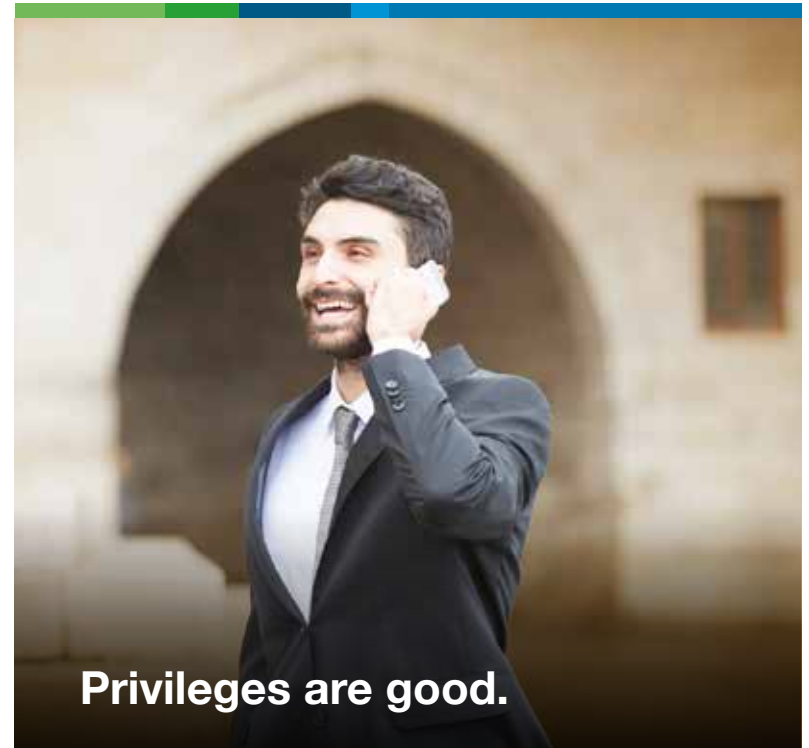


Country Toll Free	Helpline No
Bahrain	80801129
Canada	8772185618
Hong Kong	800905108
Malaysia	1800815063
Philippines	180011101121
Singapore	8001012407
United Arab Emirates	8000177750
United Kingdom	08081019144
United States of America	8773021657
All Other International Locations (ISD rates apply)	+91 80 42896753

Standard Chartered
Priority 



National Phone Banking numbers

• Ahmedabad, Bengaluru, Chennai, Hyderabad, Kolkata, Mumbai, New Delhi, Pune	66012424 39402424
• Allahabad, Amritsar, Bhopal, Bhubaneswar, Chandigarh, Coimbatore, Ernakulam, Indore, Jaipur, Jalandhar, Kanpur, Lucknow, Ludhiana, Nagpur, Patna, Rajkot, Surat, Vadodara	6601242 3940242
• Gurgaon & Noida	011-66012424 011-39402424
• Dehradun, Guwahati, Howrah, Jalgaon, Mathura, Preddatur, Saharanpur, Siliguri, Thane (Toll-free, call from BSNL lines only)	1800 425 8390

Standard Chartered Bank is committed to making your banking with us a pleasant experience and values your feedback:

Visit us : <http://www.sc.com/in/priority/en/>

Email us : customer.care@sc.com OR
Priority.Banking@sc.com

Write to us : Standard Chartered Bank, Customer Care Unit,
19 Rajaji Salai, Chennai 600 001

Call us : Priority Banking helpline services
(7 days a week, 24 hours a day)

sc.com/in

Here for good

BACK

FRONT

Priority and International Banking Schedule of Service Charges & Benefits

Schedule of Services Charges and Benefits (Effective Date - 1st Feb, 2017)

Services	Charges
Program maintenance charge**	₹800/month

*The program maintenance charge will be applicable in case you do not meet at least one of the below mentioned eligibility criteria.

#Program maintenance charge is not levied on accounts under the employee banking program and for accounts of Standard Chartered, India employees.

