

# Schedule of Charges

1st July 2018 to 31st December 2018



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#### Important Notes:

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- 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 PO / DD / 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 Accounts, equivalent charges to that of Pak Rupees 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 2010 dated 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 service related charges.
- p) This SOC is applicable from 1st of July 2018 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.
- q) Charges taken in FCY will be subject to changes in FX rate.
- r) Free SMS alert will be sent to credit card customers informing about outstanding amount, minimum amount due and that eStatement has been sent via email. SMS sent to serve 14 days notice, before proceeding for debt recovery, will be free of charge.

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# Transaction Banking for Corporate, Institutional Clients and Commercial Clients

## CASH MANAGEMENT

### ACCOUNT SERVICES

#### Local Currency Account

Account Minimum Balance (LCY)\*

Rs 50

Note \* pls refer to page no. 17 Retail section for min balance requirements

Customised Corporate Cheque Printing Manual

Rs 30 per leaf

Cheque Return Charges (LCY)

Inward clearing cheque return Rs 500

Outward clearing cheque return Rs 500

Standard Cheque Book (LCY)

Rs 30 per leaf

Stop Cheque Payment (LCY)

Rs 500

Cheque Collection Same Day Clearing via NIFT

Rs 300

#### Foreign Currency Account

Standard Cheque Book (FCY)

Rs 30 per leaf or equivalent in FCY

Stop Cheque Payment (FCY)

Rs 500 or equivalent in FCY

Cheque Return-Deposited in to Your Account (FCY)

Rs 500 or equivalent in FCY

#### Other Account Services

Cheque Retrieval (physical cheque)

Rs 50

Additional Account Statement Retrieval (More than 6 months ago)

Rs 35

Account Statement in SWIFT MT940/950 format

Rs 10,000 / month / account

Tax Facilitation Fee

Rs 2,000

Additional Account Statement Retrieval (Less than 6 months ago)

Rs 35

Standing Instructions Set-up / Amendment

Rs 100

Floatation of Shares

Rs 100,000

### PAYMENT SERVICES

#### Cash Disbursement

Cash Disbursement (including electronic transfers) LCY via Our Branches and Partner Bank

5% of disbursement value or maximum

Rs 1,000 per transaction

#### Payments

Payment to Mobile Accounts

5% of transaction amount or minimum Rs 1,000

#### Book Transfers

Book Transfer - Electronic

Rs 20 per transaction

Book Transfer Reject - Manual

Rs 25 per transaction

Book Transfer - Manual

Rs 50 per transaction

For Corporate, Institutional Clients and Commercial Clients rates may be negotiated subject to the volumes and values agreed with the client.

## Local Fund Transfers (RTGS)

Local Fund Transfer (RTGS) MT103 (9 am - 2 pm)

Rs 220 per transaction

Local Fund Transfer (RTGS) MT103 (3:31 pm - 4:30 pm)

Rs 550 per transaction

## Direct Credit (IBEFT)

Direct Credit to 3rd Party Bank Account - Electronic

Rs 100 per transaction

## Pay Order or Demand Draft

Pay Order Collect from Counter - Electronic

Rs 300 per instrument

Demand Draft Collect from Counter - Electronic

0.3% of Demand Draft value or minimum Rs 1,000 per instrument

Pay Order Collect from Counter - Manual

Rs 300 per instrument

Demand Draft Collect from Counter - Manual

0.3% or minimum Rs 1,000 per instrument

PO / DD Cancellation Charges (Valid/Stale) - Manual

Rs 50 per instrument

## Utility Bill Payments

Bulk Bill Payment

Rs 20 per bill

## Corporate Cheque

Corporate Cheque Collect from Counter - Electronic

Rs 50 per cheque

Corporate Cheque Mail/Courier - Electronic

Rs 300 per cheque

Corporate Cheque Stop - Electronic

Rs 25 per cheque

## International Bank Cheque

International Bank Cheque Collect from Counter - Manual

Rs 1,000 per cheque

International Bank Cheque (without FX) Collect from Counter - Manual

Rs 1,000 per cheque

## Outward Telegraphic Transfers FCY Account

Outgoing Telegraphic Transfer SHA / OUR

USD 25 or equivalent per transaction

## Outward Telegraphic Transfers LCY Account

Outgoing Telegraphic Transfer SHA / OUR

Rs 2,500 per transaction

Local Fund Transfer (RTGS) MT103 (2:01 pm - 3:30 pm)

Rs 330 per transaction

Local Fund Transfer (RTGS) MT102

Rs 50 per transaction

Pay Order Mail / Courier to Payee / Customer - Electronic

Rs 500 per instrument

Demand Draft Mail / Courier to Payee - Electronic

0.3% of Demand Draft value or minimum Rs 1,000 per instrument

Pay Order Mail / Courier - Manual

Rs 500 per instrument

Demand Draft Mail / Courier - Manual

0.3% or minimum Rs 1,000 per instrument

PO Revalidation

Rs 100 per instrument

Onsite Corporate Cheque Printing - Electronic

Rs 100 per cheque

Corporate Cheque Stop Manual

Rs 25 per cheque

International Bank Cheque Mail / Courier

Rs 1,200 per cheque

International Bank Cheque (without FX) Mail / Courier - Manual

Rs 1,200 per cheque

## COLLECTION SERVICES

### Fee Collection

Various Fee Collection
Up to Rs 2,000 per transaction

### Direct Debit Services

Direct Debit from SCB Account or non SCB account	Direct Debit Mandate Authorisation
0.3% of collection value or as agreed with the customer	Rs 1,000

### Cash Pick Up and Delivery Services

Cash Pick Up (within 20 Km per trip per day)	Cash Pick Up (over 20 km per trip per day)
Rs 3,000	Rs 5,000
Seal Charges	Overnight Vault Charges
Rs 200	Rs 1,000
Additional Cash Pick Up for Amount Exceeding Rs 1Mn	Waiting Charges (if security company kept waiting for more than 15 minutes)
Rs 1,000	Rs 6,000
Cash Pick Up on Weekend or Holidays or After Hours	
Rs 6,000	

### Cheque Pick Up Services (Premium Service Banking)

Cheque Pick Up / Document Pick Up through Courier (monthly)
Rs 25,000

### Cash Collection

Cash Collection LCY (NCS / RCMS) via Our Branches and Partner Bank
0.30% (of collection value) or flat rate of Rs 2,000 per transaction

### Cheque Collection

Cheque Collection LCY (NCS / RCMS) SCB Branches, Direct Deposit at Partner Bank, Clearing through Partner Bank	Cheque Purchase (LCY) - NCS / RCMS (SCB Branch & Correspondent Bank)
0.30% (of collection value) or flat rate of Rs 2,000 per transaction	KIBOR plus agreed spread with the client

### FCY Cheque Collection Cleared Overseas (USD)

Cleared overseas	Cleared Overseas- Reject
USD: 50	USD 50

Note: The above service charges are in addition to the Correspondent Bank/Clearing Bank charges to be charged at actual

### Investigation Charges/ Enquiries

Investigation Charges
Rs 2,000

Note: The above service charges are in addition to the Correspondent Bank/Clearing Bank charges to be charged at actual

### FCY Cheque (Other than USD) Cleared Overseas / Locally

0.25% of Cheque Value

### Post Dated Cheque

Post Dated Cheque Custody	Post Dated Cheque - Discounting
Rs 200	KIBOR plus agreed spread with the client
Note: The above service charges are in addition to the Correspondent Bank/Clearing Bank charges to be charged at actual	
Cancellation Charges	Post Dated Cheque Holding Charges
Rs 200	Rs 200
Post Dated Cheque Swap Charges	
Rs 200	



## Virtual Account Services

Virtual Accounts All Incoming Channels  
0.30% of collection value or as agreed with the client

Virtual Account Set Up Fee  
Rs 100,000

## Straight2Bank Receivables

Set Up Fee  
Rs 500,000  
Per Invoice Matched  
Rs 5

## Inward Remittance

MT103 OUR Charges  
USD 25 or equivalent in FCY or LCY  
If Proceeds are Credited to Any SCB Branch  
NIL

Virtual Account Creation Fee  
Rs 300

Virtual Account Monthly Maintenance Fee  
Rs 50,000

Monthly Fee  
Rs 20,000  
Long Term Storage Charge per Invoice and Receipt  
Re 1

With Another Bank  
Demand Draft / Pay Order charges along with  
courier charges will apply

## CUSTOMISED SOLUTION STRUCTURING FEE

Up to PKR 1,500,000

## CHANNEL SERVICES

### Straight2Bank Channel Monthly Fee

Straight2bank Web Monthly Fee  
Rs 6,000

Straight2bank Access Monthly Fee  
Rs 10,000

### Straight2Bank Channel Implementation and Set–up Charges

Straight2Bank Access Implementation and Set Up Fee  
Rs 100,000  
Straight2bank Web Implementation and Set Up Fee  
Rs 15,000

Straight2Bank Access License Fee  
Rs 30,000

### Straight2Bank Channel Secure Token Charges

Straight2Bank Web Secure Token Fee  
Rs 6,000

### Straight2Bank Channel Value Added Fee

Multi Bank Reporting  
Rs 5,000

## Investigation Services

Rate Enquiry / Credit Confirmation  
Rs 2,000

## CORRESPONDENT BANK PAYMENTS

### PKR Vostro

Maintenance Fee per month  
Rs 10,000

MT 202 OTT BEN/SHA/OUR  
Rs 7,500

Stop Payment Instruction  
Rs 3,000

### ACU Dollar

Account maintenance  
USD 100

Payment instruction amendment  
USD 50

Payment Investigation  
USD 50

MT 103 OTT BEN/SHA/OUR  
Rs 5000 (all payment types: BT,PO,DD,RTGS,IBFT)

Payment instruction amendment  
Rs 3,000

Payment Investigation  
Rs 3,000

MT 202 OTT BEN/SHA/OUR  
USD 75

Stop Payment Instruction  
USD 50

TRADE SERVICES

Imports

1. Letter of Credit / Standby Letter of Credit

Opening Commission  
Up to 0.50% per quarter for up to USD 0.5Mn value or Minimum Charges: Rs 3,000. Pricing of any Letter of Credit over USD 0.5Mn to be agreed with client on a case to case basis

Amendments  
Rs 1,500 per amendment. In case of increase in amount or extension in validity of LC, charges according to opening commission as above

Retirement of Import Bill under LC  
0.10% of value; Minimum Rs 500

LC Reimbursement Charges  
Minimum USD 130 or actual (or equivalent Local Currency)

Non Reimbursable LC under Barter/Aid Loan  
1.0% per quarter or part thereof; 0.30% for each subsequent quarter or part thereof; Minimum Rs 1,500

Bills Drawn under Sight / Usance LCs  
Rs 1,000 per bill to be charged at time of document handling. In addition 0.2% per month (minimum Rs 500) usance commission to be charged for bills drawn under usance LCs having a maturity date beyond the LC validity.

