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If you have Blackberry or Windows Phone, visit m.sc.com/pk

sc.com/pk

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Important Notes:

- a) All government excise duties / taxes / Zakat etc. are applicable in addition to fee / charges.
- b) Out of pocket expenses will be collected for all banking services.
- c) Correspondent bank charges will be recovered at actual. For funds transfer, applicable correspondent bank charges will be recovered either at the time of transaction origination or at the time of receipt of funds by the beneficiary.
- d) Courier charges and postage may be recovered, where applicable.
- e) Charges relating to corporate, business clients and commercial customers may differ as a result of an agreement between the concerned customer and the Bank.
- f) Average monthly balance is defined as the average of each day-end balance for the month.
- g) Federal Excise Duty, wherever applicable, will be collected over and above normal charges. However, service charges on maintaining balance below the minimum monthly average balance will not exceed Rs 50 and will be inclusive of FED.
- h) Account maintenance fee / service charges are waived for the following categories of accounts.
 - Accounts of Students
 - Accounts of Mustahiqeen of Zakat
 - Accounts of Employees of Government / Semi Government institutions maintained for salary and pension purposes, including widows / children of deceased employees eligible for family pension / benevolent fund grant etc, shall be exempted from levy of service charges in any manner whatsoever
- i) No service fee shall be charged from students depositing amount of fee directly in fee collecting account of educational institution.
 - Charge of 0.50% of fee / dues or Rs 25 per instrument, whichever is less, will be levied for making Pay Order / Demand Draft / any other related instrument for payment of fee / dues in favour of educational institutions, HEC / Board etc.
- j) The bank reserves the right to grant partial / full exemption to some or all charges on a case to case basis depending on customer relationship, collateral business or as deemed appropriate by the Bank's Management.
- k) For Foreign Currency account, equivalent charges to that of Pak Rupee will be levied (if not mentioned separately).
- l) No "Processing Charges" will be levied for requests of verification of bank account / statement received from Foreign Missions, Embassies / High Commissions and any other relevant office for Visa purpose (as per SBP BPRD Circular No. 06 of May 17, 2010).
- m) Accounts opened and maintained by School Management Committees (SMCs) duly constituted by Education Department, Government of Sindh are exempted from levy of service charges on account of non-maintenance of minimum balance requirement (as per SBP BPRD Circular Letter No. 02 of January 25, 2010).
- n) No service charges will be deducted from account which has been marked as dormant or unclaimed.
- o) Senior Citizens, pensioners and physically handicapped clients are to be offered Basic Banking Account and Basic Saver Account in order to avail concession on basic banking services related charges
- p) This SOC is applicable from 1st of July 2016 and any changes/ revisions that are issued by the bank will be charged based on this SOC unless a specific campaign based waiver has been given. If you do not contact us within 30 days period prior to implementation of these charges, it will be considered that you are in agreement to be charged as per the charges mentioned in the SOC.

Important Note:

This is an abridged version of the Schedule of Charges.

For detailed charges, please refer to the Schedule of Charges available online at www.sc.com/pk and at all SCBPL branches.

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DREAMPACK 07

To view the latest benefits on DREAMPACK please visit the website: www.sc.com/pk

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Retail Clients

Visa Debit Card / Xtra Mile Visa Debit Card

Issuance Fee

<u>Current Account</u>	<u>Savings Account</u>
Rs 800	Rs 1,100

Annual Fee

<u>Current Account</u>	<u>Savings Account</u>
Rs 800	Rs 1,100

Replacement Fee

<u>Current Account</u>	<u>Savings Account</u>
Rs 800	Rs 1,100

Chip Issuance Fee

<u>Current Account</u>	<u>Savings Account</u>
Rs 1,000	Rs 1,000

Chip Maintenance Fee

<u>Current Account</u>	<u>Savings Account</u>
Rs 1,000	Rs 1,000

Platinum / PIA / Platinum Visa Debit Card

Issuance Fee

<u>Current Account</u>	<u>Savings Account</u>
Rs 3,000	Rs 3,000

Annual Fee

<u>Current Account</u>	<u>Savings Account</u>
Rs 3,000	Rs 3,000

Replacement Fee

<u>Current Account</u>	<u>Savings Account</u>
Rs 3,000	Rs 3,000

Chip Issuance Fee

<u>Current Account</u>	<u>Savings Account</u>
Rs 1,000	Rs 1,000

Chip Maintenance Fee

<u>Current Account</u>	<u>Savings Account</u>
Rs 1,000	Rs 1,000

Infinite Visa Debit Card (Subject to launch of product)

