

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

Access privileges
crafted exclusively
for you.

National Phone Banking numbers

• Ahmedabad, Bengaluru, Chennai, Hyderabad, Kolkata, Mumbai, New Delhi, Pune	66012424 39402424
• Allahabad, Amritsar, Bhopal, Bhubaneshwar, 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/>

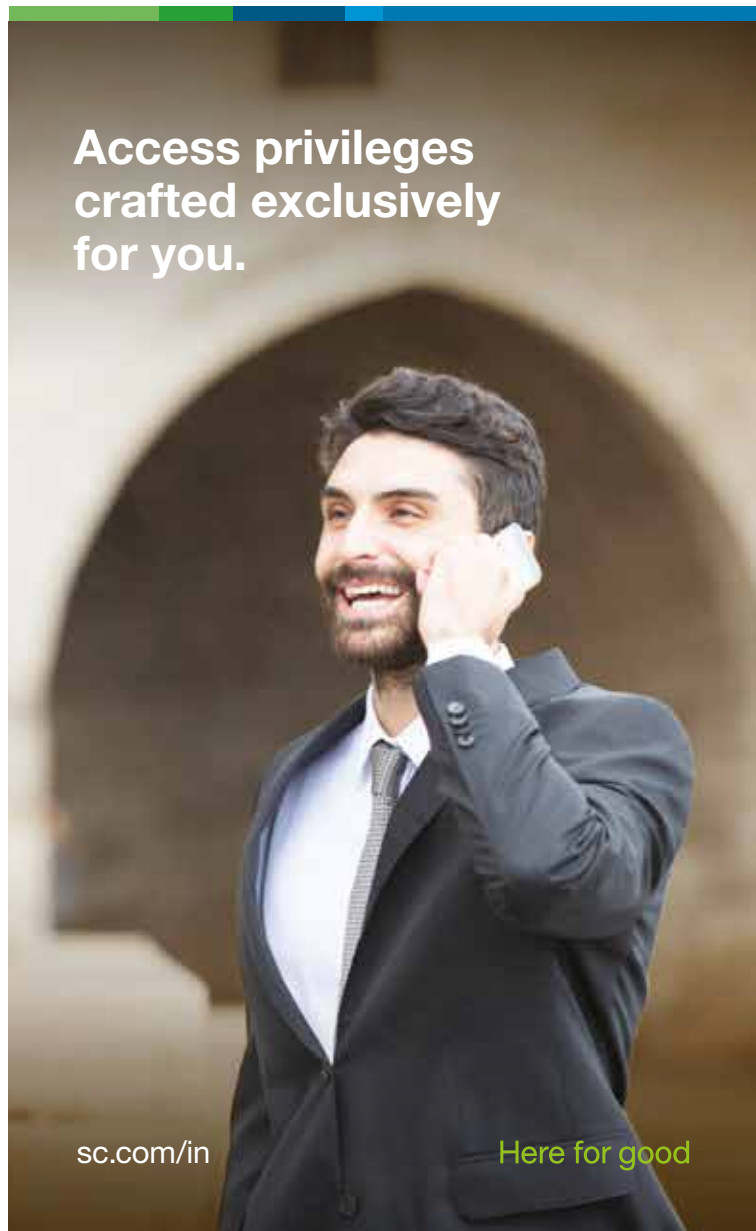
Email us : customer.care@sc.com OR
Priority.Banking@sc.com

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



Priority and International Banking Schedule of Service Charges and Benefits.

Schedule of Service Charges and Benefits (Effective Date - 1 July, 2017)

Services

Charges

Program maintenance charge*# ₹800/month

*Non-maintenance of qualification/eligibility criteria shall attract a program maintenance fee and may result in the discontinuation of Priority Banking services and benefits.

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

Eligibility Criteria

Priority Eligibility Criteria for new customers

(applicable for a Standard Chartered Bank relationship for the first 12 months of account opening)

1. Minimum monthly average FUM* (Funds under management) of ₹30 Lakh, or
2. Minimum monthly salary credit into Standard Chartered salary account of ₹3 lakh¹, or
3. Mortgage approved amount above ₹2 Crore¹

Priority Qualification Criteria (applicable for a Standard Chartered Bank relationship post 12 months of account opening)

1. Minimum monthly average FUM* (Funds under management) of ₹30 Lakh, or
2. Mortgage outstanding balance above ₹2 Crore²

¹On completion of 12 months, client has to ensure to meet the Qualification criteria

²At any point if outstanding balance falls below ₹2 Crore, the client has to either restore the amount by way of top-up or meet the FUM qualification criteria

*FUM (Funds under management) includes any one, or the combination of the following products from the Bank: Savings accounts, Term Deposits, Investments made through the Bank.

Please note, if one family member maintains the qualification / eligibility criteria, rest of the family members can enjoy Priority benefits.

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	
• Priority Banking VISA Infinite ATM-cum-debit card	
- First year fee/Annual fee	Free
- 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	
- First cheque return in the last 12 months	₹500
- More than one cheque return in the last 12 months (per return)	₹750
- Cheque deposited by customer	₹150
- Foreign currency cheque	₹150
*Other bank's charges will be additionally levied, wherever applicable.	
• Electronic Clearing System return#	
- First ECS return in the last 12 months	₹500
- More than one ECS return in the last 12 months (per return)	₹750
• 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 30,00,000 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. available Tariff 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

- Cash pick-up/delivery[^]
- Cheque pick-up/DD and PO delivery
- Fixed schedule services^{***}

[^]Free

^{***}₹100 per request thereafter

Charges

- Free
- Free[#] once a day

Service	Cash pick-up and delivery	
→Value	< ₹3,00,000	=> ₹3,00,000 &
↓Frequency		< ₹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

Once GST is implemented, it will be levied at the applicable rates in force on foreign currency conversion. For the purpose of determination of value of in relation to supply of foreign currency, including money changing, the following table (as provided in the draft rules) should be used:

Transaction amount	Value of Service on which GST to be paid.
Less than or equal to ₹1 Lakh	1% of the transaction amount, subject to minimum of ₹250
Greater than ₹1 Lakh and less than or equal to ₹10Lakh	₹1000 + 0.5% of the transaction amount
Greater than ₹10Lakh	₹5,500 + 0.1% of the transaction amount, subject to maximum of ₹60,000

The GST at applicable rates would be levied on the value calculated as per above table.

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.

Charges in this document are exclusive of applicable taxes.

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.

GST will be levied at the applicable rates in force on all taxable supplies with effect from a date to be notified by the

