GMD</i> |
|--|-----------------------|-----------------------|
| Card Issuance Fee | GMD500.00 | GMD 350.00 |
| Card Replacement Fee | GMD500.00 | GMD 350.00 |
| Quarterly Maintenance Fee | GMD150 per quarter | GMD 150 per quarter |
| Card Usage - SC Gambia ATMs | FREE | FREE |
| Card Usage - Other banks' ATMs | GMD15 per transaction | GMD15 per transaction |
| Card Usage - POS / ATM Online | 4% of transaction | 4% of transaction |
| Cards dispatching for customers abroad | GMD 2,000 | GMD 2,000 |

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Business Banking Clients

| Current Accounts (Local Currency) | <i>Amount in GMD</i> |
|--|--|
| Minimum opening amount | GMD 5,000 |
| Credit Interest | NIL |
| Debit Interest | Prime rate plus margin. Prime rate is currently at 18% per annum and will be reviewed from time to time in line with market conditions. Minimum of GMD 100 monthly Penalty debit rate of 30% per annum charged monthly |
| Commission on Turnover | GMD 3 per mille /GMD 150 minimum per month |

Current Accounts (Foreign Currency)

| | |
|-----------------------------------|-----------------------------------|
| Minimum opening amount | USD 2,000 / EUR 2,000 / GBP 2,000 |
| Cash withdrawal charge | 1.5% or minimum of: |
| EUR | EUR 20 |
| GBP | GBP 10 |
| USD | USD 25 |
| Third party funds transfer in FCA | 0.3% of transfer amount |

Loan and Overdraft Accounts

Local Currency GMD

| | |
|---|--|
| Debit Interest | Prime rate + Margin. Prime rate is currently at 18% per annum and will be reviewed from time to time in line with market conditions. |
| Arrangement fee for BB loans and overdrafts | 2% of principal amount |
| Facility renewal fee for BB loans and overdrafts | 1% of outstanding loan amount or min of GMD 1,500 |
| Loans Against Trust Receipt (LATR) Refinance commission | Labor plus margin 2% per quarter |

Penalty interest rate will be applied in case of overdue trade bills at 3% over the effective interest rate(s).

Savings Account

| | | |
|----------------------|--------------------------------|-------------------|
| Regular Savings | Minimum balance/opening amount | GMD 3,000.00 |
| Linksave Account | Minimum balance/opening amount | GMD 1,000.00 |
| My Dream Account | Minimum balance/opening amount | GMD 1,000.00 |
| Supersavers Account | Minimum balance/opening amount | GMD 20,000.00 |
| All Savings Accounts | Account closure fee | GMD 500.00 |
| | Below minimum balance fee | GMD 300 per month |

Fixed Deposits/Call Deposits

| | |
|--|-----------------------------------|
| Minimum balance/opening amount | GMD 50,000 |
| Premature termination of Fixed Deposit | 50% of accrued interest forfeited |

When a withdrawal is to be made on a 7 day or 30 day notice account without usual notice, a penalty fee of 7 days or 30 days interest on the account may be collected.

Telegraphic Transfers

Outward Telegraphic Transfers

| | | |
|---------------------------------|------------|-----------|
| OTT from Local Currency Account | Commission | GMD 1,000 |
|---------------------------------|------------|-----------|

Business Banking Clients Cont'd

| | |
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Loan and Overdraft Accounts

| | |
|---|--|
| Debit Interest | Prime rate + Margin. Prime rate is currently at 18% per annum and will be reviewed from time to time in line with market conditions. |
| Arrangement fee for BB loans and overdrafts | 2% of principal amount |
| Facility renewal fee for BB loans and overdrafts | 1% of outstanding loan amount or min of GMD 1,500 |
| Loans Against Trust Receipt (LATR) Refinance commission | Labor plus margin 2% per quarter |

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| GBP | GBP 10 |
| USD | USD 25 |
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Loan and Overdraft Accounts

| | |
|---|--|
| Debit Interest | Prime rate + Margin. Prime rate is currently at 18% per annum and will be reviewed from time to time in line with market conditions. |
| Arrangement fee for CIC loans and overdrafts | 1% - 3% of principal amount |
| Facility renewal fee for CIC loans and overdrafts | 1% - 3% of outstanding loan amount |
| Loans Against Trust Receipt (LATR) Refinance commission | Labor plus margin 2% per quarter |

Penalty interest rate will be applied in case of overdue trade bills at 3% over the effective interest rate(s).

Savings Account

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|--|--|
| Outward Telegraphic Transfers | |
| OTT from Local Currency Account | |
| Commission | GMD 1,000 |
| Swift fee | GMD 1,000 |
| Same day value | GMD 1,500 |
| Overseas charges | EUR 30 GBP 15 USD 30 GMD equivalent |

OTT from Foreign Currency Account

| | |
|------------|--|
| Commission | 0.5% of transfer amount or min. of EUR 70 GBP 65 USD 95 |
|------------|--|

OTT Amendment

| | | |
|-----------------------------|---|---|
| Import Bills For Collection | Commission fee | 2% of bill amount |
| | Courier Service | DHL cost |
| | Holding fee | GMD 500 |
| | Protest fee | GMD 1,000.00 |
| | Avalisation | 1.5% per quarter or part thereof of bill amount |
| | Postal parcels directed through the bank to be delivered against payment/acceptance | GMD 500.00 per parcel |

Export Bills For Collection

| | |
|-------------------|-------------------|
| Commission | 1% of bill amount |
| Courier Service | DHL cost |
| Communication fee | GMD 1000.00 |

Documentary Credits

| | |
|---------------------------------------|--------------------------------------|
| Establishment fee/ Opening commission | 1% -1.5% per quarter or part thereof |
| Confirmation fee | 0.75% per quarter or part thereof |
| Communication fee | GMD 1,000.00 |
| Ordinary Postage | GMD 125.00 |
| Courier | DHL cost |
| Amendment fee | GMD 1,000.00 |
| Discrepancy fee | USD 80 or GMD equivalent |

Export Letters Of Credit

| | |
|------------------------------------|--|
| Advising fee --account holders | GMD 1,250.00 or 0.5% (whichever is higher) |
| Advising fee --non-account holders | GMD 2,000.00 |
| Negotiation Commission | 1% flat |
| Amendment fee | GMD 1,000.00 |
| Confirmation fee | 1% per quarter |
| Courier Service | DHL cost |

Guarantees

| | |
|---|--|
| Issuance Commission | 2 % of guarantee amount or min. GMD 3,000.00 per quarter or part thereof |
| Amendment / extension / increase in value | 2% of guarantee amount or min. GMD 1,000 |
| Overseas bank guarantee issuance commission | 2% or min. USD500 |

OTT from Foreign Currency Account

| | |
|------------|--|
| Commission | 0.5% of transfer amount or min. of EUR 70 GBP 65 USD 95 |
|------------|--|

OTT Amendment

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