

Schedule of Charges

1 January 2018 - 30 June 2018



Paying bills now more convenient than ever.



You can now conveniently pay your bills through ATMs, Online Banking and Standard Chartered Mobile App.

Billers available on our digital channels

K-Electric | Lahore Electric Supply Company (LESCO) | Sui Southern Gas Company (SSGC) | Sui Northern Gas Pipeline Limited (SNGPL) | PTCL | Mobilink | Ufone | Warid

To view the complete list of billers, visit sc.com/pk

Pay bills, transfer funds, check account balance and much more, anywhere and anytime, with our easy-to-use Standard Chartered Mobile App. Now available on iOS and Android.



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 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 Jan 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.

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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

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% 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

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

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

Onsite Corporate Cheque Printing - Electronic
Rs 100 per cheque

Corporate Cheque Stop Manual
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

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

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

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

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

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

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

Supply Chain Finance

Annual Facility Fee

Up to 2% of facility value

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

Home Remittances

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

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)

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

<u>For Face Value Holding of up to Rs 1Mn</u>	<u>For Face Value Holding of > Rs 12Mn</u>
NIL	0.05% p.a.
<u>For Face Value Holding of Rs 1 - 12Mn</u>	<u>Transaction Charges (purchase / sale / transfer of securities)</u>
Rs 500 per month	Rs 2,500 per transaction

Safe Custody

This service will not normally be provided in those branches which offer Safe Deposit Lockers

<u>Boxes and Packages</u>	<u>Encashment of Profit Coupons (including securities under lien)</u>
Rs 3,000 per quarter, payable in advance	Rs 1,000 per scrip / certificate
<u>Envelopes, Including those Sealed by Customers</u>	<u>Issuance of Certificate for Items Held in Safe Custody</u>
Rs 2,000 per quarter, payable in advance	Rs 1,000 per certificate
<u>Other Items (Life Policies, Govt. Securities, NITs, Title Deeds etc.)</u>	<u>Conversion Consolidation or Subdivision of Govt. Securities</u>
Rs 2,000 per quarter, payable in advance	Rs 1,000 per certificate
<u>Lodgement</u>	<u>Arrangement of Insurance for Safe Custody Articles</u>
Rs 1,000 per scrip / certificate	Rs 2,000 flat
<u>Withdrawal</u>	
Rs 1,000 per scrip / certificate	

Safe Deposit Lockers*

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

<u>Extra Small</u>	<u>Locker Key Charges</u>
Rs 2,000	Rs 2,000 per locker (non-refundable)
<u>Small</u>	<u>Locker Breaking Charges</u>
Rs 4,000	Actual charges - Minimum Rs 5,000
<u>Medium</u>	<u>Late Fee (in case locker falls in arrears for more than one month)</u>
Rs 5,000	Rs 750 per month
<u>Large / Extra Large</u>	
Rs 8,000	

* 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

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

ATM Balance Inquiry

1-Link ATM (Balance Inquiry)

Free

MNET ATM (Balance Inquiry)

Rs 5 per transaction

International (Balance Inquiry)

Rs 300

Voucher Retrieval Request Fee (Per Transaction)

- Domestic : Rs 300
- International : Rs 750

Charges will not be levied if decision is in favour of the Bank

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

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 100 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

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).

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

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.

Reports and Certificates

Obtaining Credit Reports on Behalf of Clients

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

Financial / Credit Worthiness / Other Certificates

Rs 300 per certificate

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

Rs 500 per certificate

Tax Certificate

Free

Courier

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

Stamp Paper

At actual

Security Services / CIT Charges

At actual

FCY Cheque Return Charges

USD 5 or equivalent

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

Rs 200 per certificate

Balance Confirmation Certificate

Rs 200 per certificate

Certificates Issued Regarding Business Dealings with Banks and for Visa Purposes

Rs 200 per certificate

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
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)

Foreign Currency equivalent of Rs 50 per month.

