

Schedule of Services Charges - India

I. General Services	
a) Account Service Fee	
<ul style="list-style-type: none"> Where the average month end Assets Under Management** in the account falls below ₹6 crore but above ₹2.25 crore Where the average month end Assets Under Management** in the account falls below ₹2.25 crore but above ₹50 lakh Where the average month end Assets Under Management** in the account falls below ₹50 lakh 	<p>₹5,500 half - yearly</p> <p>₹7,000 half - yearly</p> <p>₹10,000 half - yearly</p>
b) Account Statements	
<ul style="list-style-type: none"> Consolidated Account Statements (Monthly) Consolidated Account Statements (Duplicate) Electronic Statements (Currently for non-consolidated statements only) 	<p>Complimentary</p> <p>Complimentary</p> <p>Complimentary</p>
c) Cheque Book	
<ul style="list-style-type: none"> Cheque Book (Personalised payable at par Cheque Book) 	Complimentary ⁷
d) Debit Card	
<ul style="list-style-type: none"> Private Bank Visa Infinite Debit Card - First Year / Annual Fee Private Bank Visa Infinite Debit Card - Spending limit - ATM Private Bank Visa Infinite Debit Card - Spending limit - POS Private Bank Visa Infinite Debit Card - Fuel Surcharge Private Bank Visa Infinite Debit Card - Picture Card / Lost Card - Reissuance Private Bank Visa Infinite Debit Card - Replacement of PIN Private Bank Visa Infinite Debit Card - Reward Points (Points are redeemable for cash) ATM - cum - Debit Card Re-issuance 	<p>Complimentary</p> <p>₹2,00,000 per day</p> <p>₹2,00,000 per day</p> <p>Complimentary</p> <p>Complimentary</p> <p>Complimentary</p> <p>2 points for every ₹100 spent on purchase</p> <p>Complimentary</p>
e) ATM Usage (Applicable to VISA Electron Debit Card)	
<ul style="list-style-type: none"> At Standard Chartered ATMs in India At Other VISA ATMs in India - Cash Withdrawal At Other VISA ATMs in India - Balance Enquiry At Other VISA ATMs Overseas - Cash Withdrawals (Subject to RBI guidelines) At Other VISA ATMs Overseas - Balance Enquiry ATM Card-Annual Fee 	<p>Complimentary</p> <p>Complimentary</p> <p>Complimentary</p> <p>₹140 per instance</p> <p>Complimentary</p> <p>Complimentary</p>
II. Other Account Related Services	
a) Cheque Collection	
<ul style="list-style-type: none"> Cheque drawn on Standard Chartered Bank branches Cheque drawn on other bank at (Standard Chartered Bank branch locations) Cheque drawn on other bank at (Standard Chartered Bank speed clearing locations) Cheque amount <= ₹1 Lakh Cheque amount > ₹1 Lakh Cheque drawn on other bank at (other Standard Chartered Bank specific locations) Cheque amount <= ₹5,000 Cheque amount > ₹5,000 & <= ₹10,000 Cheque amount > ₹10,000 & <= ₹1,00,000 Cheque amount > ₹1,00,000 Cheque Drawn on Banks outside India (Foreign Currency Cheque) Correspondence with other banks in India (Per Instance) Correspondence with banks outside India (Per Instance) 	<p>Complimentary</p> <p>Complimentary</p> <p>Complimentary</p> <p>₹50</p> <p>₹25</p> <p>₹50</p> <p>₹100</p> <p>₹150</p> <p>0.25% (Min Fee - ₹100)</p> <p>₹50</p> <p>₹100</p>

