


Business Banking
Business Essential Account

Standard
Chartered 

**Your day is full of
complex decisions.
How about a business
account that keeps
things simple?**



sc.com/in

Here for good

With over 150 years of banking experience in Asia, Africa and the Middle East, Standard Chartered makes banking easy and transparent by providing solutions that support your business growth.

We offer a comprehensive range of products and services that cater to your transactional and financing needs. Our solutions keep pace with your business growth by supporting you at each stage of your business.

When you expand internationally, we are here to support you with our strong international network in over 70 countries and provide specialist knowledge, access to trade finance, foreign exchange and cash management solutions.

At Standard Chartered, we understand that business accounts are essential to facilitate speedy payments and collections for a business. Traditionally, the charge structure of a business account is limited by the chosen variant. However, our Business Essential Account provides flexibility of dynamic pricing based on average monthly balance.

Flexibility in minimum balances

With the Business Essential Account, there is no rigidity in sticking to an average balance variant.

- No surprise fee at the end of the month with our provision of dynamic billing
- No need to lock up your account variant at any given point of time

The more you use it, the more you save

The Business Essential Account is ideal as your main operating account.

- Provides progressively lower charges for various transaction fees, as you maintain more balances in this account
- Three tiers of pricing based on the amount of balances maintained every month

Convenient monthly billing

For your ease of book-keeping, your transaction charges are conveniently consolidated and reflected in the billing advice, which will be sent to you via email every month.

- Saves you the hassle of tracking transaction charges daily
- You can also opt for your billing advice to be electronically delivered through our Online Banking platform Straight2Bank

Your Business Banking made easy

Our state-of-the-art online platform, Straight2Bank makes banking easy from your desktop and your mobile. Our dedicated Phone Banking unit is just a call away, to assist you on all your transactional queries.

You will be supported by our specialists, who will help you tap into our comprehensive list of banking services and financing solutions for all your business needs.

How does the Business Essential Account work?

Our Business Essential Account requires you to maintain an average balance of ₹1 lakh every month. A fee for non maintenance of balance is charged only if the average monthly balance is below the above mentioned threshold.

Dynamic pricing - How does it work?

Based on the average monthly balance, your account will be classified into one of the three balance tiers of Business Essential Account.

The tiers are defined as follows:

- Up to ₹1 lakh
- ₹1 lakh to ₹5 lakhs
- Above ₹5 lakhs

The transaction pricing will depend on the tier the account falls in.

Hence higher the balance, lower the charges you pay.

Other Business Banking benefits:

- Business debit card offering from MasterCard
- Trade services
- Free anywhere banking facility from 100 branches
- Free cheque pick-up once a day
- Free demand draft at more than 14,000 locations (Standard Chartered and correspondent banks)
- Online tax payment facility

An innovative current account for businesses such as yours.

Our Business Essential Account helps you to focus on what you do best - managing your business. It is an account offering enhanced transactional convenience like Straight2Bank, cheque pick-up and debit card offering.

Key features

- Single product variant
- Dynamic transaction pricing based on average monthly balance
- Access to our state-of-the-art Online Banking platform Straight2Bank

To learn more about what we can do for you, please call:

• Ahmedabad, Bengaluru, Chennai, Delhi, Hyderabad, Kolkata, Mumbai, Pune	66011616 39401616
• Allahabad, Amritsar, Bhopal, Bhubaneshwar, Chandigarh, Cochin, Coimbatore, Indore, Jaipur, Jalandhar, Kanpur, Lucknow, Ludhiana, Nagpur, Patna, Rajkot, Surat, Vadodara	6601161 3940161
• Gurgaon & Noida	011 - 66011616 011 - 39401616
• Jalgaon, Guwahati, Cuttack, Mysore, Thiruvananthapuram, Vishakhapatnam, Proddatur, Dehradun, Mathura, Saharanpur, Siliguri	1800 425 0109 1800 3000 1616

Email us : customercare.business@sc.com

Visit us : sc.com/in

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

SMS us : SMS "Service" to 99800 33333 and we will provide assistance within 24 hours.

The bank assures to pay ₹100 on failure of establishing contact within 24 hours.* (*Conditions apply)

In case of unresolved grievances email us at : head.service@sc.com