

# Service and Price Guide (Effective 10<sup>th</sup> August 2015)

All fees and charges are subject to 10% excise duty

## Personal Accounts Tariff

### All-In-One Current Account /Diva Current Account and X-Current Account\*

#### For KES 1000 per month you get:

- Free Unlimited Standing Orders Between Standard Chartered Accounts
- Free Unlimited Local and Foreign Telegraphic Transfer
- Free Unlimited Local ATM Cash Withdrawals - Standard Chartered Kenya
- One Free International Debit Card
- One Free Local and One Free Foreign Currency Banker's Cheque Per Month
- No Cash Handling Fee
- Minimum Operating Balance Zero
- Opening Balance KES 2,000
- E-Statements Free
- One Free Cheque Book

\*Account is not on offer for new accounts and the tariff guide is only for existing customers on this product

### Easy Banking Bundle Account\* (Salaried Account plus a Credit Card)

#### For KES 499 per month you get:

- Free Unlimited ATM Cash withdrawals across All VISA branded ATMs in Kenya
- Free Unlimited Standing Orders Between Standard Chartered Accounts
- No Salary Processing Fee
- Free Unlimited Local and Foreign Telegraphic Transfer
- One Free International Debit Card
- One Local and One Foreign Currency Banker's Cheque Per Month
- No Cash Handling Fee
- Minimum Operating Balance Zero
- Opening Balance KES 2,000
- E-Statements Free
- One Cheque Book Free

\*Easy Banking Bundle is Salary Account Plus a credit card. The tariff only applies if the two products are active

### Hifadhi Account

- Cash Handling Fee Free
- Monthly Ledger Fee Free
- Minimum Operating Balance Zero
- Opening Balance KES 2,000
- E-Statements Free
- Free Unlimited Standing Orders Between Standard Chartered Accounts
- ATM Withdrawals KES 35
- Banker's Cheques KES 300
- Cheque Book KES 300
- Electronic Funds Transfer (local) KES 100
- Salary Processing KES 100
- Standing Order Set-Up (to non Standard Chartered Account) KES 300
- Standing Order Processing (to non Standard Chartered Account) KES 150
- Debit Card KES 300
- Over the Counter Withdrawals - per withdrawal KES 300
- Per transaction fee KES 10 per transaction

### Ordinary Current Account and Instant Access Accounts

- Minimum Operating Balance Zero

|   |           |
|---|-----------|
| • Opening Balance                               | KES 2,000 |
| • E-Statements                                  | Free      |
| • Over the Counter Withdrawals - per withdrawal | KES 500   |
| • Monthly Service Fee                           |           |
| Balance Tier as follows:                        |           |
| - KES 0 – KES 49,999                            | KES 650   |
| - KES 50,000 – KES 134,999                      | KES 400   |
| - KES 135,000 – KES 299,999                     | KES 350   |
| - KES 300,000 – KES 499,999                     | KES 250   |
| - KES 500,000 – KES 999,999                     | KES 100   |
| - Over KES 1,000,00                             | NIL       |

### Foreign Currency Current Accounts

|  |                       |
|--|-----------------------|
| • Account Opening Balance  | US\$ 50 or equivalent |
| Cash Handling Fee (Transactions below US\$ 20,000) (Transactions of US\$ 20,000 & above) | Free / 0.25%          |
| • Monthly Service Fee  | US\$ 12               |

### Savings Accounts

#### Safari Savings Account

- Minimum/Opening Balance KES 2,000
- E-Statements Free
- Safari Savings Monthly Service Fee Free

#### Safari Junior Savings Account

- Minimum/Opening Balance KES 2,000
- E-Statements Free
- Safari Junior Savings Monthly Service Fee Free
- One Free Banker's Cheque Per Quarter

#### Foreign Currency Safari Account

- Minimum/Opening Balance US\$50, £50, 50, ¥5,000
- E-Statements Free
- Monthly Service Fee Free

### Priority Banking

- Priority Membership Fee KES 2,999

### Personal Loans, Mortgages and Overdrafts

#### Personal Unsecured Loans

- Arrangement Fee 2.5% of loan amount
- Pre-closure Fee NIL
- Capital Reduction Fee NIL
- Early Settlement Fee NIL