Import LC Handling Charges, Correspondent's Charges  
Minimum Rs 100 or actual

Credit Information Report Including Credit Report of Foreign Suppliers / Buyers  
Actual + Rs 500 service charge

2. Import Collection

Registration of Contract for Import on Consignment Basis  
Up to 0.25% per quarter for up to USD 0.5Mn value or Minimum Charges: Rs 2,000. Pricing of any Contract over USD 0.5Mn to be agreed with client on a case to case basis

Retirement of Import Bill under Collection  
0.10% of value; Minimum Rs 500

Amendments  
Rs 1,000 per amendment. In case of increase in amount or extension in period of shipment, charges according to registration commission as above

Documentary Collection - Inward  
Rs 1,000 per item

Contract Reimbursement Charges  
Minimum USD 130 or actual (or equivalent Local Currency)

3. Other

Delivery Order Issued for Air Freight Consignment  
Rs 2,000 per endorsement

Item Returned Unpaid  
Rs 500 per item

Transfer of Loans Related to Imports into Past Due  
Rs 2,000 per bill; and  
For bills in LCY: 21%; or  
For bills in FCY: 10%

Short SWIFT Message Charges  
Rs 1,000 per SWIFT

Document Dispatch (Courier Charges)  
Rs 250 per item - Domestic  
Rs 2,000 per item - International

Remittance under Open Account without Opening of LC / Registration of Contract

Handling charges Rs 2,500 flat per bill plus remittance charges of 0.10% (minimum Rs 500)

Booking of Loans Related to Imports  
Rs 1,000 per loan

Additional Charges for Handling Discrepant Documents  
USD 80 + USD 35 for each SWIFT cost of discrepant advice / acceptance (of equivalent Local Currency)

Long SWIFT Message Charges  
Rs 2,000 per SWIFT

## Exports

### 1. Letter of Credit

Advising - Client  
Minimum Rs 2,500

Advising of Amendments (Client / Non-Client)  
Rs 750 per amendment

Confirmation / Acceptance  
Pricing would be subject to bank and country risk of the issuing country

Recovery of LC Advising / Transfer Charges from Foreign Banks for LC Issuance  
USD 30 + USD 35 per SWIFT

Advising - Non-Client  
Minimum Rs 3,000

Transfer of Export LC  
Minimum Rs 1,000 per LC

If Documents are Sent to Other Local Banks for Negotiation under Restricted LC  
Rs 750 flat including courier charges

Recovery of LC Advising / Transfer Charges from Foreign Banks for LC Amendment  
USD 15 + USD 35 per SWIFT

### 2. Bills

Export Documents under LC (Not Negotiated / Discounted) where Payment Cover is Already with Standard Chartered Bank (Pakistan) Limited  
Up to 0.25% for up to USD 0.5Mn value. Pricing of any Letters of Credit over USD 0.5Mn to be agreed with client on a case to case basis

Reimbursement / Payment to Other Banks from Non-Resident Account  
Rs 3,000 flat per reimbursement / payment or as per arrangement

Negotiations of Bills under LC (Rupee and Foreign Currency)  
0.25% of value; Minimum Rs 1,000 or as per arrangement

Export Documents under Collection (Not Negotiated / Discounted) where Payment Cover is Already with Standard Chartered Bank (Pakistan) Limited  
Handling charges of Rs 1,000 per bill plus 0.25% of bill value. Pricing of any document over USD 0.5Mn to be agreed with the client on a case to case basis

Service Charges on Advance Payments  
0.25% of value; minimum Rs 1,000 or as per arrangement

### 3. Other

Handling of Duty Drawback Claims  
Rs 1,000 flat or as per prevailing SBP rates

Document Dispatch (Courier Charges)  
Rs 250 per item - Domestic  
Rs 2,000 per item - International

Handling Charges of Freight Subsidy Claims  
Rs 1,000 flat or as per prevailing SBP rates

Short SWIFT Message Charges  
Rs 1,000 per SWIFT

Research and Development  
Rs 1,000 flat or as per prevailing SBP rates

Issuance of NOC for e-Form  
Rs 1,000 per NOC

Transfer of Loans/Negotiated Bills Related to Exports into Past Due  
For bills in LCY: 21%; or  
For bills in FCY: 7%

Issuance of Duplicate Tax Deduction Certificate (nil charges for certificate of current fiscal year)  
Rs 1,000 per certificate

## Inland Trade

### 1. Inland LC

LC Opening Commission  
0.4% per quarter or part thereof; Minimum Rs 1,500 for annual volume in excess of Rs 150 million, commission on Inland LC to be recovered as per arrangement with the client

Amendments  
Rs 1,000 per amendment. In case of increase in amount or extension in validity of LC, charges according to opening commission as above

## 2. Bills

### Bills Drawn under Sight / Usance LCs

Rs 1,000 per bill to be charged at time of document handling. In addition 0.2% per month (minimum Rs 500) usance commission to be charged for bills drawn under usance LCs having a maturity date beyond the LC validity

### Documentary Bills Drawn under Inland LC & Collection - Exports

0.3% of bill value; Minimum Rs 500

### Bills / Cheques Returned Unpaid

Rs 500 for documentary collection and Rs 200 for clean collection

## 3. Others

### Postage on Local LC/Bills

Rs 250 per item

### Transfer of Loans/Negotiated Bills into Past Due

#### Import

Rs 2,000 per bill; and  
For bills in LCY: 21%; or  
For bills in FCY: 10%

#### Export

For bills in LCY: 21%; or  
For bills in FCY: 10%

### Short SWIFT Message Charge

Rs 1,000 per SWIFT

## Guarantees

### Service Charges for Issuance of Shipping Guarantee

Rs 2,500 flat. Pricing of any Guarantee over USD 0.5Mn to be agreed with client on a case to case basis

### Financial Guarantees in Local Currency in Favour of Government Departments in Lieu of Payment of Duties / Taxes, etc.

Up to 0.60% per quarter for up to Rs 35Mn value or minimum Rs 3,000. Pricing of any Guarantee over Rs 35Mn to be agreed with client on a case to case basis

### Expired Guarantees

As per above items until original is returned to the Bank

### Handling of Claim Cases

Rs 1,000 flat + out of pocket costs

### Short SWIFT Message Charges

Rs 1,000 per SWIFT

### Document Dispatch (Courier Charges)

Rs 250 per item - Domestic  
Rs 2,000 per item - International

## Supply Chain Finance

### Annual Facility Fee

Up to 2% of facility value

### Retirement of Documentary Bills Presented under Inland LC & Collection - Imports

Up to 0.30% of value; Minimum Rs 1,500

### Collection Agent Charges

Actual

### Additional Charges for Handling Discrepant Documents

Rs 2,000 per SWIFT / Advice of discrepancies

### Booking of Loans under Export Invoice Financing

Rs 1,000 per loan

### Booking of Loans Related to Imports

Rs 1,000 per loan

### Long SWIFT Message Charge

Rs 2,000 per SWIFT

### Guarantees Issuance

Up to 0.50% per quarter or minimum Rs 3,000. Pricing of any Guarantee equivalent to over USD 0.5Mn to be agreed with client on a case to case basis

### Amendments

Rs 1,000 for local guarantees or USD 50 for back-to-back guarantees per amendment. In case of increase in amount or validity date, charges according to issuance commission as above

### Stamp Paper Charges

At actual

### Legal Charges

At actual

### Long SWIFT Message Charges

Rs 2,000 per SWIFT

### Other Fees

Up to 1% of facility value or as agreed with customer

Security Services

1. Local Custody

Safe Custody Fee  
Up to 1% of portfolio value per month

Transaction Fee  
Up to Rs 5,000 per transaction

2. Global Custody

Safe Custody Fee  
Based on month end portfolio value and as agreed with clients

Transaction Fee  
Based on turnover and portfolio size as agreed with clients

Account Maintenance Fee  
Up to USD 1,000 per month

Remittance Charges  
Rs 500

Communication Charges  
USD 30 per communication

Stamp Duty, Central Depository, Legal and other Fee  
Actual

Power of Attorney Registration Charges  
Rs 2,000 per power of attorney

GDR / ADR Processing Fee-Physical Shares  
Rs 0.10 per share

GDR / ADR Disinvestments Processing Fee  
Rs 3,500 per transaction

GDR / ADR Advising Fee  
Rs 1,500 per advice

Designated Bank Services  
Rs 25,000 flat, minimum up to 10 registered non-resident shareholders  
Rs 50,000 flat, above 10 registered non-resident shareholders.  
Rs 1,000 per registration per customer

Any Other Charges in Relation to the Bank Providing Designated Bank or Shares' Custodial Service will be Recovered Separately  
As agreed with client

Other Services for Corporate, Institutional Clients and Commercial Clients

International Banking

Remittances

1. Others

Foreign Exchange Permits:

Family Maintenance  
Rs 3,000 per year

Studies Abroad  
Rs 5,000 first year, subsequent years Rs 3,000

## Domestic Banking

### Finance (Addition to profit on investment)

<u>Legal</u>	<u>Arrangement Fee</u>
Actual	Up to 1.0% of value; Minimum Rs 2,500
<u>Review Fee</u>	<u>Interim Review Fee</u>
Up to 1.0% of value; Minimum Rs 2,500	Up to 1.0% of value; Minimum Rs 2,500
<u>Administration Fee</u>	<u>Project Examination Fee</u>
Up to 2.0% of value; Minimum Rs 2,000	Up to 2.0% of value
<u>Commitment Fee (in case of earlier repayment, or utilisation below 50% of the facility)</u>	<u>Penalty for Late Mark-up Payment and/or Dormancy</u>
1.0% of value; Minimum Rs 1,000	Rs 100 per day
<u>Booking of Loans under FAP</u>	<u>Past Dues</u>
Rs 500 per loan	Up to 21%
<u>Transfer to Past Due Account FAP</u>	<u>Miscellaneous Charges</u>
Rs 1,000 per transfer	Actual
<u>Replacement of Securities under Lien to the Bank</u>	<u>Lodging of Govt. Securities Issued by Other Banks, Handling Charges for Marking of Lien will be Recovered</u>
Rs 1,000 per replacement	Rs 100 per issue
<u>Fee for Verifying and Marking Lien on Govt. Securities Issued by Us on Request of Third Party</u>	<u>Collection of Profit Coupons on Govt. Savings Certificates Issued by Other Banks / Saving Centres under Lien to Us</u>
Rs 100 per scrip; Maximum Rs 2,000	0.25% of profit amount; Minimum Rs 400
<u>Handling Charges for Deposit of Shares and Other Securities in Safe Custody Marked under Lien for Banking Facilities will be as follows:</u>	
<u>Individual Shares with Respective Transfer Deeds Attached</u>	<u>Individual Shares Without Transfer Deeds Attached to Respective Individual Share Scrips</u>
Rs 20 per scrip; Minimum Rs 2,500 Rs 10 per scrip if annual volume is over 100,000 scrips	Rs 20 per scrip; Minimum Rs 2,500
<u>Sale / Purchase of Shares Securities Held Against Banking Facilities</u>	<u>Charges for Holding Bearer Securities in Safe Custody on Behalf of Customers Against Banking Facilities</u>
Rs 0.10 per share; Minimum Rs 1,000	0.20% per annum of document value

