

# Transaction Banking Cash Management & Trade Price Guide Bahrain

“Unless otherwise stated, all prices displayed in this schedule are exclusive of VAT, which may be charged where applicable and payable by you in addition to the prices quoted.”

## Cash Management

<b>Account Services</b>	<b>CCY</b>	<b>Pricing</b>	<b>Notes</b>
Account Maintenance Charge for EUR accounts	EUR	70.000	Per account, per month for EUR accounts
Account Maintenance Charge for CHF accounts	CHF	70.000	Per account, per month for CHF accounts
Minimum Balance Fee	BHD	0.000	Per account, per month
Audit Confirmation Letter	BHD	15.000	Per letter
SWIFT MT 940 / 950 / 942 / 910	BHD	20.000	Per month, per account, per message type
Standing Instructions - Setup and Amendment	BHD	7.000	Per item
Courier Service	BHD	5.000	Per delivery, whichever is higher
Corporate Cheque Book Issuance	BHD	5.000	Per cheque book
Customised Corporate Cheque Book	BHD	0.000	As Agreed
Duplicate Account Statement	BHD	15.000	Per page

## Cash Management

### Payments

Domestic Transfers Automated Clearing House - Electronic	BHD	0.100	Per transaction
Domestic Transfers Automated Clearing House - Manual	BHD	0.100	Per transaction
Domestic Transfers Real Time Gross Settlement - Electronic	BHD	0.400	Per transaction
Domestic Transfers Real Time Gross Settlement - Manual	BHD	0.400	Per transaction
Domestic Book Transfers - Electronic	BHD	0.000	Per transaction
Domestic Book Transfers - Manual	BHD	0.000	Per transaction
International Book Transfers - Electronic	BHD	4.000	Per transaction
International Telegraphic Transfers-Electronic	BHD	5.000	Per transaction, plus correspondent bankcharges
International Telegraphic Transfers-Manual	BHD	12.000	Per transaction, plus correspondent bank charges
Payroll Domestic - Electronic	BHD	0.005	Per transaction
Payroll International - Electronic	BHD	4.000	Per transaction
International Automated Clearing House - Electronic	BHD	4.000	Per transaction
Cashier Order - Electronic	BHD	5.000	Per transaction
Cashier Order - Manual	BHD	6.000	Per transaction
Foreign Currency Drafts - Electronic	BHD	5.000	Per transaction
Foreign Currency Drafts - Manual	BHD	6.000	Per transaction
Corporate Cheque Issuance	BHD	0.500	Per cheque
Onsite Cheque Printing - Implementation	BHD	100.000	One time setup fee
Onsite Cheque Printing - Cheque Issuance	BHD	0.500	Per cheque
Cheque Return	BHD	10.000	Per transaction
Cash withdrawal from foreign currency account	BHD	5.000	Per transaction
Transaction Amendment	BHD	5.000	Per transaction
Return / Recalled Item	BHD	10.000	Per transaction
Stop Payment / Cancellation Request	BHD	15.000	Per transaction
Investigations	BHD	20.000	Per item
Onsite Cheque Printing	BHD	0.500	Per cheque
Cancellation - Cashier Order / Demand Draft	BHD	1.000	Per transaction

## Cash Management

### Collections

Domestic Transfers Real Time Gross Settlement / Automated Clearing House - Electronic	BHD	0.000	Per transaction
Domestic Book Transfers - Manual	BHD	0.000	Per transaction
International Telegraphic Transfers	BHD	0.000	Per transaction, plus correspondent banking charges. Instructions with charge type BEN/SHA will be charged USD25 per transaction
Corporate Cheque Clearing	BHD	0.000	Per transaction
Cashier Order	BHD	0.000	Per transaction
Foreign Currency Cheque - Collections	BHD	5.000	Per transaction, plus correspondent bank and courier charges
Foreign Currency Cheque - Purchased	BHD	0.000	Per transaction (Margin to be agreed), plus correspondent bank charges
Cash Deposit at branch	BHD	5.000	Per deposit
Cash / Cheques Pick Up - Sealed Bag	BHD	10.000	Per collection plus 1.65 per 1,000 notes
Cash / Cheques Pick Up - With Counting	BHD	12.000	Per collection plus 1.65 per 1,000 notes
Post-dated Cheque (PDC) - Warehousing	BHD	0.500	Per cheque
Post-dated Cheque (PDC) - Discounting Commission	BHD	0.000	Per cheque Warehousing charge + Margin (Margin to be agreed )
Cheque Return	BHD	10.000	Per transaction
Virtual Accounts	BHD BHD	2,000.000 100.000	Setup Fee Monthly Maintenance Fee

### Receivables Management

Cheque Data Enrichment - Setup	BHD	350.000	One time fee
Cheque Data Enrichment - Maintenance	BHD	35.000	Monthly
Reconciliation Services - Setup	BHD	350.000	One time fee
Reconciliation Services - Maintenance	BHD	50.000	Monthly