#### Unsecured Overdraft

- Arrangement Fee - Minimum NIL

#### Personal Mortgage

- Arrangement Fee 1% of loan amount
- Minimum KES 10,000

### Personal Secured Overdraft

- Arrangement Fee NIL
- Minimum NIL

### Mobile Banking

- Mobile Banking Insurance Per Month\*\* KES 79.50
- M-PESA (to transfer money from your bank account to M-PESA) KES 75
- M-PESA (to transfer money from M-PESA to your bank account) charges As per M-PESA
- Airtel Money (to transfer money from your bank account to Airtel Money) Free
- Airtel Money (to transfer money from Airtel Money to your bank account) Free

Airtime top-up free of Bank charges. \*\*Note that this service is optional

### Credit Cards

#### Fees & Interest Rate (KES)

|  | Gold      | Platinum  |
|--|-----------|-----------|
| • Joining Fee  | KES 3,000 | KES 4,000 |
| • Annual Fee   | KES 6,000 | KES 7,000 |
| • Over Limit Fee   | KES 2,000 | KES 3,000 |
| • Late Payment Fee   | KES 1,500 | KES 1,500 |
| • Cash Advance Fee   | 5%        | 4%        |
| • Supplementary Card Annual Fee  | KES 1,000 | KES 2,000 |
| • Monthly Interest Rate  | 3.5%      | 3.0%      |
| • Card Replacement Fee   | KES 1,000 | KES 1,000 |
| • Credit Life Insurance Premium Per Month  | 0.08%     | 0.08%     |
| • Request for Copy of Previous Months Statement                                      | KES 100   | KES 100   |
| • Credit Card FX Transactions (minimum FX margin for international POS or cash sale) | 2.5%      | 2.5%      |

## Business Accounts Tariff

### Business Current Account

- Account Opening Balance KES 20,000
- Overdrawn Minimum Interest Charge KES 200 per instance
- Charge per Transaction KES 40
- Minimum Monthly Service Fee:
  - 0 - KES 4,999 KES 999
  - KES 5,000 - KES 499,999 KES 900
  - KES 500,000 and above KES 850

### Local Currency Cheques

- Cheque Book Per Leaf KES 8
- Cheque Returned by us with the Answer 'Refer to Drawer' 'Effects not Cleared' KES 3,850 / KES 3,400
- Cheques Returned by us for 'Technical Reasons' KES 850
- Counter Cheque: Customers Only KES 500
- Stop Payment Per Notice KES 1,000
- Retrieve Old Cheques - Per Cheque Leaf KES 300

### Instant Access Current Account

- Account Opening Balance KES 20,000

- Over the Counter Withdrawal: - per withdrawal (where there is ATM access) KES 500
- Withholding Tax Certificate - per request KES 150

### Minimum Monthly Service Fees

- KES 0 - KES 4,999 KES 999
- KES 5,000 - KES 499,999 KES 900
- KES 500,000 and above KES 850

### Safari Business Savings Account

- Account Opening Balance KES 5,000
- Monthly Service Fee Free

### Other Services

- New Deposit Card KES 500
- Deposit Card Renewal Free
- Deposit Card Replacement KES 500
- Coin Deposit 2.5%
- Minimum Charge KES 100
- Extra Statement - per page KES 250
- Discharge of Charge Fee KES 1,000

### Foreign Currency Current Accounts

#### (Or Equivalent in Other Foreign Currency Accounts)

- Account Opening Balance US\$ 1,000
- Cash Handling Fee Below US\$ 20,000 Free
- Cash Handling Fee from US\$ 20,000 and above Waived
- Ledger Fee US\$ 12

### International Trade Account

- Telegraphic Transfers to any Standard Chartered Bank Globally Free
- Other Telegraphic Transfers KES 1,400

NB: other charges as per Business Current Account

### Business Loans / Overdrafts

#### Business Secured Loans

- Arrangement Fee 1.5%
- Minimum KES 10,000

#### Business Secured Overdraft

- Arrangement Fee 1.5%
- Minimum KES 10,000

#### Business Secured Trade

- Arrangement Fee 1%
- Minimum KES 10,000

### Straight2Bank

- Set-Up Fee Negotiated
- Monthly Fee Kes 2,000
- Transaction Processing (Salary Processing, EFT, Direct Debits, Other e-transfers) KES 150
- Real Time Gross Settlement (RTGS) KES 500
- Telegraphic/Swift Transfer KES 1,400