Financing Against Pledge / Hypothecation:

Godown Rent / Staff Salaries

Actual

Inspection Charges

Within municipal limits Rs 5,000

Outside municipal limits Rs 7,500 per day

Delivery Charges if Godown Keeper is Not Posted

Rs 1,000 per hour

Registration of Charges at Registrar's Office

Rs 3,500 per case

Transfer of Goods from Bond to Pledge Godown

Rs 1,000 per transfer

Delivery of Goods under Pledge

Rs 1,000 per delivery

Import Clearing Charges

Rs 1,000 per case

Charges for Delivery of Goods under Finance Against Imports Stored in Our Own or Rented Godown

Rs 1,000 per delivery

## Global Markets

### Investor Portfolio Securities (IPS) Accounts

For Face Value Holding up to Rs 1.0 Million

No Charge

For Face Value Holding of Between Rs 1-12 Million

Rs 500 per month

For Face Value Holding of > Rs 12 Million

0.05% per annum

Security Transfer Charges

Rs 500 per transaction

For Corporate and Institutional clients rates may be negotiated subject to the volumes and values agreed with the customer.

# Retail Clients

## Remittances (Domestic)

Charges will be levied on intercity deposit and withdrawal and intercity account to account transfer of funds if the Client is not maintaining an average balance of Rs 200,000 for Current Account and Rs 350,000 for Savings Account in the previous month.

Rs 400 per transaction (For both Current and Savings Account)

### General

#### SWIFT (Client)

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

#### POs / DDs Against Cash

0.3% - min Rs 2,500 for Clients

#### Demand Draft / Purchase Order / Money Transfer Cancellation

Rs 500/ USD 4/ EUR 4/ GBP 3

#### Duplicate Demand Draft / Purchase Order

Current Account: Rs 180

Savings Account: Rs 300

#### Other Banks' DDs

0.3% - min Rs 1,000 for Clients

#### Issuance of Pay Order / Demand Draft

Current Account: Rs 220

Savings Account: Rs 300

#### Payment-Identification within Branches

Rs 300

## Remittances (Foreign Currency) Inward

#### If proceeds are credited to any of our branches:

NIL

#### To Another Bank

DD Charges will apply

## Outward

#### Inquiries Regarding Non-receipt of Funds where the Bank Acted Correctly

Rs 2,000 each

#### Purchase of Foreign Currency Bank Draft / Personal Cheques for Immediate Credit into Client's Foreign Currency Account

1%- Minimum Rs 500. Correspondent Bank Charges will be additional (at actual)

#### Outward TT (Current Account)

USD 25 or equivalent Foreign Currency

#### Outward DD

USD 10 (Additional USD 5 for SWIFT Charge if required)

#### Home Remittances

Applicable PO and TT Charges - No charges if funds are credited to beneficiary's account with SCBPL

#### FCY Spread / Fee on Inward / Outward Remittances

Up to 3% based on amount, currency, market, volatility, etc

#### Clean Cheques / Drafts Purchased / Discounted Returned Unpaid

Rs 500 per item, excluding agent's charges at actual

#### Collection / Purchase of Foreign Currency Dividend Warrants

Rs 2,000 per warrant

#### FTT / FDD Cancellation

USD 10 or equivalent Foreign Currency

#### Outward TT (Savings Account)

USD 50 or equivalent Foreign Currency



# Investor Portfolio Securities (IPS) Account

Applicable on GOP Debt Securities Holdings of Retail Clients

For Face Value Holding of up to Rs 1Mn  
NIL

For Face Value Holding of Rs 1 - 12Mn  
Rs 500 per month

Spread / Fee on Sale / Purchase of GOP Debt Securities  
Up to 3% based on security type.  
Liquidity, cost & other market dynamics / fundamentals

For Face Value Holding of > Rs 12Mn  
0.05% p.a.

Transaction Charges (purchase / sale / transfer of securities)  
Rs 2,500 per transaction

## Safe Deposit Lockers\*

(To be recovered in advance or at start of the period yearly / half yearly / quarterly as the case maybe)

Extra Small  
Rs 2,000

Small  
Rs 4,000

Medium  
Rs 5,000

Large / Extra Large  
Rs 8,000

Locker Key Charges  
Rs 2,000 per locker (non-refundable)

Locker Breaking Charges  
Actual charges - Minimum Rs 5,000

Late Fee (in case locker falls in arrears for more than one month)  
Rs 750 per month

\* Note:  
• Branch Manager has the discretion to give waiver on Locker Fee based on customer relationship of Rs 1,000,000 in LCY Current Account deposits  
• Locker rental charges may be deducted from dormant accounts, only if lockers are in operation

## Visa Debit Card / Xtra Mile Visa Debit Card

### Issuance Fee

- Current Account : Rs 950
- Savings Account : Rs 1,350

### Replacement Fee

- Current Account : Rs 950
- Savings Account : Rs 1,350

### Annual Fee

- Current Account : Rs 950
- Savings Account : Rs 1,350

## Priority Platinum Visa Debit Card

### Issuance Fee

- Current Account : Rs 3,700
- Savings Account : Rs 3,700

### Replacement Fee

- Current Account : Rs 3,700
- Savings Account : Rs 3,700

### Annual Fee

- Current Account : Rs 3,700
- Savings Account : Rs 3,700

## Platinum Visa Debit Card

### Issuance Fee

- Current Account : Rs 3,000
- Savings Account : Rs 3,000

### Replacement Fee

- Current Account : Rs 3,000
- Savings Account : Rs 3,000

### Annual Fee

- Current Account : Rs 3,000
- Savings Account : Rs 3,000

## Emirates Standard Chartered Platinum Debit Card

### Issuance Fee

- Current Account : Rs 8,000
- Savings Account : Rs 8,000

### Replacement Fee

- Current Account : Rs 8,000
- Savings Account : Rs 8,000

### Annual Fee

- Current Account : Rs 8,000
- Savings Account : Rs 8,000

## Infinite Visa Debit Card (Subject to launch of product)

### Issuance Fee

- Current Account : Rs 10,000
- Savings Account : Rs 10,000

### Replacement Fee

- Current Account : Rs 10,000
- Savings Account : Rs 10,000

### Annual Fee

- Current Account : Rs 25,000
- Savings Account : Rs 25,000

## POS

POS Transaction Fee (International merchants and airlines)

3% of transaction amount and Re 1 per USD

Up to 6% of the transaction amount for all QR Payments

## ATM Cash Withdrawal

ATM Transaction Fee (International ATMs)

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 500

Direct Debit Bill Payments

Rs 100 per month for every registered bill

## ATM Balance Inquiry

1-Link ATM (Balance Inquiry)

Free

MNET ATM (Balance Inquiry)

Rs 5 per transaction

International (Balance Inquiry)

Rs 300

International Balance Inquiry Fee (for all debit cards)

Rs 300

Inter Bank Funds Transfer (IBFT)

Rs 100 per outgoing IBFT Transaction

Online Bill / Fee Payment via Internet /  
Mobile Banking Charges

2% of the transaction amount or Rs 1,000 per transaction,  
whichever is higher

## General Banking

Foreign Exchange Permits:

Family Maintenance

Rs 3,000 per year

Studies Abroad

Rs 5,000 first year, subsequent years Rs 3,000

Specific Approvals from SBP Relating to Capital Transfers,  
Shares Disinvestment Proceeds and Airline Remittances  
etc.

Rs 2,000 per approval

Other Approvals for Remittance from SBP

Rs 200 per approval

Mini Statement Charge

Rs 10 per statement

Account Closure for Basic Banking Account

If the account is maintaining a zero balance for a period  
of 180 days, the bank reserves the right to close the  
account

Same Day Clearing via NIFT

Rs 300

SMS Alerts

Rs 60 per month

Salary Processing Fee (Non-Employee Banking)

Rs 200 per month per employee

#### Foreign Currency Cheque Books

USD / GBP / EUR 0.5 per leaf  
JPY 20 per leaf  
CNY 0.55 per leaf

#### Courier

1. Inland : At actual
2. Foreign : At actual

#### Premature Upliftment Penalty on Term Deposit

In case of premature encashment, the principal amount will be subject to profit adjustment. The adjustment will be 2% flat\*, subject to the minimum prevailing floor rate, mandated by State Bank of Pakistan (SBP) from time to time, applied to principal for the number of days the deposit is held with the bank. Further, SCBPL reserves the right to recover charges incurred due to premature termination of the deposit for the remaining period.

These charges shall be:

0% or (PKRV\*\* of remaining tenor on the early settlement date - PKRV of original tenor on the booking date); whichever is higher; charged on principal amount for the remaining days.

#### Premature Upliftment Penalty on Advance Profit Term Deposit

In case of premature encashment, only principal will be returned and no profit will be paid (profit paid in advance will be recovered from principal amount).

#### Stamp Paper

At actual

#### Security Services / CIT Charges

At actual

#### Cheque Return Charges\*\*\* (due to insufficient balance)

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

#### FCY Cheque Return Charges

USD 5 or equivalent

## Transaction Charges

#### 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 200,000

Savings Account: Rs 350,000

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

#### FCY Spread / Fee on FCY Account Transactions

Up to 3% based on amount, currency, market, volatility, etc

## Reports and Certificates

#### Obtaining Credit Reports on Behalf of Clients

Actual, plus Rs 100 per local SWIFT; Rs 1,000 per foreign SWIFT

Other Certificates (including certificate issued on encashment of Special USDBs, FCBCs and Foreign Currency Account etc.)

