

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



**Presenting Premium Banking.**  
**Because you and your family**  
**deserve more.**



**Premium Banking Helpline**

• Ahmedabad, Bengaluru, Chennai, Hyderabad, Kolkata, Mumbai, New Delhi, Pune	66011500 39401500
• Allahabad, Amritsar, Bhopal, Bhubaneshwar, Chandigarh, Coimbatore, Ernakulam, Indore, Jaipur, Jalandhar, Kanpur, Lucknow, Ludhiana, Nagpur, Patna, Rajkot, Surat, Vadodara	6601150 3940150
• Gurgaon & Noida	011-66011500 011-39401500
• Jalgaon, Guwahati, Cuttack, Mysore, Thiruvananthapuram, Vishakhapatnam, Proddatur, Dehradun, Mathura, Saharanpur, Thane	1800 345 1000
• Siliguri (Toll-free, call from BSNL lines only)	1800 345 5000

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- Visit us : <http://www.sc.com/in>
- Email us : [customer.care@sc.com](mailto:customer.care@sc.com)
- Write to us : Standard Chartered Bank, Customer Care Unit,  
19 Rajaji Salai, Chennai 600 001
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Here for good

# Premium Banking Schedule of Service Charges and Benefits.

## Schedule of Services Charges and Benefits (Effective Date: 1 August 2017)

Service	Charges
Maintenance charge*#	₹500/month

\*Non-maintenance of eligibility/qualification criteria shall attract a programme maintenance fee and may result in discontinuation of Premium Banking services and benefits

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

### Eligibility Criteria

#### Premium 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 Rs.15 Lakh, or
- 2) Minimum monthly salary credit into Standard Chartered salary account of Rs.1.5 lakh<sup>1</sup>, or
- 3) Mortgage approved amount above Rs.1 Crore<sup>1</sup>

#### Premium Qualification Criteria

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

- 1) Minimum monthly average FUM\* (Funds under management) of Rs.15 Lakh, or
- 2) Mortgage outstanding balance above Rs.1 Crore<sup>2</sup>

<sup>1</sup>On completion of 12 months, client has to ensure to meet the Qualification criteria.

<sup>2</sup>At any point if outstanding balance falls below Rs. 1 Crore, client has to either restore the amount by way of top-up or meet the FUM qualification criteria.

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

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

## 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	
• Platinum cash back ATM-cum-debit card	
- First year fee/Annual fee	Free
- Lost card re-issuance	₹200
- Replacement of PIN	₹100
• ATM usage	
- At Standard Chartered ATMs in India	Free
- At other bank ATMs in India	Free
- ATM withdrawal overseas*	₹140/cash withdrawal ₹20/balance enquiry
*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.	
• Manual cash withdrawal	
- At designated VISA partner bank branches in India	₹100
- At designated VISA partner bank branches outside India	₹150
• Branch Transaction Charges	
- Cash Deposit / Withdrawal Free up to 4 transactions in a month	₹100/ transaction thereafter

## 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
- Speed clearing location	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
• Cheque return*	
- Cheque issued by customer	
- First cheque return in the last 12 months (due to financial reasons)	₹500
- More than one cheque return in the last 12 months (per return) (due to financial reasons)	₹750
- Cheque deposited by customer (due to financial reasons)	₹150
- Foreign currency cheque	₹200
*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
(This charge is not applicable in case the account is closed within 14 days from the date of account opening)	

\*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	₹100
- Lost/duplicate instrument charges	Correspondent bank charges

## Funds transfer

• Foreign currency outward remittances	
- Remittances up to ₹25,50,000	₹525*
- Remittances above ₹25,50,000	₹1025*
*Other Bank's charges additional	
- Inward remittance from abroad	₹255
• Foreign inward remittance certificate	Free
• RTGS	
- Inward	Free
- Outward	Free
• National Electronic Funds Transfer	
- Inward	Free
- Outward	Free
• FIRC	Free
• IMPS	
- IMPS <= INR 1000	Free
- IMPS > ₹1000 and <= ₹100,000	₹5
- IMPS > ₹100,000 and <= ₹200,000	₹15

## Special account services

• Certificate of balance/interest	Free
• Retrieval of documents upto 6 months	Free
• Retrieval of documents beyond 6 months	₹150
• Standing instructions (set-up, execution and amendment)	Free

Charges/commission on transactions are at actuals.

• Banker's report	Free
• Signature verification	Free

## Internet Banking

Free

## Credit card

• Complimentary Titanium credit card	NIL
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## Lockers

• Locker rentals	
- First year charges	50% discount on A,B,C lockers and 25% discount on other locker types for FUM qualified Premium customers
(In case of non qualified customer, the locker charges would be levied at 100%. If the customer is a part of the household and on boarded to the same segment, the above would be applicable in a household case as well)	
- Renewal charges	25% discount on all locker types for FUM qualified Premium customers
(In case of non qualified customer, the locker charges would be levied at 100%. If the customer is a part of the household and on boarded to the same segment, the above would be applicable in a household case as well)	

Doorstep Banking

This service is currently available in select cities only

Doorstep Banking - On call

Services

- On call - Cash Pick up / Delivery < ₹3,00,000
- On call - Cash Pick up / Delivery >= ₹3,00,000 and < ₹10,00,000 (in case FUM is not maintained charges at ₹600 per request shall apply)
- Cheque Pick-up / DD & PO Delivery

Charges

₹200

₹350

Free once a day  
(₹100 per request thereafter)

Service	Doorstep Banking - Fixed schedule	
→Value ↓Frequency	< ₹3,00,000	=> ₹3,00,000 & < ₹10,00,000
Daily	₹3,000 a month	₹8,000 a month
Weekly	₹700 a month	₹1,300 a month

- Frequency - Daily (Cheque Pickup) Free once a day, thereafter ₹100 per request
- Frequency - Weekly (Cheque Pickup) Free

Stop Payment

- Single cheque Free
- Range of cheques Free

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 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 Government. 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 ₹10 Lakh	₹1000 + 0.5% of the transaction amount
Greater than ₹10 Lakh	₹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.

Notes

Handwriting practice lines consisting of 25 horizontal dashed lines.