## General Services

### Balance Charges

- Overdrawn Charge KES 200 per day

### Local Currency Cheques

- Cheque Book (30 Leaves) KES 450
- Cheque Returned by us with the Answer: 'Refer to Drawer' 'Effects not Cleared' KES 3,850 / KES 3,400
- Cheques returned by us for: 'Technical Reasons' KES 850
- Inward Unpaid Cheques KES 1,000
- Counter Cheque: Customers Only KES 500
- Stop Payment Per Notice KES 1,000
- Retrieve Old Cheques - Per Cheque Leaf KES 300
- Non Compliant CTS (Cheque Truncation System) Cheques Issued KES 500

### Foreign Currency Cheques

- Cheque Book US\$ 12
- Cheque Returned Unpaid: - 'Refer to Drawer' 'by SCB' US\$ 50 / US\$ 10 / US\$ 10 / US\$ 11 / US\$ 5
- 'Inward Unpaid' (local)
- 'Inward Unpaid' (foreign)
- 'Technical Reasons'
- 'Stop Payments'
- Cheque Drawn on Local Bank Free
- US Cheque Drawn on UK Bank US\$ 85
- Foreign Currency Cheque Sent on Collection 0.5% - Minimum US\$ 10 / US\$ 50
- Maximum 1%
- Foreign Currency Cheque Negotiated
- Purchase of US\$ Foreign Drafts: - Customers only Equivalent US\$ 15
- Statements Free

### Standing Orders (Local)

- Set-Up KES 250
- Processing Per Payment KES 300
- Amendment/Stopped KES 200
- Standing Order - Unpaid Due to Lack of Funds KES 3,000

### Standing Orders (Foreign)

- Set-Up US\$ 5
- Processing Per Payment US\$ 3
- Amendment/Stopped US\$ 3
- Standing Order Unpaid Due to Lack of Funds US\$ 30
- Direct Debit Charges KES 150

### Cards

- Agent Card KES 1,500
- Debit Card Issued KES 500
- ATM Cash Withdrawals - per withdrawal KES 35
- Debit Card Withdrawal at non-SCB(K) ATMs KES 250
- Debit Card Withdrawal at Pesa Point KES 250
- Debit Card Replacement KES 500
- Debit Card Renewal Free

### Debit Card Transactions

- (Minimum FX Margin for International Point of Sale)
- Within Central Europe, Middle East and Africa (CEMEA) 6.25%
- Outside (CEMEA) 5.50%

### Banker's Drafts

- Customers KES 500
- Re-purchase of Draft KES 600

### Statements & Balances

- From ATM (for all Statements & Balances) Free
- From Call Centre (for all Enquiries & Balance) Free
- Account Closing Free
- Balance Enquiry Over the Counter Free
- Duplicate / Extra Paper Statement KES 250 -per page
- E-Statements Free
- Paper Statement Sent by Post Office KES 50 per Statement

### Salary Processing

- Electronic KES 150
- Manual KES 500

### Credit Clearing

- Inward Electronic Funds Transfer KES 150
- Direct Debits KES 150

### Inward Payments

- Drafts, International Money Orders and Mail Transfer - Per Item KES 1,000
- Funds Transfer through Interbank KES 1,000
- Inward TTs/SWIFT - Transmission Costs (LCY NC) KES 1,000
- Transmission Costs (FCY NC) US\$ 15

### Outward Payments - Local

- RTGS Charges KES 500
- Telegraphic/SWIFT Transfer (Foreign) Local Currency KES 1,400
- Foreign Currency 0.25%
- Minimum US\$ 15
- Maximum US\$ 100

### School Fee Payments

- School Fee Payments into School Account Free

### Electricity Bill Payments

- Electricity Bill Payment through Digital Channels Free

### Multi-choice Bill Payments

- Multi-choice Bill Payment through Digital Channels Free

### Safe Custody Quarterly Rates (Customers only)

- Sealed Package/Envelope KES 750
  - Share Certificates and Life Insurance Policies KES 750
  - Title Deeds KES 750
  - Small Boxes KES 1,000
  - Large Boxes KES 1,200
  - Safe Custody Access Charge - per Visit KES 100
  - Night Safe Facility - per Wallet KES 1,000
  - Replace Lost Key KES 2,000
  - Renter's Safe - Small Boxes KES 1,200
  - Medium Boxes KES 1,600
  - Large Boxes KES 2,000
- Safe Custody Charges are Subject to VAT

### Bank Opinion Audit Report

- Customers KES 1,000

### Abbreviations:

- ATM: Automated Teller Machine
- US\$: United States Dollars
- LCY: Local Currency
- FCY: Foreign Currency