Rs 200 per certificate

#### Financial / Credit Worthiness / Other Certificates

Rs 300 per certificate

#### Balance Confirmation Certificate

Rs 200 per certificate

Certificate regarding encashment of government securities and collection of profit coupons on government securities

Rs 500 per certificate

Certificates Issued Regarding Business Dealings with Banks and for Visa Purposes

Rs 200 per certificate

#### Tax Certificate

Free

Note:

\* For LCY deposits only, no adjustment for FCY deposits

\*\* PKRV/LIBOR page of Reuters

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

#### Proceeds Rationalisation Certificate and Encashment Certificate

For remittances received:

Within 3-6 months	Rs 250 per certificate
6-12 months	Rs 500 per certificate
After 12 months	Rs 1,000 per certificate

## Intercity Clearing

Collection

### Intercity Clearing

Cheques drawn in cities without SCBPL Branches

Rs 150

## Cheque Purchase and Collection

Purchase of Foreign Currency Bank Drafts / Personal Cheques for Immediate Credit into Client's Local Currency Account

1% - Minimum Rs 500 per item, maximum Rs 5,000.  
Correspondent Bank Charges will be extra at actual

Collection of Foreign Currency Cheques / DD / TC / etc. (drawn outside Pakistan)

0.25% - Minimum Rs 300 / USD 20 (flat) including courier charges for Business Account and Mahana Izafa

## Collection

Clean Collection (Domestic)

0.25%; Minimum Rs 300, maximum Rs 5,000 per instrument. Plus actual charges levied by correspondents

Cheques Drawn on Cities with SCBPL Branches

Rs 100 per instrument

Dividend Warrants

Rs 50 per warrant

Collection Cheque Return Charges - Other than SCBPL Network

Rs 500 per instrument (due to insufficient funds)

Stop Payment of Cheques

Up to 5 leaves: Rs 500  
Over 5 leaves: Rs 1,000

Confirmation of Balance to Auditors

Rs 200

Stop Payment of Foreign Currency Draft

USD 25 or cheque in case of insufficient funds

Stop Payment of Local Currency Draft

Rs 500 per draft

Duplicate Statement of Account

Free of Charge

Collection Cheque Return Charges - Within SCBPL Network

Clearing Cheque Return Charges will apply (due to insufficient funds)

Issuance of Loose Cheque

Rs 1,000 plus Govt. levies etc. (actual)

## Account Balance and Cheque Book Charges

Types of Accounts	Initial Deposit Requirement	Monthly Average Balance Requirement	Minimum Balance Charges*	Cheque Book Charges
<b>Current Accounts</b>				
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
<b>Special Savings Accounts</b>				
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
<b>Regular Savings Accounts</b>				
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)

Foreign Currency equivalent of Rs 50 per month.

Balance Requirement given below:

USD 2,000

GBP 2,000

EURO 2,000

JPY 200,000

CNY 5,000

Delivery of Cheque Book by Courier

Inland Rs 250 per Cheque Book

Foreign Rs 2,000 per Cheque Book

Temporary Cheque Book

5 leaf temporary cheque book for Current and Savings

Account will be up to Rs 500

\* 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
- Accounts of handicapped clients

## Other Charges

Duplicate Statement of Account

Free of Charge

Advice Charges

Rs 50 per advice; Rs 500 per month (for Corporate Customers)

Document Retrieval Fee (subject to availability of the record at the branch premises)

Rs 50 per advice; Rs 500 per month

(for Corporate Customers)

Up to 3 months old: No charge

3 months - 2 years old: Rs 500 per document.

More than 2 years old: Rs 1,000 per document

Relevant Govt. taxes may be applicable on the above mentioned charges.

## Phone Banking

A Waiver of 25% on Normal Charges is Offered on the Following Services:

Account which has 50% waiver

Certificate regarding Profit

Certificate regarding Zakat Deducted

Balance Confirmation Certificate

A Waiver of 50% on Normal Charges is Offered on the Following Services:

Cheque Book

Pay Order

Demand Draft (Local Currency)

Note : Courier, SWIFT, fax charges and stamp duty will be recovered. SMS / email alert service charges up to Rs 100 per month or Rs 1,200 per annum

Note: Individual Customers who maintain the below-mentioned relationship with us, would be eligible to avail Charge-Free Issuance of Pay Orders, Demand Drafts and Telegraphic Transfers

- 50% for OD and balance of Rs 1,500,000 for Current Account.
- Average quarterly balance of > Rs 1,500,000 Current Account.
- An overdraft line of > Rs 6,000,000.

## Visa Credit Cards

### Visa Platinum / WorldMiles / Emirates Standard Chartered Platinum Credit Card

Visa Platinum		WorldMiles / Emirates Standard Chartered Platinum Credit Card	
<u>Annual Fee</u>	<u>Supp. Annual Fee</u>	<u>Annual Fee</u>	<u>Supp. Annual Fee</u>
Rs 7,000	Rs 3,500	Rs 8,000	Rs 4,000

### Visa Gold, Visa Travel Co-Brand / Gold Credit Card, Visa Classic and Visa Travel Co-Brand / Classic Credit Card

<u>Annual Fee</u>	<u>Supp. Annual Fee</u>
Rs 5,500	Rs 2,750

### Emirates Standard Chartered Infinite Credit Card

<u>Annual Fee</u>	<u>Supp. Annual Fee</u>
Rs 30,000	Rs 15,000

## MasterCard Credit Cards

### MasterCard Titanium and MasterCard Cashback

MasterCard Titanium		MasterCard Cashback	
<u>Annual Fee</u>	<u>Supp. Annual Fee</u>	<u>Annual Fee</u>	<u>Supp. Annual Fee</u>
Rs 6,000	Rs 3,000	Rs 3,500	Rs 1,250

### MasterCard Easy Credit

<u>Annual Fee</u>	<u>Supp. Annual Fee</u>
Rs 3,000 (Credit Limit <150K)	Rs 500
Rs 4,500 (Credit Limit >150K)	

### Infinite Credit Card

<u>Annual Fee</u>	<u>Supp. Annual Fee</u>
Rs 20,000	Rs 10,000



## Standard Chartered Credit Card Services

### Charges Applicable on All Visa / MasterCard Credit Cards

1. Dial a Draft	Bank Remittance charges plus Rs 1,000 (per request) and accrual of charges as Cash Advance
2. Balance Transfer Booking Charge	3% of transfer amount or Rs 500, whichever is higher
3. Balance Transfer Service Fee	3.5% of the outstanding amount per month translated into an APR of 42%
4. Direct Debit Failure Fee	Rs 1,000 per instance
5. Visa / MasterCard Arbitration Charges for Disputed Transactions	USD 500 or equivalent
6. Card Replacement Fee	Rs 200 per card
7. Cheque Return Charges / Payment Coupon Charges	Rs 1,000 per instance
8. Foreign Transaction Charge	Foreign transactions processed through foreign merchants or otherwise will incur a foreign transaction charge of Re 1**** per USD and 3% of the transaction amount Up to 6% of the transaction amount for all QR payments
9. Account Maintenance Fee	Rs 500 per month
10. Card Conversion Fee	Rs 2,000 per card
11. Aasan Instalment Plan Service Fee	3.5% of the outstanding amount per month translated into an APR of 42%
12. Aasan Instalment Plan Booking Charge	10% of booked amount or Rs 500, whichever is higher
13. Aasan Instalment Plan Processing Fee	3.5% of the transaction amount
14. Aasan Instalment Plan Prepayment Fee	Rs 1,000 or 5% of the remaining balance, whichever is higher
15. Credit Protector (optional feature)	0.35% of outstanding amount per month
16. Cheque Book Issuance for MasterCard Easy Credit	Rs 10 per leaf

### Charges Applicable on All Variants

Service Fee (Retail and Cash)\*  
APR of 42% per annum

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

Late Fee  
Rs 1,200 or 10% of the minimum amount due, whichever is higher (subject to regulatory approval)

- \* Service Fee on Cash Advance Transaction will be charged from the date of transaction
- \* Discounts on rates may be offered during special promotions
- \* Service fee on Easy Credit Card (Retail and Cash) will be charged from the day of transaction
- \* Arbitration charges will not be levied if the decision is made in favour of the card member

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

\*\*\*A Charge of Re 1 will not be applicable on DCC (Dynamic Currency Conversion) transactions, which are the transactions processed through foreign merchants and billed in PKR

# American Express Cards

## Charges Applicable on All Variants

<div>Service Fee (Credit Card)*</div> <div>APR of 39% per annum</div>	<div>Late Payment Charges (Charge Cards and Corporate Cards)</div> <div>Rs 1,200 / USD 20* (subject to regulatory approval)</div>
<div>Late Payment Charges (Credit Cards)</div> <div>Rs 1,200 or 10% of the minimum amount due, whichever is higher (subject to regulatory approval)</div>	<div>* Will be converted to PKR at the prevailing USD to PKR parity being used by the Bank</div>

# Standard Chartered American Express Credit Cards

Charges Applicable on All AMEX Credit Cards	
1. Cheque Return Charges / Payment Coupon Charges	Rs 1,000 USD 15
2. Credit Cover Plus (optional feature)	0.69% of the outstanding amount per month
3. Credit Protector (optional feature)	0.35% of the outstanding amount per month

# Standard Chartered American Express Charge Cards

	Currency	Charges Applicable on AMEX Charge Cards
1. Cheque Return Charges / Payment Coupon Charges	PKR USD	Rs 1,000 USD 15

# Corporate Cards

## Corporate Credit Card

<div>Service Fee</div> <div>APR of 16% per annum</div>	<div>Annual Fee</div> <div>Waived</div>
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\* Discounts on rates may be offered during special promotions

## Personal Loans

Application Processing Fee (inclusive of stamp duty)  
New Loan: 1% of Loan Amount or Rs 2,500  
whichever is higher  
Top up Loan: 1% of Net/ Fresh Loan amount or  
Rs 5,000 whichever is higher

Late Payment Charges  
Rs 500  
Cheque Return Charges / Default Due to Insufficient  
Funds on Standing Instructions  
Rs 500

## Revolving Credit / Ready Cash

Processing Charges (inclusive of Stamp Duty)  
Rs 2,000  
Cheque Return Fee  
Rs 500  
Cheque Encashment Charges  
Rs 150 (3 free transactions per month)  
Multiple Statements  
Latest statement fee  
Cheque Book Charges  
Rs 20 per leaf  
Insurance  
Credit Protector (optional feature)  
0.35% of outstanding per month  
Pay Order Charges  
Current Account: Rs 180

## Mortgage Loan

Prepayment Fee  
10% of the Outstanding Balance  
Cheque Return Charges  
Rs 500  
Late Payment Fee  
Rs 1,000 or 2% per month on amount overdue  
Property Insurance  
0.75% of the loan amount  
Duplicate Amortisation Schedule Issuance  
Rs 500  
Switching Fee  
7% of outstanding amount

## Auto Financing

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  
Legal Fee  
Rs 30,000  
Late Payment Fee Recovery and Administration Charges  
Rs 1,000 per instalment  
Duplicate Amortisation Schedule Issuance Charges  
Rs 500  
Repossession Charges  
Rs 30,000

Prepayment Charges  
10% of outstanding amount if prepaid within 12 months  
5% of amount outstanding if prepaid after 12 months  
(All back to original and loan enhancements will be  
treated as new loans)  
Mark-up Rates  
16% - 38% per annum (fixed)  
ODD Day Interest  
If the first instalment due date is greater than 30 days  
from the date of disbursal of the loan, interest (at the  
rate applicable to the personal loan) will be charged for  
the additional days (greater than 30)