Balance Requirement given below:

USD 2,000

GBP 2,000

EURO 2,000

JPY 200,000

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)

Delivery of Statement by Courier

Each additional statement will be charged
Rs 35 for delivery

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

SWIFT Finance:

Legal Charges: At actual

Processing Charges : Rs 5,000

Mark-up Agreement / Stamping Charges:

<Rs 1Mn : Rs 1,000
Rs 1Mn - 10Mn : Rs 5,000
Rs 10Mn - 50Mn : Rs 10,000
Rs 50Mn - 100Mn : Rs 25,000
Rs 100Mn - 300Mn : Rs 35,000
Rs 300Mn - 500Mn : Rs 50,000
> Rs 500Mn : Rs 100,000

Mark-up Agreement / Stamping Charges

Rs 100 for all other cities except Karachi

Non Utilisation Charges:

Rs 1,500 (Charged quarterly)

Charges on Late Payment of Mark-up (Charged 30 days after the previous quarter end):

Rs 1,000 or 1% of the outstanding Mark-up whichever is higher

* Twice a year on six monthly basis within 30 days from the close of half year.

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

Demand Draft (Local Currency)

Pay Order

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 6,000	Rs 3,000	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 5,000	Rs 2,500

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 / Travel Titanium and MasterCard Cashback

MasterCard Titanium / Travel Titanium		MasterCard Cashback	
<u>Annual Fee</u>	<u>Supp. Annual Fee</u>	<u>Annual Fee</u>	<u>Supp. Annual Fee</u>
Rs 5,000	Rs 2,500	Rs 3,000	Rs 1,000

MasterCard Easy Credit

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

Standard Chartered Credit Card Services

Charges Applicable on All Visa / MasterCard Credit Cards

1. Cheque / Cash Pick Up Fee	Rs 200 for all cards
2. Dial a Draft	Bank Remittance charges plus Rs 1,000 (per request) and accrual of charges as Cash Advance
3. Balance Transfer Booking Charge	3% of transfer amount or Rs 500, whichever is higher
4. Balance Transfer Service Fee	3.5% of the outstanding amount per month translated into an APR of 42%
5. Direct Debit Fee	Rs 1,000 or 2% of transaction amount whichever is higher
6. Direct Debit Failure Fee	Rs 1,000 per instance
7. Visa / MasterCard Arbitration Charges for Disputed Transactions	USD 500 or equivalent
8. Card Replacement Fee	Rs 200 per card
9. Utility Bill Payment	Rs 1,000 per transaction
10. Online Bill / Fee Payment via Internet / Mobile Banking Charges	2% of the transaction amount
11. Cheque Return Charges / Payment Coupon Charges	Rs 1,000 per instance
12. Pay Order/Demand Draft Issuance Fee	Rs 1,000 per Pay Order / Demand Draft
13. 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 Upto 6% of the transaction amount for all QR payments
14. Safe Custody Charges on Post Dated Cheques	Rs 500 per cheque
15. Account Maintenance Fee	Rs 500 per month
16. Card Conversion Fee	Rs 1,000 per card
17. SMS / email Alert Service Fee*	Rs 100 per month
18. Aasan Instalment Plan Service Fee	3.5% of the outstanding amount per month translated into an APR of 42%
19. Aasan Instalment Plan Booking Charge	10% of booked amount or Rs 500, whichever is higher
20. Aasan Instalment Plan Processing Fee	3.5% of transaction amount
21. Aasan Instalment Plan Prepayment Fee	Rs 1,000 or 5% of the remaining balance, whichever is higher
22. Credit Protector (optional feature)	0.35% of outstanding amount per month
23. Rewards Programme Fee	Rs 1,000 per annum
24. Cheque Book Issuance for MasterCard Easy Credit	Rs 20 per leaf
25. Emergency/Temporary Limit Enhancement Charge	Rs 1,000 per enhancement

Charges Applicable on All Variants

Service Fee (Retail and Cash)*

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

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 1,500 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
- * 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
- * Service fee on Easy Credit Card (Retail and Cash) will be charged from the day of transaction
- ** Withholding tax of 0.3% of the value for transaction or sum of all transactions in a day exceeding Rs 50,000
- *** Charges will not be levied if decision is in favour of the Bank