Issuance Fee

<u>Current Account</u>	<u>Savings Account</u>
Rs 10,000	Rs 10,000

Annual Fee

<u>Current Account</u>	<u>Savings Account</u>
Rs 25,000	Rs 25,000

Replacement Fee

<u>Current Account</u>	<u>Savings Account</u>
Rs 10,000	Rs 10,000

Chip Issuance Fee

<u>Current Account</u>	<u>Savings Account</u>
Rs 1,000	Rs 1,000

Chip Maintenance Fee

<u>Current Account</u>	<u>Savings Account</u>
Rs 1,000	Rs 1,000

ATM Cash Withdrawal
ATM Transaction Fee (International ATMs)
3% of transaction amount and Re 1 per USD

POS Transaction Fee (International merchants and airlines)
3% of transaction amount and Re 1 per USD

1-Link ATMs Cash Withdrawal
Rs 15 per withdrawal

MNET ATMs Cash Withdrawal
Rs 15 per withdrawal

ATM Access Fee
Rs 300

Account Balance and Cheque Book Charges

Types of Accounts	Initial Deposit Requirement	Monthly Average Balance Requirement	Minimum Balance Charges*	Cheque Book Charges
Current Accounts				
Rupee Current	Rs 100,000	Rs 100,000	Rs 50 / month	Rs 10 / Leaf
Basic Banking Account	Rs 1,000	NIL	NIL	Rs 10 / Leaf
Xtra Mile	Rs 100,000	Rs 100,000	Rs 50 / month	Rs 10 / Leaf
Pensioner Current	NIL	NIL	NIL	Rs 10 / Leaf
Special Savings Accounts				
Supersave	Rs 200,000	Rs 200,000	Rs 50 / month	Rs 10 / Leaf
Privilege	Rs 500,000	Rs 500,000	Rs 50 / month	Rs 10 / Leaf
Mahana Izafa	Rs 200,000	Rs 200,000	Rs 50 / month	Rs 10 / Leaf
High Yield	Rs 500,000	Rs 500,000	Rs 50 / month	Rs 10 / Leaf
6 Monthly Savings (Local Currency)	Rs 200,000	Rs 200,000	Rs 50 / month	Rs 10 / Leaf
Flex Account	Rs 200,000	Rs 200,000	Rs 50 / month	Rs 10 / Leaf
Bonus Saver	Rs 500,000	Rs 500,000	Rs 50 / month	Rs 10 / Leaf
Regular Savings Accounts				
Pensioner Savings	NIL	NIL	NIL	Rs 10 / Leaf
Basic Saver	Rs 100	NIL	NIL	Rs 10 / Leaf
Regular Savings Account	Rs 100	NIL	NIL	Rs 10 / Leaf
Asaan Account	Rs 100	NIL	NIL	Rs 10 / Leaf

* Minimum Balance Charges inclusive of Federal Excise Duty in compliance with BPRD Circular Letter No. 27 of September 2010

Cheque Book Services

*Minimum Balance Charges (on accounts not maintaining minimum balance requirements)	Delivery of Cheque Book by Courier
Foreign Currency equivalent of Rs 50 / month	Inland Rs 250 / Cheque book
Balance Requirement given below:	Foreign Rs 2,000 / Cheque book
USD 2,000	Temporary Cheque Book
GBP 2,000	5 leaf temporary cheque book for Current and Savings
EURO 2,000	Account will be up to Rs 500
JPY 200,000	

* Minimum Balance Charges are waived for the following categories of accounts:

- Accounts of Students
- Accounts of Mustahiqeen of Zakat
- Accounts of Employees of Government / Semi Government Institutions maintained for salary and pension purposes including widows / children of deceased employees eligible for family pension/benevolent fund grant etc. shall be exempted from levy of service charges in any manner whatsoever

Charges will be levied on intercity deposit and withdrawal and intercity account to account transfer of funds if the customer is not maintaining an average balance of Rs 100,000 for Current Account and Rs 200,000 for Savings Account in the previous month

Rs 400 per transaction

*General Banking

Issuance of Pay Order / Demand Draft

Current Account: Rs 180
Savings Account: Rs 300

Swift (Customer)

Rs 1,500 / USD 15 / EUR 15 / GBP 15

Online Transaction Fee (for Foreign Currency and Rupee Accounts) for Over-The-Counter Transactions

Current Account: Rs 150
Savings Account: Rs 200

Note 1: Online transaction charges will be levied, if the following monthly balance is not maintained.