Annual Fee  
Rs 2,500  
Limit Enhancement  
5% of the enhanced amount (maximum of Rs 2,000)  
Interbank Transaction Charges  
0.3% or Rs 500, whichever is higher  
Stop Payment of Cheques  
Rs 25 per cheque (maximum Rs 500 per cheque book)  
SMS Alert Fee  
Rs 100 per month  
Mark Up Rates  
With prompt payment bonus 33%  
Without prompt payment bonus 36%

Liquidated Damages  
2% per month on amount overdue  
Default Due to Lack of Funds (standing instructions)  
Rs 500  
Asset Repossession Charges  
Court Fee - Legal Fee  
Rs 60,000 (or at actual)  
Rs 30,000 (or at actual)  
Life Insurance Cover  
0.75% of the loan amount

Reposessed Vehicle Storage Charges  
Rs 10,000  
Non-Payment Due to Lack of Funds  
(standing instructions)  
Rs 500  
Vehicle Insurance  
7.5% of the vehicle value

## SC Mobile Banking Current Account (Subject to Launch of Product)

Minimum Balance Requirement  
Rs 100,000

Service Charges  
Rs 50\*

Issuance of Pay Order / Demand Draft  
Rs 500

## SC Mobile Banking Visa Debit Card (Subject to Launch of Product)

VDC Annual Fee - SC Mobile Banking  
Rs 1,000

VDC Issuance Fee / VDC Replacement  
Fee - SC Mobile Banking  
Rs 1,000

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

## Payroll

Minimum Balance Requirement  
Current Account: Rs 100,000  
Savings Account: Rs 200,000

Cheque Book Issuance Fee  
Rs 10 per leaf

Payroll Charges for Employer  
Rs 200 per month per employee

Payroll Charges for Employee  
Rs 200 per month

### Visa Debit Card

VDC Annual Fee (CA)  
Rs 950

VDC Annual Fee (SA)  
Rs 1,350

VDC Issuance Fee (CA)  
Rs 950

VDC Issuance Fee (SA)  
Rs 1,350

VDC Replacement Fee (CA)  
Rs 950

VDC Replacement Fee (SA)  
Rs 1,350

### Platinum Visa Debit Card

PVDC Annual Fee  
Rs 3,000

PVDC Issuance Fee  
Rs 3,000

PVDC Replacement Fee  
Rs 3,000

- After tax salary credit. Other retail banking charges shall continue to apply

# Premium Banking Clients

Individual clients who maintain the below mentioned assets under management on relationship basis, will be eligible to avail the following fee / discounted services i.e:

Average assets under management for the past three months of minimum Rs 500,000 and above in Rupee (or equivalent Foreign Currency) Current Account, Savings Account, Term Deposit, Mutual Funds, Certificate of Deposit, Bancassurance Single Premium, Bancassurance Regular Premium, Fixed Income Products, Defence Savings and Special Saving Certificate (DSC & SSC) purchased through SCBPL, or by availing Saadiq Home Finance of Rs 10,000,000 and above.

Please note the initial cheque deposit requirement for Premium Account Opening is of Rs 500,000 (or equivalent foreign currency amount)

## a) Debit Card:

Issuance Fee / Annual Fee  
Rs 3,000

Replacement Fee  
Rs 1,000

## b) Banking Services:

1. Free Interbank fund transfer
2. Free Online Banking & SC Mobile app
3. Free SMS Alert
4. Free eStatements

## c) Mortgage:

50% processing fee waiver

## d) Membership Fee:

Rs 1,000 per quarter (3 months)  
The fee will be waived off for Premium Clients who meet the qualification criteria mentioned above

# 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 free / discounted services:

Average assets under management for the past three months of Rs 3,000,000 and above in Rupee (or equivalent Foreign Currency) Current Account, Savings Account, Term Deposit, Mutual Funds, Certificate of Deposit, Bancassurance Single Premium, Bancassurance Regular 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 and above

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 3,700
- Waiver on Annual Fee for qualified Priority Clients
- Issuance / Replacement Fee of Rs 3,700

## b) Banking Services:

- |   |  |
|---|--|
| 1. Free issuance of Cheque Books                        | 11. Free issuance of Balance Confirmation Certificate                |
| 2. Free issuance of Counter Cheques                     | 12. Free issuance of Proceed Realisation Certificate                 |
| 3. Free issuance of Pay Orders and Demand Drafts        | 13. Free issuance of Duplicate Statement                             |
| 4. Free cancellation of Pay Orders and Demand Drafts    | 14. Free collection of Cheques (Local Currency / Foreign Currency**) |
| 5. Free intercity Cash Withdrawals / Deposits           | 15. Free Stop Payments of Cheques                                    |
| 6. Free international ATM Withdrawals through SCB ATMs* | 16. Free Inward Remittances***                                       |
| 7. Free Online Banking and SC Mobile app                | 17. Free Outbound Telegraphic Transfers****                          |
| 8. Free eStatements                                     | 18. Free issuance of Zakat Deduction Certificate                     |
| 9. Free SMS alerts                                      | 19. Free Standing Instructions                                       |
| 10. Free issuance of Account Maintenance Certificate    |  |

\*This only applies to ATM Access Fees, FX conversions are done on market rates

\*\*Excluding Cheques issued in USD

\*\*\*Excluding Intermediary Bank Charges where applicable

\*\*\*\*This applies to beneficiary bank being Standard Chartered Bank

## 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 all credit cards except Emirates Standard Chartered Infinite & Platinum Credit Cards and WorldMiles Credit Card

## f) Mortgage:

50% waiver on regular processing fee

## g) Membership Fee:

Rs. 1,500 per quarter

The fee will be waived off for Priority Clients who meet the qualification criteria mentioned above

# Wealth Management

## Bancassurance (Insurance Products)

### Pricing

Pricing for Insurance Products is set by the Insurance Product Providers.  
Kindly refer to your policy documents for details related to charges.

## Mutual Funds

### Pricing

#### 1. Upfront Charges

For front end load based funds: up to 3% of the ticket size  
For zero front end load funds: No upfront charges

#### 2. Management Fee

Up to 2% p.a. charged daily on Net assets.

#### 3. Contingent Load / Back End Load (wherever applicable)

Up to 4% of the redemption value.

\*The mentioned Load structure may vary as per type of fund / unit

\* Fee structure may change as per third party discretion

\* Fee structure for respective fund is mentioned in the Offering Document / Term sheet of the Fund

Relevant Govt. taxes may be applicable on the above mentioned charges.

## Certificate of Deposit

### Pricing

#### Stamp Duty

At actual

#### Early Encashment Charges

As applicable

Fee structure may change as per third party discretion.

\*Relevant Govt. taxes may be applicable on the above mentioned charges.

## Swift Finance

Mark-up agreement / stamping charges:

Tier	Cash Collateral *	Non Cash Collateral **
	Pricing–KIBOR	
<=1Mn	3MK+300 BPS	3MK+325 BPS
>1Mn <=5Mn	3MK+250 BPS	3MK+275 BPS
>5Mn <=10Mn	3MK+225 PBS	3MK+250 BPS
>10Mn	3MK+200 BPS	3MK+225 BPS

\* Cash Collateral: Deposits (LCY/FCY)

\*\* Non Cash Collateral: Government Securities

#### Processing Fees

Rs 5,000

#### Stamp Duty

At actual (as per stamping law)

\*Relevant Govt. taxes may be applicable on the above mentioned charges.

# Cash Management

## (Business Clients)

### ACCOUNT SERVICES

#### Local Currency Account

Account Minimum Balance (LCY)\*

Rs 50

Note \* pls refer to page no. 17 Retail section for minimum balance requirements

Customised Corporate Cheque Printing Manual

Rs 30

Cheque Return-Deposited in to Your Account (LCY)

Rs 500

#### Foreign Currency Account

Account Statement (FCY)

Rs 35 (entitled to 2 free statements each calendar year, as per SBP Circular (BPRD Circular No. 2 of 2010))

Stop Cheque Payment (FCY)

Rs 500 or equivalent in FCY

#### Other Account Services

Cheque Retrieval (physical cheque)

Rs 50

Account Statement Retrieval (more than 6 months ago)

Rs 35

Account Statement in SWIFT MT940/950 format

Rs 10,000 / month / account

Account Statement (LCY)

Rs 35

Standard Cheque Book (LCY)

Rs 30 / leaf

Stop Cheque Payment (LCY)

Rs 500

Cheque Collection Same Day Clearing via NIFT

Rs 300

Standard Cheque Book (FCY)

Rs 30 per leaf or equivalent in FCY

Cheque Return-Deposited in to Your Account (FCY)

Rs 500 or equivalent in FCY

Account Statement Retrieval (less than 6 months ago)

Rs 35

Standing Instructions Set-up / Amendment

Rs 100

Floatation of Shares

Rs 100,000

### PAYMENT SERVICES

#### Book Transfers

Book Transfer - Electronic

Rs 75 per transaction

Book Transfer Reject - Manual

Rs 25 per transaction

Book Transfer - Manual

Rs 100 per transaction

#### Local Fund Transfers ( RTGS)

Local Fund Transfer (RTGS) MT103 (9 am - 2 pm)

Rs 220 per transaction

Local Fund Transfer (RTGS) MT103 (3:31 pm - 4:30 pm)

Rs 550 per transaction

Local Fund Transfer (RTGS) MT103 (2:01 pm - 3:30 pm)

Rs 330 per transaction

Local Fund Transfer (RTGS) MT102

Rs 50 per transaction



## Direct Credit ( IBEFT)

Direct Credit to 3rd Party Bank Account - Electronic  
Rs 100 per transaction

## Pay Order or Demand Draft

Pay Order Collect from Counter - Electronic  
Rs 300 per instrument

Demand Draft Collect from Counter - Electronic  
0.3% or minimum Rs 1,000 per instrument

Pay Order Collect from Counter - Manual  
Rs 300 per instrument

Demand Draft Collect from Counter - Manual  
0.3% or minimum Rs 1,000 per instrument

PO / DD Cancellation Charges (Valid/Stale) - Manual  
Rs 50 per instrument

Pay Order Mail / Courier to Payee / Customer - Electronic  
Rs 500 per instrument

Demand Draft Mail / Courier to Payee - Electronic  
0.3% or minimum Rs 1,000 per instrument