American Express Cards

Charges Applicable on All Variants

Service Fee (Credit Card)*
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)

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	Duplicate Account Statement	No charge
3	Extended Payment Programme (EPP) / Aasan Instalment Service Charges	42% per annum
4	EPP / AI Instalment Plan Prepayment Fee	Rs 1,000 or 5% of the remaining balance, whichever is higher
5	Credit Cover Plus (optional feature)	0.69% of the outstanding amount per month
6	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. Pay Order / Demand Draft Fee	PKR USD	Rs 1,000 for all cards USD 15
2. Cheque Return Charges / Payment Coupon Charges	PKR USD	Rs 1,000 USD 15

* Discounts on rates may be offered during special promotions

Personal Loans

Application Processing Fee (inclusive of stamp duty)
Rs 5,000 or 1% of the loan amount, 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
Rs 5,000 or 10% of the outstanding amount, whichever is higher

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 services free of charge:

'Average assets under management for the past three months of minimum Rs 500,000 to maximum Rs 2,999,999 in either Rupee Current Account, Savings Account, Term Deposit, Mutual Funds, Certificate of Deposit, Bancassurance Single Premium, Regular Premium, Fixed Income Products, Defence Savings and Special Savings Certificate (DSC & SSC) purchased through SCBPL, or by availing Saadiq Home Finance.'

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

Savings Account Rs 3,000

Current Account Rs 3,000

Replacement Fee

Savings Account Rs 1,000

Current Account Rs 1,000

Annual Fee

Savings Account Rs 3,000

Current Account Rs 3,000

b) Banking Services:

1. Free SMS Alert
2. Free Interbank fund transfer

c) Mortgage:

50% processing fee waiver

d) Balance non-maintenance fee

Rs. 1500 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 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 of 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):

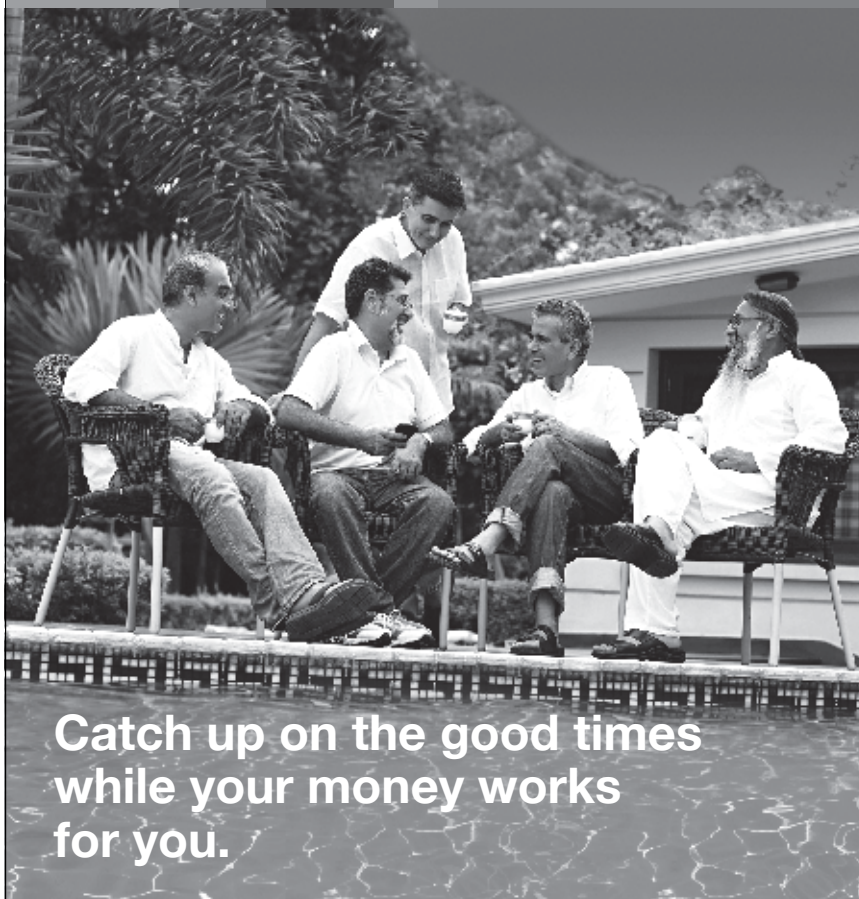
Annual and joining fee waivers on credit cards except WorldMiles Credit Card