b) Stop Payment	
• Stop Payment (Single / Range of Cheques)	Complimentary
c) Cheque / ECS Return¹	
<ul style="list-style-type: none"> • Cheque issued by client • Cheque deposited by client • Foreign currency cheque • Electronic Clearing System Return • Cheque/ECS Return -Foreign currency cheque- Changed from INR 250 to INR 150 per instance (other bank's charges will be additionally levied wherever applicable). 	Complimentary Complimentary ₹150 per instance ² Complimentary
d) Account Closure	
• Within 6 months from date of opening	₹500
e) Dormant & Unclaimed Accounts	
<ul style="list-style-type: none"> • Dormant - Savings Account • Dormant - Current Account • Unclaimed - Savings Account • Unclaimed - Current Account 	Nil Nil Nil Nil
III. Remittances	
<ul style="list-style-type: none"> • Pay Order / Demand Draft drawn on our branches • Demand Drafts drawn on correspondent Banks (Selected locations) • Foreign Currency Drafts (USD / GBP) • Foreign Currency Drafts (EURO) • Cancellation / Revalidation • Lost / Duplicate Instrument • Funds Transfer - Transfer of funds across Standard Chartered Bank branches • Funds Transfer - Transmission in Foreign Currency (Telex Transfer) - Remittance up to USD 50,000 or equivalent value • Funds Transfer - Transmission in Foreign Currency (Telex Transfer) - Remittance above USD 50,000 or equivalent value • Inward Remittance from Abroad • Foreign Inward Remittance Certificate • Real Time Gross Settlement (RTGS) - Inward • Real Time Gross Settlement (RTGS) - Outward • National Electronic Funds Transfer (NEFT) - Inward • National Electronic Funds Transfer (NEFT) - Outward 	Complimentary Correspondent bank charges only ₹750 per instance ₹1,000 per instance Correspondent bank charges only Correspondent bank charges only Complimentary ² Complimentary ² Complimentary ² Complimentary ² Complimentary ² Complimentary ² Complimentary ² Complimentary ²
IV. Special Account Services	
<ul style="list-style-type: none"> • Certificate of Balance / Interest • Retrieval of Documents / Old Statements • Standing Instruction (Setup and Execution) - Charges / • Commission on transaction are at actuals • Banker's Report • Signature Verification • Processing of application for RBI approval • Swift copy to be sent • Return of funds for unapplied OTT / ITT 	Complimentary Complimentary Complimentary Complimentary Complimentary Complimentary Complimentary Complimentary
V. Doorstep Banking (Service currently available in select cities only)	
<ul style="list-style-type: none"> • Cash - Pickup / Delivery³ • Cheque - Pickup / Delivery 	Complimentary Complimentary
Fixed Schedule Services (Current a/c)	
<ul style="list-style-type: none"> • Daily (Cash pick-up and delivery) • Weekly (Cash pick-up and delivery) • Bulk Cash Pickup⁴ • Bulk Cash Delivery⁴ • Cheque - Pickup / Delivery 	Complimentary Complimentary ₹250 per instance ⁴ Complimentary ⁴ Complimentary ⁴
VI. Internet Banking	
• Account Balance Enquiry, Account Transaction (Details, Issued Cheque Status, Inter Bank Funds Transfer, Credit Card Payments, etc.)	Complimentary
VII. Global Privileges	
a) VISA Emergency Cash at Select Overseas locations⁵	
<ul style="list-style-type: none"> • Up to USD 5,000 per week, locations available on request • Use of Private / Priority Banking Centres in India and Overseas • Special Private / Priority Banking Privileges (as applicable in respective countries) 	Free Complimentary Complimentary

VIII. Credit Card	
<p>a) Account Fee and Joining Charges</p> <ul style="list-style-type: none"> Standard Chartered Emirates Platinum Card Standard Chartered Visa Infinite Card 	<p>Joining Fee Nil, Annual Fee (Year 1) ₹3000. Renewal Fee (Year 2) ₹3000. Supplementary Card Fee Nil, Miles. Earn rate of 6 Skywards Miles per ₹150 spent abroad and 4 Skywards miles per ₹150 spent in India. 5% cash back on duty free. Priority Pass membership is complimentary. However, access to lounges will be debited upto \$27 for cardholders and guests per visit. Also, Up to 2 Priority Pass visits per month are waived if the client spends INR 10k in the month prior to lounge access. No joining fees; No annual fees. Reward Points on your spends. 5 reward points on every ₹100 at Retail Fashion and Supermarkets. 5 reward points on every ₹100 at Overseas spends. 2 reward points for every ₹100 on all other categories Complimentary priority pass providing access at over 900 international lounges. Priority Pass fees of USD 27 are waived (up to 4 per quarter). Discounts and access to golf courses access. 4 complimentary airport domestic lounge accesses per quarter. Exclusive offers on www.bookmyshow.com</p>
IX. Lockers	
<ul style="list-style-type: none"> Locker rentals 	50% waiver on regular tariff
X. Loans and Overdrafts	
<ul style="list-style-type: none"> Home Loan interest rates and processing fees 	Special tariff as per loan agreement
<ul style="list-style-type: none"> Home Loan/ HomeSaver 	
<p>Interest rates and processing fees Part pre-payment fees / Pre Closure Fees</p>	<p>Special tariff as per loan agreement NIL fees on floating rate loans Fixed rate/semi-fixed rate Loan - As per sanction letter</p>
<ul style="list-style-type: none"> Loans Against Property 	
<p>Interest rates and processing fees Part pre-payment fees / Pre Closure Fees Non-Individual - As per sanction letter</p>	<p>Special tariff as per loan agreement NIL fees on floating rate loans to individuals Fixed rate/semi-fixed rate Loan and loans to</p>
XI. Trade Services	
<ul style="list-style-type: none"> Letter of Credit, Guarantees, etc. 	Tariffs available on request
XII. Cash Management Services	
<ul style="list-style-type: none"> Clearing, Logistics, etc. 	Tariffs available on request