Pay Order Mail / Courier - Manual  
Rs 500 per instrument

Demand Draft Mail / Courier - Manual  
0.3% or minimum Rs 1,000 per instrument

PO Revalidation  
Rs 100 per instrument

## Utility Bill Payments

Utility Bill Payment  
Rs 20 per bill

## Corporate Cheque

Corporate Cheque Collect from Counter - Electronic  
Rs 100 per instrument

Corporate Cheque Mail/Courier - Electronic  
Rs 300 per instrument

Corporate Cheque Stop - Electronic  
Rs 25 per instrument

Onsite Corporate Cheque Printing - Electronic  
Rs 100 per instrument

Corporate Cheque Stop Manual  
Rs 25 per instrument

## International Bank Cheque

International Bank Cheque Collect from Counter - Manual  
Rs 1,000 per instrument

International Bank Cheque (without FX) Collect from  
Counter - Manual  
Rs 1,000 per instrument

International Bank Cheque Mail / Courier  
Rs 1,200 per instrument

International Bank Cheque (without FX) Mail /  
Courier - Manual  
Rs 1,200 per instrument

## Outward Telegraphic Transfers FCY Account

Outgoing Telegraphic Transfer SHA / OUR  
USD / GBP / EUR 25 per transaction

## Outward Telegraphic Transfers LCY Account

Outgoing Telegraphic Transfer SHA / OUR  
Rs 2,500 per transaction

## COLLECTION SERVICES

### Fee Collection

Various Fee Collection

Rs 200 per transaction

### Direct Debit Services

Direct Debit from SCB Account

0.3% or as agreed with the Client

Direct Debit Mandate Authorisation

Rs 1,000

### Cash Pick Up and Delivery Services

Cash Pick Up (within 20 Km per trip per day)

Rs 3,000

Cash Pick Up ( over 20 Km per trip per day)

Rs 5,000

Seal Charges

Rs 200

Overnight Vault Charges

Rs 1,000

Additional Cash Pick Up for Amount Exceeding

Rs 1 Million

Rs 1,000

Waiting Charges (if security company kept waiting

for more than 15 minutes)

Rs 6,000

Cash Pick Up on Weekend or Holidays or After Hours

Rs 6,000

### Cheque Pick Up Services (Premium Service Banking)

Cheque Pick Up / Document Pick Up through Courier  
(monthly)

Rs 25,000

### Cash Collection

Cash Collection LCY (NCS / RCMS) via Our Branches  
and Partner Bank

0.30%

### Cheque Collection

Cheque Collection LCY (NCS / RCMS) SCB Branches,  
Direct Deposit at Partner Bank, Clearing through  
Partner Bank

0.30%

Cheque Purchase (LCY) - NCS / RCMS (SCB Branch  
& Correspondent Bank)

KIBOR plus agreed spread with the client

### FCY Cheque Collection Cleared Locally

Cheque Collection (FCY)

Clear Locally / Overseas 0.25%

### Post Dated Cheque

Post Dated Cheque - Custody

Rs 200

Post Dated Cheque - Discounting

KIBOR plus agreed spread with the client

Cancellation Charges

Rs 200

Post Dated Cheque Holding Charges

Rs. 200

Post Dated Cheque Swap Charges

Rs 200

## Virtual Account Services

Virtual Accounts All Incoming Channels  
0.30% of collection value or as agreed with the client

Virtual Account Set Up Fee  
Rs 100,000

Virtual Account Creation Fee  
Rs 300

Virtual Account Monthly Maintenance Fee  
Rs 50,000

## Inward Remittance

MT103 OUR Charges  
USD 25 or equivalent

If Proceeds are Credited to Any SCB Branch  
NIL

With Another Bank  
Demand Draft / Pay Order charges along with  
Courier Charges will apply

## CHANNEL SERVICES

### Straight2Bank Channel Monthly Fee

Straight2bank Web Monthly Fee  
Rs 6,000

Straight2bank Access Monthly Fee  
Rs 10,000

Straight2bank Infomanager Monthly Fee  
Rs 5,000

### Straight2Bank Channel Implementation and Set-Up Charges

Straight2bank Access Implementation and Set-Up Fee  
Rs 100,000

Straight2bank Web Implementation and Set-Up Fee  
Rs 15,000

Corporate Cheque Module Set-Up Fee  
Rs 5,000

Straight2bank Access License Fee  
Rs 30,000

Straight2Bank Training Charges  
Rs 5,000

### Straight2Bank Channel Secure Token Charges

Straight2Bank Web Secure Token Fee  
Rs 6,000

### Straight2Bank Channel Value Added Fee

Multi Bank Reporting  
Rs 5,000

## Investigation Services

Rate Enquiry / Credit Confirmation  
Rs 2,000

## BANK PAYMENTS

MT103 OTT STP or NSTP Charges BEN/SHA/OUR  
Rs 3,000

# Business Clients

## International Banking

### A. Imports

#### 1. Letter of Credit / Standby Letter of Credit

##### Opening Commission

0.50% per quarter for up to USD 0.5 Mn value or Minimum Charges: Rs 3,000. Pricing of any Letter of Credit over USD 0.5Mn to be agreed with client on a case to case basis

##### Amendments

Rs 1,500 per amendment. In case of increase in amount or extension in period of shipment, charges according to opening commission as above

##### Short SWIFT Import LC / Amendment

Rs 1,000 per SWIFT

##### Non-reimbursable LC under Barter/Aid Loan

1.0% per quarter or part thereof; 0.30% for each subsequent quarter or part thereof; Minimum Rs 1,500

##### Postage on Import LC

Rs 250 per item - Airmail  
Rs 1,500 per item - Courier

##### Full SWIFT Import LC

Rs 2,000 per SWIFT

#### 2. Import Collection

##### Registration of Contract for Import on Consignment Basis

0.25% per quarter for up to USD 0.5 Mn value or Minimum Charges: Rs 2,000. Pricing of any Contract over USD 0.5Mn Special Pricing or 0.25%

##### Amendment Relating to Registration of Contract

Rs 1,000 per amendment. In case of increase in amount or extension in period of shipment, charges according to registration commission as above

#### 3. Bills

##### Bills Drawn under Usance LCs

Rs 1,000 per bill to be charged at time of retirement plus 0.2% per month (minimum Rs 500) usance commission for bills having a maturity date beyond the LC validity.

##### Retirement of Import-Bill under LC / Collection

0.10% of value; Minimum Rs 500

##### Documentary Collection - Inward

Rs 1,000 per item

#### 4. Other

##### Delivery Order Issued for Air Freight Consignment

Rs 1,500 flat

##### Item Returned Unpaid

Rs 500 per item

##### LC / Contract Reimbursement

Minimum USD 130 or actual (or equivalent Local Currency)

##### Transfer of Loans Related to Imports into Past Due

Rs 2,000 per bill

##### Obtaining Approval from SBP

Rs 500 per case

##### Credit Information Report Including Credit Report of Foreign Suppliers / Buyers

Actual + Rs 500 service charge

##### Negotiating / Advising / Confirmation Bank Charges

Confirming Bank Charges to be deducted / Acquired as per Claim received and will be charged on prevailing rate

##### Remittance under Open Account without Opening of LC / Registration of Contract

Handling charges Rs 2,500 flat per bill and remittance charges of 0.10% (minimum Rs 500)

##### Booking of Loans Related to Imports

Rs 1,000 per loan

##### Service Charge on Foreign Exchange in Lieu of TT

0.10% of value; Minimum Rs 500

##### Import LC Handling Charges, Correspondent's Charges

Minimum Rs 100 or actual

##### Additional Charges for Handling Discrepant Documents

USD 80 + USD 35 for each SWIFT cost of discrepant advice / acceptance (of equivalent Local Currency)

##### FCY Spread / Fee on Import Transactions

Up to 3% based on amount, currency, market, volatility, etc

## B. Exports

### 1. Letter of Credit

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Advising - Customer  
Minimum Rs 2,500

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Advising of Amendments  
Rs 1,000 per amendment

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Confirmation / Acceptance  
Pricing would be subject to bank and country risk of the issuing country

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Recovery of LC Advising Confirmation / Transfer Charges from Foreign Banks  
USD 25 + USD 25 per SWIFT

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If Documents are Sent to Other Local Banks for Negotiation under Restricted LC  
Rs 750 flat including courier charges

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Recovery of LC Advising from Foreign Banks  
USD 75 per LC

---

Transfer of LC where Charges on Account of Applicant  
USD 75 per LC and USD 50 for subsequent amendments

### 2. Bills

---

Export Documents under LC (Not Negotiated / Discounted) Where Payment Cover is Already With Standard Chartered Bank (Pakistan) Limited  
0.25% on minimum bill of Rs 1,000

---

Reimbursement Payment to Other Banks from Non-Resident Rupee Account  
Rs 3,000 flat per reimbursement / payment or as per arrangement

---

Clean  
Rs 500 per item

---

Service Charges on Handling of Export Documents for Non-SCB Client from Local Bank  
USD 100 flat per document (including courier and SWIFT charges)

### 3. Other

---

Handling of Duty Drawback Claims  
Rs 1,500 flat

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Document Dispatch (Courier charges)  
Rs 1,500 per case

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Handling Charges of Freight Subsidy Claims  
Rs 1,500 flat

---

FCY Spread / Fee on Export Transactions  
Up to 3% based on amount, currency, market, volatility, etc

---

Advising - Non-Customer  
Minimum Rs 3,000

---

Transfer of Export LC  
Minimum Rs 2,500 per LC (without the substitution of documents)  
Minimum Rs 15,000 per LC (with the substitution of documents)

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Transfer of Export LC Amendments  
Minimum Rs 1,000 per LC (without the substitution of documents)  
Minimum Rs 7,500 per LC (with the substitution of documents)

---

Cancellation of the Transfer of Export LC  
Minimum Rs 2,500 per LC

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Recovery of Amendment Advising from Foreign Bank  
USD 50 per LC

---

Negotiations of Bills under LC (Rupee and Foreign Currency)  
0.25% of value; Minimum Rs 1,000 or as per arrangement

---

Collection:  
Service charges against export documents sent on collection basis, including non-customer documents presented through other banks, where payment cover is already with Standard Chartered Bank (Pakistan) Ltd.  
0.25% of bill value

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Documentary  
Rs 1,000 per item

---

Service Charges on Advance Payments  
0.25% of value minimum Rs 1,000 or as per arrangement

---

Research and Development  
Rs 1,500 per case

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Prepaid Export Document Collection  
2.5% of Invoice Value plus funded costs

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Issuance of NOC for e-Form  
Rs 1,000 per NOC

## C. Remittances

### 1. Outward

#### Draft

USD 25 (or equivalent Local Currency)

Special Remittance in Respect of Shipping Freight, Dividend, Advertising etc.