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



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Benefit:

1. Current Account
2. Regular Savings Account
3. Easy Processing of OD / LC / BG (charges will be applied as per approved H2 SOC)
4. Debit Card (only for Sole Proprietorship) – First year issuance fee waiver
5. Free Cheque Books
6. Free Intercity Transactions
7. No Transaction Fee
8. Free Duplicate eStatement
9. Locker Rent – 50% fee waiver on first year rental
10. Free Stop Payment Facility
11. Free Balance Confirmation / Tax Certificates
12. Free SCB Salary Transfers
13. 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. There is no minimum balance requirement for Regular Savings Account.

DREAMPACK Business Essentials



Benefit:

1. Current Account
2. Regular Savings Account
3. Free Straight2Bank (Online Banking Platform) for 6 months
 - Free IBFT
 - Free Salary Transfers
 - Free Corporate Cheques
4. Easy Processing of OD / LC / BG (charges will be applied as per approved H2 SOC)
5. Debit Card (only for Sole Proprietorship) – First year issuance fee waiver
6. Free Cheque Books
7. Free Intercity Transactions
8. No Transaction Fee
9. Free Duplicate eStatement
10. Locker Rent – 100% fee waiver on first year rental
11. Free PO / DD
12. Free PO / DD Cancellation Facility
13. Free Stop Payment Facility
14. Free Balance Confirmation / Tax Certificates
15. Free SCB Salary Transfers
16. Free SMS Alerts

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. There is no minimum balance requirement for Regular Savings Account.

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)

B. Exports

1. Letter of Credit

Advising - Customer

Minimum Rs 2,500

Advising of Amendments

Rs 1,000 per amendment

Confirmation / Acceptance

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

Recovery of LC Advising Confirmation / Transfer Charges from Foreign Banks

USD 25 + USD 25 per SWIFT

If Documents are Sent to Other Local Banks for Negotiation under Restricted LC

Rs 750 flat including courier charges

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

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)

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

Recovery of Amendment Advising from Foreign Bank

USD 50 per LC

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)

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

Documentary

Rs 1,000 per item

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 1,500 flat

Document Dispatch (Courier charges)

Rs 1,500 per case

Handling Charges of Freight Subsidy Claims

Rs 1,500 flat

Research and Development

Rs 1,500 per case

Prepaid Export Document Collection

2.5% of Invoice Value plus funded costs

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

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

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"> Rs 5,000 For cities other than Lahore, Karachi and Islamabad / Rawalpindi Rs 500 in addition to original charges if the firm is not locally available

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"> Line size Rs 5Mn - Rs 10Mn 3 Free Pay Orders and / or Demand Draft Line size Rs 10Mn - Rs 15Mn 5 Free Pay Orders and / or Demand Draft Line size > Rs 15Mn 10 Free Pay Orders and / or Demand Draft

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

Cheque Book Charges
Rs 5 Per Leaf

Management Consultant Fee
<ul style="list-style-type: none"> 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
Rs 5,000

Management Consultant Fee
<ul style="list-style-type: none"> 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
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: Complaints.pakistan@sc.com
Client Centre	Call on: 021 111 002 002 or 042 111 002 002
Website	Visit: www.sc.com/pk
Social Media	Visit: www.facebook.com/standardcharteredpk
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. www.sbp.org.pk Email at: cpd.helpdesk@sbp.org.pk Dedicated helpline: 111-727-273
Banking Mohtasib Pakistan	Banking Mohtasib Pakistan Secretariat, 5th Floor, Shaheen Complex, M.R. Kiyani Rd, Karachi. www.bankingmohtasib.gov.pk Email at: info@bankingmohtasib.gov.pk
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. www.secp.gov.pk Email at: complaints@secp.gov.pk

For more information

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