Notes:

Other Banks charges will be additionally levied, wherever applicable.

- Aggregated Balance held across the Private Banking household relationship (Savings / Current account / Deposits / Investments).
A Household is defined as a collection of linked accounts, pertaining to one's family and business.
- Other Bank's charges will be additionally levied wherever applicable.
- Subject to a maximum pickup / delivery of ₹2,99,999.99 per day.
- Between ₹3,00,000 and ₹15,00,000 per day.
- List of services and countries available on request.
- Service Charges as applicable.
- Continuous stationery - Chargeable.
- GST will be levied at the applicable rates in force on all taxable supplies.

GST Note:

GST will be levied at the applicable rates in force on all taxable supplies including on foreign currency conversion. For the purpose of determination of value 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
Upto INR 0.1 mn	1% of the transaction amount, subject to minimum of INR 250/-
> INR 0.1 mn but < or = INR 1 mn	INR 1000 + 0.5% of the transaction amount
> INR 1 mn	INR 5,500 + 0.1% of the transaction amount, subject to maximum of INR 60,000/-

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

9. NEFT threshold upto ₹2 lakh / RTGS threshold ₹2 lakh onwards.

The Bank reserves the right in its absolute discretion to vary the fees & charges or terms and conditions governing them without giving any reason.

*The Bank shall debit fees and charges from the client's account.

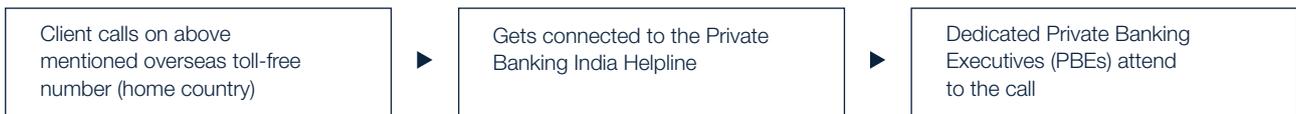
** "Assets Under Management" shall include all deposits and investments held by a client, or by a client relationship group, with the Private Bank across its booking centres in India, except for loans and insurance premiums.

Phone Banking services

Dedicated toll-free helpline numbers for Private Banking, India - 3940 1400 / 6601 1400
--

Dedicated toll-free helpline numbers for overseas locations			
Bahrain	808 011 29	Singapore	800 101 24 07
Canada	977 218 5618	UAE	800 017 7750
Hong Kong	800 905 108	UK	080 810 191 44
Malaysia	1800 815 063	USA (New York)	877 302 1657
Phillippines	1800 111 011 21	Others	+91 80 42896753 (ISD rates apply)

For NR Clients



Please note

Standard Chartered Bank India, the Bank 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 under this schedule. Any charges not mentioned in this schedule should be read in conjunction with the relevant service product 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 GST will be charged in addition to the above charges. If you require a service for which a fee charge is not detailed in this brochure, please contact your Relationship Manager or Client Service Manager at the Private Bank Centre. All services offered are subject to Reserve Bank of India guidelines.

To contact or make an appointment with our Private Bank, please contact us:

by email at Contact.PvBIndia@sc.com with your name, contact details and other requests such as preferred time.