Current Account: Rs 100,000

Savings Account: Rs 200,000

Note 2: All transactions carried out at parent branch will be free of charge

Duplicate / Additional Copy of Bank Statement

Rs 35

Mini Statement Charge

Rs 10 per statement

Stop Payment of Cheques

Up to 5 leaves: Rs 500

Over 5 leaves: Rs 1,000

Foreign Currency draft
USD 25 or cheque in
case of insufficient funds

Local Currency draft
Rs 500 / draft

**Cheque Return Charges (Due to insufficient funds)

Current Account: Rs 50 for Outward and Rs 500 for
Inward clearing
Savings Account: Rs 150 for Outward and Rs 1,000 for
Inward clearing

Cheque Return Charges

USD 5 or equivalent for FCY accounts

Standing Instructions

Standing Instructions fee will be recovered in addition to the usual charges

Rs 400 per transaction

***Safe Deposit Lockers

1. Extra Small: Rs 2,000

2. Small: Rs 4,000

3. Medium: Rs 5,000

4. Large / Extra Large: Rs 8,000

Phone Banking

A waiver of up to 50% on normal charges is offered on some services*

* For details refer to the complete Schedule of Charges.

** Cheque Return Charges can be deducted from dormant account where actual charges are paid to NIFT on account of inward cheques returned unpaid.

*** Locker rental charges may be deducted from dormant accounts, only if lockers are in operation.

Visa Credit Cards

Visa Platinum and Visa PIA Co-Brand / Travel (WorldMiles) Platinum Credit Card

Visa Platinum

<u>Annual Fee</u> Rs 8,000	<u>Chip Issuance Fee</u> Rs 1,000	<u>Supp. Chip Issuance Fee</u> Rs 1,000
<u>Supp. Annual Fee</u> Rs 4,000	<u>Chip Maintenance Fee</u> Rs 1,000	<u>Supp. Chip Maintenance Fee</u> Rs 1,000

Visa PIA Co-Brand Platinum / Travel (WorldMiles) Platinum

<u>Annual Fee</u> Rs 8,000	<u>Chip Issuance Fee</u> Rs 1,000	<u>Supp. Chip Issuance Fee</u> Rs 1,000
<u>Supp. Annual Fee</u> Rs 4,000	<u>Chip Maintenance Fee</u> Rs 1,000	<u>Supp. Chip Maintenance Fee</u> Rs 1,000

Visa Gold, Visa PIA Co-Brand / Travel (WorldMiles) Gold Credit Card, Visa Classic and Visa PIA Co-Brand / Travel (WorldMiles) Classic Credit Card

<u>Annual Fee</u> Rs 5,000	<u>Chip Issuance Fee</u> Rs 1,000	<u>Supp. Chip Issuance Fee</u> Rs 1,000
<u>Supp. Annual Fee</u> Rs 2,500	<u>Chip Maintenance Fee</u> Rs 1,000	<u>Supp. Chip Maintenance Fee</u> Rs 1,000

MasterCard Credit Cards

MasterCard Titanium / Travel Titanium

<u>Annual Fee</u> Rs 5,000	<u>Chip Issuance Fee</u> Rs 1,000	<u>Supp. Chip Issuance Fee</u> Rs 1,000
<u>Supp. Annual Fee</u> Rs 2,500	<u>Chip Maintenance Fee</u> Rs 1,000	<u>Supp. Chip Maintenance Fee</u> Rs 1,000

MasterCard Cashback

<u>Annual Fee</u> Rs 3,000	<u>Chip Issuance Fee</u> Rs 1,000	<u>Supp. Chip Issuance Fee</u> Rs 1,000
<u>Supp. Annual Fee</u> Rs 1,000	<u>Chip Maintenance Fee</u> Rs 1,000	<u>Supp. Chip Maintenance Fee</u> Rs 1,000

MasterCard Easy Credit

<u>Annual Fee</u>	<u>Chip Issuance Fee</u>	<u>Supp. Chip Issuance Fee</u>
Rs 2,500 (Credit Limit <150K)	Rs 1,000	Rs 1,000
Rs 4,000 (Credit Limit >150K)	<u>Chip Maintenance Fee</u>	<u>Supp. Chip Maintenance Fee</u>
	Rs 1,000	Rs 1,000
<u>Supp. Annual Fee</u>		
Rs 500		