Eligibility criteria

- 1) Monthly average credit balance of a minimum of ₹20,00,000 in your relationship across all products held with the bank or any such minimum average balance fixed by the bank from time to time. The relationship which will be considered for this purpose includes any one or combination of the following products from the bank: savings accounts, term deposits, investments made through the bank or
- 2) Employee Banking account with a minimum net monthly salary credit of ₹2,00,000 or
- 3) Mortgage loan approved limit of a minimum of ₹1,00,00,000 or
- 4) Mortgage approved loan for customers with declared income of a minimum of ₹24,00,000 p.a.

General Services

- Consolidated account statements
 - Monthly statements Free
 - Duplicate statements Free
- Electronic statements Free
(Currently for non-consolidated statements only)
- Pass book* Free
*Available at domicile branch for "Customer in Person"
- Cheque book Free
Personalised payable-at-par cheque book

INSIDE - 1

INSIDE - 2

- Priority Banking VISA Infinite ATM-cum-debit card
 - First year fee/Annual fee Free
 - ATM-cum-debit card spend limit ₹2,00,000/day
 - ATM-cum-debit cash withdrawal limit ₹2,00,000/day

The maximum cash you can withdraw using your ATM-cum-debit card at other bank ATMs is ₹10,000 per transaction. However, this limit may vary as per the discretion of the other bank.

- Fuel surcharge on ATM-cum-debit card Free
- Lost card re-issuance Free
- Replacement of PIN Free
- ATM-cum-debit card re-issuance Free
- ATM usage
 - At Standard Chartered ATMs in India Free
 - At other bank ATMs in India and overseas*
 - Cash withdrawal* Free
 - Balance enquiry* Free

*Overseas withdrawals subject to Reserve Bank of India guidelines. Debit cards issued on NRO (Non Resident Ordinary) accounts would be valid for use in India only. Customers who do not meet any one of the eligibility criteria for Priority Banking, will be charged ₹140 per cash withdrawal and ₹20 per balance enquiry.

Other account related services

- Outstation cheque collections
 - Cheque drawn on Standard Chartered branches Free
 - Cheque drawn on other banks at Standard Chartered branch locations Free
 - Other locations Free
- Foreign currency cheque collection
 - Cheque amount equivalent to USD
 - Up to USD 50,000 USD 35
 - USD 50,001 and above USD 55
 - USD cheque cleared overseas (Reject) USD 15
 - USD Cheque Investigation charges USD 50
 - For other currencies - 0.28% of cheque amount (Minimum ₹121)

- Stop payment
 - Single/range of cheques Free
- Cheque return#
 - Cheque issued by customer ₹500
 - Cheque deposited by customer ₹150
 - Foreign currency cheque ₹150

*Other bank's charges will be additionally levied, wherever applicable.

- Electronic Clearing System return# ₹500
- Account closure
 - Within 12 months from date of opening ₹500

*NIL charges for Cheque/ECS return due to technical reasons

Remittances

- Single pay order/demand draft drawn on our branches Free
- Bulk pay orders/demand draft drawn on our branches ₹125
- Single demand draft drawn on correspondent banks* Free
- Bulk demand drafts drawn on correspondent banks* 0.10% per draft amount

*Specified locations. List available at all our branches. For other locations, correspondent bank charges will apply additionally.

- Foreign currency draft (USD/GBP) ₹776
- Foreign currency draft (Euro) ₹1,025
- Cancellation/revalidation of
 - Demand draft/pay order charges] Correspondent bank charges
 - Lost/duplicate instrument charges]

- Funds transfer
 - Transfer of funds across Standard Chartered India branches Free
 - Transmission in foreign currency (Telex transfer)
 - Foreign currency outward remittances Free
 - Inward remittance from abroad ₹250
- Foreign inward remittance certificate Free
- RTGS
 - Inward Free
 - Outward Free
- National Electronic Funds Transfer
 - Inward Free
 - Outward Free

Special account services

- Certificate of balance/interest Free
- Retrieval of documents Free
- Standing instructions (set-up and execution) Free

Charges/commission on transactions are at actuals.

- Banker's report Free
- Signature verification Free

Internet Banking Free

Global privileges

- Emergency cash at select overseas locations Standard Chartered Bank locations Free
- Use of Priority Banking centres in India and overseas Free
- Special Priority Banking privileges as applicable in respective countries Free

(List of services and countries available on request.)