In addition to the above charges a flat fee of Rs 5,000 per remittance will be taken as processing fee or as agreed with client

Inquiries Regarding Non-Receipt of Funds where SCBPL Acted Correctly

Rs 2,000 each

#### TT Handling Charges

USD 25 (or equivalent Local Currency)

#### Cancellation or Repurchase of Demand Draft

USD 10 (or equivalent Local Currency)

### 2. Inward

#### If Proceeds are Credited to Any SCB Branch

NIL

#### Home Remittances

Applicable PO and TT charges; no charges if the funds are credited to beneficiary's account with SCBPL

#### With Another Bank

Demand Draft / Pay Order charges along with courier charges will apply

#### Our Charges on MT103

USD 25

### 3. Cheque Purchase and Collection

#### Encashment of Foreign Currency Traveller's Cheque in Rupees or Credit to Account

1.0% of value; Minimum Rs 500

#### Purchase of Foreign Currency Bank Drafts / Personal Cheques for Immediate Credit into Customer's Local Currency Account

1.0% of value; Minimum Rs 500; Maximum Rs 5,000

#### Clean Cheques / Drafts Purchased / Discounted, Returned Unpaid

Rs 500 per item

#### Collection of Foreign Currency Cheques/ DDs/ TCs etc.

0.25% of value; Minimum Rs 300

#### Purchase of Foreign Currency Bank Drafts / Personal Cheques for Immediate Credit into Customer's Foreign Currency Account

0.25% of value; Minimum Rs 300

### 4. Others

Foreign Exchange Permits:

#### Specific Approvals from SBP Relating to Capital Transfers, Share Sales and Airline Remittances etc.

Rs 2,000 per approval

Communication Charges:

#### Relay Charges

USD 16 per item (or equivalent Local Currency)

#### Charge for Back-to-back Telegraphic Transfer Transactions

USD 30 per transaction (or equivalent Local Currency)

#### Other Approvals for Remittance from SBP

Rs 200 per approval

#### Test Verification Charges for Local Banks

Rs 1,000

#### FCY Spread / Fee on Remittances

Up to 3% based on amount, currency, market, volatility, etc

## Domestic Banking

### A. Inland LCs and Bills

#### 1. Inland LC

##### LC Opening Commission

0.4% per quarter or part thereof; Minimum Rs 1,500 for annual volume in excess of Rs 150 million, commission on inland LC to be recovered as per arrangement with the Client

##### Amendments

Minimum Rs 1,000 per amendment. In case of increase in amount or extension in period of shipment, charges according to opening commission as above

#### 2. Bills

##### Bills Drawn under Usance LCs

Rs 1,000 per bill to be charged at time of retirement plus 0.2% per month (minimum Rs 500) usance commission for bills having a maturity date beyond the LC validity

##### Additional Charges for Handling Discrepant Documents

Rs 2,000 for each SWIFT cost of discrepant advice / acceptance

##### Booking of Loans under Export Invoice Financing

Rs 1,000 per loan

##### Documentary Bills Drawn under Inland LC & Collection - Exports:

##### Documentary

0.3% of bill value; Minimum Rs 500

##### Clean

0.25% of bill value; Minimum Rs 300. Maximum Rs 5,000 plus actual charges levied by correspondents

##### Documentary Bills Presented under Inland LC & Collection - Imports:

##### Sight Bills

0.25% flat; Minimum Rs 500

##### Usance Bills

0.30% of value; Minimum Rs 1,500

##### Commission for Local Bill Discounting:

##### Sight Bills

Collection charges plus mark-up on discounting with minimum of Rs 1,000

##### Usance Bills

Collection charges plus mark-up on discounting with minimum of Rs 1,500

##### Bills / Cheques Returned Unpaid

Rs 500 for documentary collection and Rs 200 for clean collection

#### 3. Others

##### Postage on Local LC / Bills

Rs 200 per item

##### Collection Agent Charges

Actual

## B. Remittances

### 1. Issuance of Pay Orders, Drafts and TTs

#### SWIFT

Client: Rs 1,500

Demand Draft Drawn on Correspondent  
Bank - Client

0.3% of value; Minimum Rs 1,000

#### Pay Order - Client

Current Account: Rs 150; Savings Account Rs 300;  
Or as per agreement with Client

Cancellation of Pay Orders / Demand Drafts

Rs 500 each

## C. Standing Instructions

#### Charges per Application

Rs 500 per transaction in addition to the usual charges  
on remittance

#### Amendments

Rs 100 per amendment

#### Default Due to Lack of Funds

Rs 500

## D. Guarantees

Guarantees Issued to Shipping Companies in Lieu of  
Bill of Lading

Rs 1,500 flat for 1st month and Rs 500 per  
subsequent month where 100% cash margin is held.  
In case of no cash margin held, up to 0.25% per  
quarter will be charged for up to USD 0.5Mn value.  
Pricing of any Guarantees over USD 0.5Mn to be  
agreed with client on a case to case basis

#### Guarantees Issuance in Foreign Currency

0.50% per quarter for up to USD 0.5Mn value  
or minimum Rs 3,000. Pricing of any Guarantee  
over USD 0.5Mn to be agreed with client on a case  
to case basis

Financial Guarantees in Local Currency in Favour  
of Government Departments in Lieu of Payment of  
Duties / Taxes, etc.

0.60% per quarter for up to Rs 35Mn value or minimum  
Rs 3,000. Pricing of any Guarantees over Rs 35Mn  
to be agreed with client on a case to case basis

#### Guarantees Issuance in Local Currency

0.50% per quarter or part thereof; Minimum  
Rs 2,000. Pricing of any guarantee over Rs 35Mn  
to be agreed with client on a case to case basis

#### Expired Guarantees

As per above items until original is returned to the  
Bank

#### Handling of Claim Cases

Rs 1,000 flat + out of pocket costs

#### Amendments

Minimum Rs 1,000 or USD 50 for local currency and  
back-to-back guarantees respectively per amendment.  
In case of increase in amount or validity date, charges  
according to issuance commission as above

#### Short SWIFT

Rs 1,000 per SWIFT message

#### Vendor Charges for Arranging Stamp Paper

2.0% of bond paper value; Minimum Rs 100

#### Long SWIFT

Rs 2,000 per SWIFT message

#### Legal Charges

At actual

## E. Finance (Addition to profit on investment)

#### Legal

Actual

#### Arrangement Fee

1.0% of value; Minimum Rs 2,500

#### Review Fee

1.0% of value; Minimum Rs 2,500

#### Interim Review Fee

1.0% of value; Minimum Rs 2,500



Administration Fee  
2.0% of value; Minimum Rs 2,000

Commitment Fee (in case of earlier repayment, or utilisation below 50% of the facility)  
1.0% of value; Minimum Rs 1,000

Booking of Loans under FAP  
Rs 500 per loan

Transfer to Past Due Account FAP  
Rs 1,000 per transfer

Replacement of Securities under Lien to the Bank  
Rs 1,000 per replacement

Fee for Verifying and Marking Lien on Govt. Securities Issued by Us on Request of Third Party  
Rs 100 per scrip; Maximum Rs 2,000

Handling Charges for Deposit of Shares and Other Securities in Safe Custody Marked under Lien for Banking Facilities will be as Follows:

Individual Shares with Respective Transfer Deeds Attached  
Rs 20 per scrip; Minimum Rs 2,500  
Rs 10 per scrip if annual volume is over 100,000 scrips

Sale / Purchase of Shares Securities Held Against Banking Facilities  
Rs 0.10 per share; Minimum Rs 1,000

Financing Against Pledge / Hypothecation:

Godown Rent / Staff Salaries  
Actual

Delivery Charges if Godown Keeper is Not Posted  
Rs 1,000 per hour

Transfer of Goods from Bond to Pledge Godown  
Rs 1,000 per transfer

Import Clearing Charges  
Rs 1,000 per case

Project Examination Fee  
2.0% of value

Penalty for Late Mark-up Payment and / or Dormancy  
Rs 100 per day

Past Dues  
22%

Miscellaneous Charges  
Actual

Lodging of Govt. Securities Issued by Other Banks, Handling Charges for Marking of Lien will be Recovered  
Rs 100 per issue

Collection of Profit Coupons on Govt. Savings Certificates Issued by Other Banks/ Saving Centres under Lien to Us  
0.25% of profit amount; Minimum Rs 400

Individual Shares without Transfer Deeds Attached to Respective Individual Share Scrips  
Rs 20 per scrip; Minimum Rs 2,500

Charges for Holding Bearer Securities in Safe Custody on Behalf of Customers Against Banking Facilities  
0.20% per annum of document value

Inspection Charges  
Within municipal limits Rs 5,000  
Outside municipal limits Rs 7,500 per day

Registration of Charges at Registrar's Office  
Rs 3,500 per case

Delivery of Goods under Pledge  
Rs 1,000 per delivery

Charges for Delivery of Goods under Finance Against Imports Stored in Our Own or Rented Godown  
Rs 1,000 per delivery

## F. Security Services

### 1. Local Custody

Safe Custody Fee  
1% of portfolio value per month

Transaction Fee  
Rs 5,000 per transaction

### 2. Global Custody

Safe Custody Fee  
Based on month end portfolio value and as agreed with clients

Transaction Fee  
Based on turnover and portfolio size as agreed with clients

Account Maintenance Fee  
USD 1,000 per month

Communication Charges  
USD 30 per communication

Power of Attorney Registration Charges  
Rs 2,000 per power of attorney

GDR / ADR Disinvestments Processing Fee  
Rs 3,500 per transaction

Designated Bank Services  
Rs 25,000 flat; Minimum up to 10 registered non-resident shareholders. Rs 50,000 flat above 10 registered non-resident shareholders.  
Rs 1,000 per registration per customer

Remittance Charges  
Rs 500

Stamp Duty, Central Depository, Legal and Other Actual Fee

GDR / ADR Processing Fee-Physical Shares  
Rs 0.10 per share

GDR / ADR Advising Fee  
Rs 1,500 per advice

Any Other Charges in Relation to the Bank Providing Designated Bank or Shares Custodial Service will be Recovered Separately

As agreed with client

## G. Supply Chain Finance

Annual Facility Fee  
2% of facility value

Other Fee  
1% of facility value or as agreed with client

## H. Investor Portfolio Securities (IPS) Account

Applicable on GOP Debt Securities holding of Business Clients

For Face Value Holding up to Rs 1.0 Million  
No Charge

For Face Value Holding of > Rs 12 Million  
0.05% per annum

Spread / Fee on Sale / Purchase of GOP Debt Securities  
Up to 3% based on security type. Liquidity, cost & other market dynamics / fundamentals

For Face Value Holding of Between Rs 1-12 Million  
Rs 500 per month

Transaction Charges (Purchase / Sale / Transfer of Securities)  
Rs 2,500 per transaction

For Business Clients, rates may be negotiated subject to the volumes and values agreed with the client.