Charges applicable on all variants

- Service Fee (Retail and Cash)*

3.5% per month of the outstanding amount translated into APR of 42%

- Late Fee

Rs 1,500 or 10% of the minimum amount due, whichever is higher (subject to regulatory approval)

- Cash Advance Fee**

Rs 1,000 (per transaction) or 3% of the cash advance transaction amount, whichever is higher. Plus all charges passed on by acquiring bank

* Service Fee for Easy Credit (Retail and Cash) will be charged from the date of transaction

* Discounts on rates may be offered during special promotions

** Withholding tax of 0.3% of the value for transaction or sum of all transactions in a day exceeding Rs 50,000

** Service Fee on Cash Advance Transaction will be charged from the date of transaction

American Express Cards

Charges applicable on all variants

- Service Fee (Credit Cards)*

3.5% per month of the outstanding amount translated into APR of 42% per annum

- Late Payment Charges (Charge Cards and Corporate Cards)

Rs 1,500 / USD 20 (subject to regulatory approval)

- Late Payment Charges (Credit Cards)

Rs 1,500 or 10% of the minimum amount due, whichever is higher (subject to regulatory approval)

* Refer to important notes for tax implications

* Discounts on rates may be offered during special promotions

Personal Loans



Mark-up Rates
16%- 38% per annum (fixed)

Application Processing Fee (inclusive of stamp duty)

Rs 5,000 or 1% of the loan amount, whichever is higher

Prepayment Charges

Rs 5,000 or 10% of the outstanding amount, whichever is higher

ODD Day Interest

If the first instalment due date is greater than 30 days from the date of disbursement of the loan, interest (at the rate applicable to the personal loan) will be charged for the additional days (greater than 30)

Revolving Credit / Ready Cash



Annual Fee
Rs 2,500

Mark-up Rates
With prompt payment bonus 33%
Without prompt payment bonus 36%

Processing Fee (inclusive of stamp duty)
Rs 2,000

Mortgage



Prepayment Fee
10% of the Outstanding Balance

Late Payment Fee
Rs 1,000 or 2% per month on amount overdue

Auto Financing



Repossession Charges
Rs 30,000

Legal Fee
Rs 30,000

Vehicle Insurance
7.5% of the vehicle value

Early Purchase Processing Charges
7.5% of outstanding amount in 5th Year
10% of outstanding amount in 3rd and 4th Year
13% of outstanding amount in 1st and 2nd Year

DREAMPACK Business Plus



Benefits:

- | | |
|--------------------------------|--|
| 1. Current Account | 7. Free Duplicate eStatement |
| 2. High Yield Savings Account | 8. Locker Rent Waiver** |
| 3. Free Debit Cards* | 9. Free Stop Cheque Facility |
| 4. Free Cheque Books | 10. Free Balance Confirmation / Tax Certificates |
| 5. Free Intercity Transactions | 11. Free SCB Salary Transfers |
| 6. No Transaction Fees | 12. Free SMS Alerts |

Monthly Membership fee of Rs 500. Fee will be waived off on maintenance of monthly average minimum balance of Rs 500,000 and above in Current Account

*First time issuance fee waiver

**50% waiver on first year locker rental fee (subject to availability)

DREAMPACK Business Essentials



Benefits:

- | | |
|--------------------------------|--|
| 1. Current Account | 9. Locker Rent Waiver** |
| 2. High Yield Savings Account | 10. Free PO/DD |
| 3. Free Straight2bank*** | 11. Free PO/DD Cancellation Facility |
| 4. Free Debit Cards* | 12. Free Stop Cheque Facility |
| 5. Free Cheque Books | 13. Free Balance Confirmation/Tax Certificates |
| 6. Free Intercity Transactions | 14. Free SCB Salary Transfers |
| 7. No Transaction Fees | 15. Free SMS Alerts |
| 8. Free Duplicate eStatement | |

Monthly Membership fee of Rs 2,000. Fee will be waived off on maintenance of monthly average balance of Rs 500,000 and above in Current Account

* First time issuance fee waiver


** 100% waiver on first year locker rental fee (subject to availability)

*** S2B is free for a period of 6 months


Business Clients

Note: Charges relating to Business Clients customers may differ as a result of an agreement between the concerned customer and the bank.