Credit card

- Complimentary Priority Banking VISA Infinite credit card NIL

Lockers

- Locker rentals 50% waiver on regular tariff^{^^}

^{^^}Applicable only if below eligibility criteria is met
Monthly average credit balance of a minimum of 20,00,000 in your relationship across all products held with the bank or any such minimum average balance fixed by the bank from time to time. The relationship which will be considered for this purpose includes any one or combination of the following products from the bank: savings accounts, term deposits, investments made through the bank

Loans and overdrafts

- Home loan interest rates and processing fees Special tariff*
- Loans Against Property Special tariff*

Trade services

- Letter of credit, guarantees, etc available Tariff on request*

Cash Management Services

- Clearing, logistics, etc. Tariff available on request*

*Please get in touch with Relationship Manager/Branch for further details

Doorstep Banking

This service is currently available in select cities only

Services Charges

- Cash pick-up/delivery[^] Free
- Cheque pick-up/DD and PO delivery Free[#] once a day
- Fixed schedule services^{***}

^{***}₹100 per request thereafter

Service	Cash pick-up and delivery	
	→Value	=> ₹3,00,000 & < ₹10,00,000
↓Frequency	< ₹3,00,000	< ₹10,00,000
Daily	₹3,000 a month	₹8,000 a month
Weekly	₹700 a month	₹1,300 a month

- Bulk cash pick-up** ₹350*
per instance
- Bulk cash delivery** Free

^ Subject to a maximum pickup/delivery of ₹2,99,999.99 per day.

***Fee for delivery on Sundays, public holidays, banking holidays will be twice the listed price.

** Between ₹3,00,000 and ₹10,00,000 per day.

Cash more than ₹10,00,000 is not allowed

Please note

Standard Chartered Bank India, has produced this brochure to keep you informed of our broad range of services.

Our fees and charges reflect our commitment to providing our customers with quality service at competitive prices.

The bank reserves the right to amend the terms, conditions or rates stated in this brochure and to assess charges on transactions which are not covered by this schedule.

Any charges not mentioned in this schedule should be read in conjunction with the relevant product service charges. Charges are also applicable to permitted transactions on Foreign Currency accounts.

Safe deposit lockers are available at certain branches and can be offered to a client upon request.

Charges for the same are available at the respective branches. Applicable service tax will be charged in addition to the above charges.

If you require a service for which a fee or charge is not detailed in this brochure, please contact your Relationship Manager or our dedicated Priority helpline/Phone Banking services.

All services offered are subject to Reserve Bank of India guidelines.

As per the Notification No.22/2015-Service Tax and further rectified vide corrigendum F. No. 354/129/2015. TRU dated the 6th November, 2015, the rate of service tax applicable would be as given below:

Transaction amount	Service Tax Payable on Foreign Currency Conversion
Upto ₹0.1 mn	0.14% of the transaction amount, subject to a minimum amount of ₹35
> ₹0.1 mn but <= ₹1 mn	₹140 + 0.07% of the transaction amount
> ₹1 mn	₹770 + 0.014% of the transaction amount, subject to a maximum amount of ₹7,000

Additionally, there would be applicable Swachh Bharat Cess (SBC) and Krishi Kalyan Cess (KKC) which would be service tax amount computed as per table above multiplied by 0.5/14, respectively. In other words, for maximum amount of service tax of ₹7000, the SBC applicable would be ₹7000* 0.5/14 = ₹250 and KKC applicable would be ₹7000* 0.5/14 = ₹250. The maximum service tax including Swachh Bharat Cess (SBC) and Krishi Kalyan Cess (KKC) would, therefore, be ₹7500.

Effective 1 June 2016, in addition to existing service tax rate @ 14%, and SBC @0.5% there would be an additional levy of Krishi Kalyan Cess (KKC) @0.5% on the value of taxable service, thereby the total rate of service tax applicable would be 15% (inclusive of SBC & KKC). This is based on Notification No. 27/2016- Service Tax dated 26 May 2016. The revised rate of 15% is applicable on all Bank products and services offered.