## Business Clients

Types of Accounts	Initial Deposit Requirement	Monthly Average Balance Requirement	Minimum Balance Charges*	Cheque Book Charges
Current Accounts				
Tijarat Classic*	Rs 500,000	Rs 500,000	Rs 50 / month	Rs 10 / Leaf
Sahulat Online	Rs 500,000	Rs 500,000	Rs 50 / month	Rs 10 / Leaf
Tijarat Plus*	Rs 500,000	Rs 500,000	Rs 50 / month	Rs 10 / Leaf
Business Account / Current	Rs 500,000	Rs 500,000	Rs 50 / month	Rs 10 / Leaf

\*Free online banking up to a max of Rs 1.5Mn

### Tana Bana

#### Application Processing Fee

Rs 1,000

#### Management Consultant Fee

- Line amount Rs 1Mn - Rs 5Mn  
Rs 4,000 - Rs 5,000
- Line amount > Rs 5Mn - Rs 10Mn  
Rs 6,000
- Line amount above Rs 10Mn  
Rs 6,000 - Rs 7,000

#### Line Renewal Fee

Rs 1,000

#### Appraisal Fee

Rs 5,000

#### Legal Fee

Rs 6,000

Note: All Call Centre Services are free of charge

### Business Power / Business Finance

#### Processing Fee

- Commercial Property  
Rs 7,000
- Residential Property  
Rs 5,000

#### Management Consultant Fee

- Amount Rs 1Mn to Rs 3Mn  
Rs 4,000
- Amount > Rs 3Mn to Rs 5Mn  
Rs 5,000
- Amount > Rs 5Mn  
Rs 6,000
- For cities other than Lahore, Karachi and Islamabad / Rawalpindi  
Rs 500 in addition to original charges if the firm is not locally available

#### Late Payment Charges

Withdrawal of prompt payment bonus as per criteria

#### Liquidation Damages

25% of overdue amount

#### Line Enhancement Fee

- Commercial Property  
Rs 5,000 or 0.05% of line amount, whichever is higher
- Residential Property  
Rs 5,000 or 0.05% of line amount, whichever is higher

#### Line Renewal Fee

- Commercial Property  
Rs 5,000 or 0.05% of line amount, whichever is higher
- Residential Property  
Rs 5,000 or 0.05% of line amount, whichever is higher
- Business Finance  
Rs 5,000 flat

Appraisal Fee
<ul style="list-style-type: none"> <li>Rs 5,000</li> <li>For cities other than Lahore, Karachi and Islamabad / Rawalpindi Rs 500 in addition to original charges if the firm is not locally available</li> </ul>

Property and Terrorism Insurance Premium
Residential: 0.05% of line amount, Commercial: 0.09% of line amount, Industrial: 0.15% of line amount
Commercial / Semi Commercial / Industrial Properties: Rate as per agreement with insurance company

Cheque / Cash Pick Up from Office / Residence
Rs 500

Pay Orders and DDs
<ul style="list-style-type: none"> <li>Line size Rs 5Mn - Rs 10Mn 3 Free Pay Orders and / or Demand Draft</li> <li>Line size Rs 10Mn - Rs 15Mn 5 Free Pay Orders and / or Demand Draft</li> <li>Line size &gt; Rs 15Mn 10 Free Pay Orders and / or Demand Draft</li> </ul>

## Pharma Line (Mortgage)

Application Processing Fee
Rs 1,000

Line Renewal Fee
Rs 1,000

Legal Fee
Rs 6,000
Note: All Call Centre Services are free of charge

## Rang hi Rang

Application Processing Fee
Rs 1,000

Line Renewal Fee
Rs 1,000

Legal Fee
Rs 6,000
Note: All Call Centre Services are free of charge

Legal Fee
Rs 6,000

Cheque Return Fee
Rs 500

Inter Branch Transactions
<ul style="list-style-type: none"> <li>Same City No Charges</li> <li>Other Cities               <ul style="list-style-type: none"> <li>Line size &lt; Rs 5Mn 2 Free Transactions per month</li> <li>Line size Rs 5Mn - Rs 10Mn 4 Free Transactions per month</li> <li>Line size Rs 10Mn - Rs 15Mn 8 Free Transactions per month</li> <li>Line size &gt; Rs 15Mn Free Unlimited per month</li> </ul> </li> </ul>

Cheque Book Charges
Rs 5 Per Leaf

Management Consultant Fee
<ul style="list-style-type: none"> <li>Line amount Rs 1Mn - Rs 5Mn Rs 4,000 - Rs 5,000</li> <li>Line amount &gt; Rs 5Mn - Rs 10Mn Rs 6,000</li> <li>Line amount above Rs 10Mn Rs 6,000 - Rs 7,000</li> </ul>

Appraisal Fee
Rs 5,000

Management Consultant Fee
<ul style="list-style-type: none"> <li>Line amount Rs 1Mn - Rs 5Mn Rs 4,000 - Rs 5,000</li> <li>Line amount &gt; Rs 5Mn - Rs 10Mn Rs 6,000</li> <li>Line amount above Rs 10Mn Rs 6,000 - Rs 7,000</li> </ul>

Appraisal Fee
Rs 5,000

## Agri Deal

### Application Processing Fee

Commercial Property Rs 7,000  
Residential Property Rs 5,000

### Line Renewal Fee

Rs 1,000

### Legal Fee

Rs 6,000

### Number of Free Online Transactions per Month RF Limit Range (Funded Line)

- 0 - Rs 10Mn  
5
- Above Rs 10Mn to Rs 15Mn  
10
- Above Rs 15Mn to Rs 20Mn  
15

### Management Consultant Fee

- Line amount Rs 1Mn - Rs 5Mn  
Rs 4,000 - Rs 5,000
- Line amount > Rs 5Mn - Rs 10Mn  
Rs 6,000
- Line amount above Rs 10Mn  
Rs 6,000 - Rs 7,000

### Appraisal Fee

Detailed - Rs 3,500  
Land - Rs 2,500  
For peripheral area Rs 1,000 (additional charges)

### Number of Free Pay Orders and DDs per Month Customer RF Limit Range (Funded Line)

- 0- Rs 10Mn  
3
- Above Rs 10Mn to Rs 15Mn  
5
- Above Rs 15Mn to Rs 20Mn  
10

### Letter of Guarantee

- If average utilisation of CF Limit is <40%: Bank  
Commission Charges will be 2% per annum
- If average utilisation of CF Limit is over 50%  
and <60%: Bank Commission Charges will be  
1.25% per annum
- If average utilisation of CF Limit is 60% and  
above: 1% per annum

Note : All Call Centre Services are free of Charge

## Kissan Card

### Application Processing Fee

Rs 500

### Late Payment Fee

Rs 200 or 1% of the outstanding amount, whichever  
is higher

### Legal Fee

- Preliminary opinion  
Rs 1,000
- Final opinion  
Rs 3,000

Note : All Call Centre Services are free of charge

### Line Renewal Fee

Rs 500

### Cash Handling Charges

N/A

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

## Loans and Advances (Business Clients–Relationship)

<u>Legal</u>	<u>Arrangement Fee</u>
As per actual	2.0%; Minimum Rs 5,000
<u>Review Fee</u>	<u>Interim Review Fee</u>
2.0%; Minimum Rs 5,000	0.1%; Minimum Rs 2,500
<u>Penalty for Late Mark-up Payment</u>	<u>Miscellaneous Charges</u>
Maximum rate as per "Finance Agreement"	As per actual
<u>Replacement of Securities under Lien to the Bank</u>	<u>Lodging of Govt. Securities Issued by Other Banks, Handling Charges for Marking of Lien will be Recovered</u>
NIL	NIL
<u>Fee for Verifying and Marking Lien on Govt. Securities Issued by Us on Request of Third Party</u>	<u>Collection of Profit Coupons on Govt. Savings Certificates Issued by Other Banks / Saving Centres under Lien to Us</u>
NIL	NIL

Handling Charges for Deposit of Shares and Other Securities in Safe Custody Marked under Lien for Banking Facilities will be as Follows:

<u>Charges for Holding Bearer Securities in Safe Custody on Behalf of Customers Against Banking Facilities</u>	<u>Facility Fee on Excess Over Limit (EOL, OTT, etc.).</u>
0.20% per annum	1% of EOL or up to Rs 1Mn
<u>Non-Compliance Charges for Routing Business Cash Flows</u>	<u>Non-Compliance of Security Perfection</u>
If the customer fails to route business cash flows through the designated accounts maintained with the Bank against credit facilities as committed in BFL then the Bank reserves the right to recover charges up to 1% of the credit facilities	If the customer fails to comply with the perfection of security package as committed in the BFL then the bank reserves the right to recover charges up to 1% of the credit facilities

### Financing Against Pledge / Hypothecation

<u>Godown Rent / Staff Salaries</u>	<u>Inspection Charges</u>
As per actual	Within municipal limits Rs 5,000 Outside municipal limits Rs 7,500 per day
<u>Registration of Charges at Registrar's Office</u>	
As per actual	

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

### Client touch points are as follows:

Touch Points	What to Do
Branch	Visit any branch
Email	Email at: <a href="mailto:Complaints.pakistan@sc.com">Complaints.pakistan@sc.com</a>
Contact Centre	Call on: 021 111 002 002 or 042 111 002 002
Website	Visit: <a href="http://www.sc.com/pk">www.sc.com/pk</a>
Social Media	Visit: <a href="https://www.facebook.com/standardcharteredpk">www.facebook.com/standardcharteredpk</a>
Letter	Write to: SCBPL Client Care Unit, 1st Floor, Jubilee Insurance Bldg, I.I. Chundrigar Road, Karachi.
State Bank of Pakistan	BC&CPD – State Bank of Pakistan, Central Directorate, I.I. Chundrigar Road, Karachi. <a href="http://www.sbp.org.pk">www.sbp.org.pk</a> Email at: <a href="mailto:cpd.helpdesk@sbp.org.pk">cpd.helpdesk@sbp.org.pk</a> Dedicated helpline: 111-727-273
Banking Mohtasib Pakistan	Banking Mohtasib Pakistan Secretariat, 5th Floor, Shaheen Complex, M.R. Kiyani Rd, Karachi. <a href="http://www.bankingmohtasib.gov.pk">www.bankingmohtasib.gov.pk</a> Email at: <a href="mailto:info@bankingmohtasib.gov.pk">info@bankingmohtasib.gov.pk</a>
Insurance Ombudsmen	Insurance Mohtasib Secretariat, 197/5, 2nd Floor, Red Crescent Society, Dr. Daudpota Road, Saddar, Karachi.
Federal Ombudsmen	Federal Ombudsmen Secretariat, 5th Floor, Shaheen Complex, M.R. Kiyani Rd, Karachi.
Securities and Exchange Commission of Pakistan	Securities and Exchange Commission of Pakistan, NIC Building, 63 Jinnah Avenue, Blue Area, Islamabad. <a href="http://www.secp.gov.pk">www.secp.gov.pk</a> Email at: <a href="mailto:complaints@secp.gov.pk">complaints@secp.gov.pk</a>

For more information



Call 111 002 002



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