Tana Bana

	Processing Fee	Line Renewal Fee
	Rs 1,000	Rs 1,000
	Appraisal Fee	
	Rs 5,000	


Business Power / Business Finance

	Processing Fee	Late Payment Charges
	Commercial Property - Rs 7,000 and Residential Property - Rs 5,000	Withdrawal of prompt payment bonus as per criteria
	Liquidation Damages	
	25% of overdue amount	


Pharma Line (Mortgage)

	Processing Fee	Line renewal Fee
	Rs 1,000	Rs 1,000
	Appraisal Fee	
	Rs 5,000	

Rang hi Rang

	Processing Fee	Line Renewal Fee
	Rs 1,000	Rs 1,000
	Appraisal Fee	
	Rs 5,000	

Agri Deal

	Processing Fee	Line Renewal Fee
	Commercial Property - Rs 7,000 Residential Property - Rs 5,000	Rs 1,000
	Appraisal Fee	
	Detailed - Rs 3,500 Land - Rs 2,500 For peripheral area Rs 1,000 (additional charges)	

Tijarat Classic Account / Tijarat Plus Account



Online Banking (Intercity Transaction)
Rs 1.5 Million / day free, upon exceeding
the limit, flat fee of Rs 500

Loans and Advances (Business Clients-Relationship)



Arrangement Fee

2.0% minimum

Penalty for Late Mark-up Payment

Maximum rate as per "Finance
Agreement"

Annual Account Maintenance Fee

0.15% of facility limits

Review Fee

2.0% minimum Rs 5,000

Facility Fee on Excess Over Limit
(EOL, OTT, etc)

1% of EOL or Rs 1Mn

Note: Mark-up / profit / loss to be recovered from customer from time-to-time

Payroll

Minimum Balance Requirement

Current Account: Rs 100,000
Savings Account: Rs 200,000

Pay Order Issuance

Current Account: Rs 150
Savings Account: Rs 300

Cheque Book Issuance

Rs 10 per leaf

Priority & International Clients

Individual Clients (including Non-Resident Pakistanis) who maintain the below mentioned assets under management on relationship basis, will be eligible to avail the following services free of charge:

Average assets under management for the past three months of Rs 3,000,000 and above in Rupee Current Account, Savings Account, Term Deposit, Mutual Funds, Certificate of Deposit, Bancassurance Single Premium, Fixed Income Products, Defence Savings and Special Savings Certificate (DSC & SSC) purchased through SCBPL, or by availing Saadiq Home Finance facility of Rs 20,000,000.

Please note the initial cheque deposit requirement for Priority Account Opening is of Rs 3,000,000 (or equivalent foreign currency amount).

a) Debit Card:

Platinum Visa
Debit Card



- Annual Fee Rs 4,000
- Waiver on Annual Fee for Qualified Priority Clients
- Issuance / Replacement Fee Rs 4,000

b) Banking Services:

1. Issuance of Pay Orders, Drafts and Telegraphic Transfer
2. Standing Instructions Related to Regular Banking
3. Cancellation of Pay Orders and Demand Drafts
4. Issuance of Balance Confirmation Certificate / Proceed Realisation Certificate
5. Collection of Cheques (Local Currency / Foreign Currency)
6. Intercity Banking
7. Duplicate Statement
8. Zakat Certificate
9. Issuance of Traveller's Cheques
10. Stop Payments of Cheques
11. Return of Unpaid Cheques
12. Delivery of Cheque Books by Courier
13. Inward Remittance
14. Issuance of Counter Cheques
15. Issuance of Cheque Books
16. Free eStatements

c) Locker Facility:

50% waiver on 1st year locker rental fee

d) Auto Loan / Lease:

50% waiver on regular processing fee

e) Credit Card(s):

Annual and joining fee waivers on credit cards except WorldMiles Credit Card

f) Mortgage:

50% waiver on regular processing fee

g) Membership Fee:

Rs 1,500 per month
The fee will be waived off for Priority Clients who meet the qualification criteria mentioned above

Complaints? Suggestions?

Please contact us through any of the following:



Call:
111-002-002



e-mail:
Complaints.Pakistan@sc.com



Web:
www.sc.com/pk




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Client Care Unit,
Standard Chartered Bank, 1st Floor,
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Please obtain your tracking number for reference.

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For more information

 |  Call 111-002-002 |  sc.com/pk

manhattan