### Liquidity Management

Structure Implementation	BHD	200.000	One time, per structure
Account Maintenance - Domestic Structure	BHD	35.000	Per account, per month
Account Maintenance - Cross-border Structure	BHD	55.000	Per account, per month
Inter-company Reporting	BHD	10.000	Per month

## Cash Management

### Connectivity

Straight2Bank Web - Implementation	BHD	150.000	One-off
Straight2Bank Web - Vasco Token Issuance	BHD	30.000	Per vasco token, one time fee
Straight2Bank Web - Monthly Usage	BHD	25.000	Per month, per contract
Straight2Bank Web - Multi-Bank Reporting setup	BHD	50.000	One-off
Straight2Bank Web - Multi-Bank Reporting usage	BHD	10.000	Per month, per account
Straight2Bank Access - Implementation	BHD	1,000.000	One-off
Straight2Bank Access - Monthly Usage	BHD	50.000	Per month, per contract

## Trade Services

Product Description	Pricing	Comments
<b>Imports</b>		
<a href="#">Irrevocable Documentary Credits, Deferred Payment Credits (Usance L/C), Back to Back Documentary Credits, Revolving Documentary Credits, Standby Documentary Credits</a>		
Opening commissions / Financial Amendments / Documentary credits calling for Usance drafts or stipulate deferred payment terms	0,25%	Charged upfront at the time of establishment. Calculated on Letter of Credit value plus tolerance amount per month or part thereof for the entire validity of the credit (subject to a minimum of three months or BHD 30 whichever is greater)
Non Financial amendments / Re-instatement fee under Revolving LC	BHD 15	per amendment / per re instatement
Reimbursement charges	USD 100	To be deducted from the proceeds or claimed from the negotiating bank, as appropriate, except where charges are for the applicant's account.
Discrepancy fee on each set of discrepant documents	USD 100	Charged from the proceeds or claimed from the negotiating bank, as appropriate, except where charges are for the applicant's account.
<a href="#">Documentary import bills for collection</a>		
Collection commission	0,15%	Calculated flat on the Bill value, subject to a minimum of BHD 20,000
Acceptance of Usance collection documents	BHD 15	Per item
Avalisation of accepted bills	0,25%	From date of acceptance to due date, subject to a minimum of BHD 30,000
<a href="#">Shipping Guarantees/Delivery Orders</a>		
Opening Commission	0,15%	Calculated on the invoice value, subject to a minimum of BHD 20,000
Commission on transactions outstanding for more than one month.	BHD 50	Per month or part thereof
Endorsement of Airway Bill	BHD 1	Handling fee for each Airway bill delivered to the bank by BAS or shipping agents. This will be in addition to normal BAS or shipping agents charges.

## Trade Services

Product Description	Pricing	Comments
<b>Exports</b>		
<b>Documentary Credit Opened by Other Banks/Branches</b>		
Advice of documentary credit or Guarantee/amendment	BHD 25	BHD 25 flat fee for each advice where charges are on account of beneficiary and it is a Standard Chartered Bank client.
	BHD 50	BHD 50 flat fee for each advice where charges are on account of beneficiary and it is not a Standard Chartered Bank client, or where charges are on account of party other than beneficiary.
Pre-advice of documentary credit	BHD 25	Per pre-advice
Assignments processed under an L/C	BHD 35	Per item
<b>Documents Under Credits</b>		
Handling Commission	0,25%	Calculated on the value of the bill, subject to a minimum of BHD 30,000.
Discrepancy fee	BHD 30	For each set of discrepant documents presented under the credit
Negotiation of Export L/C	0,125% flat Min BHD 20	If documents are to be negotiated, negotiation is subject to bank and country risk considerations and bank risk commission.
Export Documents – Pre-checking	BHD 50	Per set of documents
<b>Confirmation of Documentary Credits opened by Other Banks/Branches</b>		
Confirmation of documentary credits opened by Other Banks/Branches	0,35% or BHD 50 whichever is greater	Charged upfront on the face value of the credit for each three month period, or part thereof. Confirmation of credits is based on the bank/country risk considerations.
<b>Transfer of Documentary Credits</b>		
Transfer of documentary credit or amendment for value increase	0,25%	Calculated on the credit value subject to a minimum of BHD 75,000.
Transfer of other amendments	BHD 30	Per item
<b>Export Bills Sent for Collection</b>		
Collection Commission	0,15%	Calculated on the Bill value, subject to a minimum of BHD 20,000.
Amendment commission	BHD 15	per amendment
Acceptance processed under collection	BHD 15	Per collection

## Trade Services

Product Description	Pricing	Comments
<b>Other Services - Includes all products</b>		
Settlement commission	BHD 30	Per settlement of Export Bill under collection. Per settlement for Export Documents under Credits Deducted from the proceeds of Documentary Import Bills under collection
Packing credits / pre shipment finance (Applicable under export collection / export LC)	BHD 50	Per item, plus interest
Release of documents free of payment/ returned unpaid or transferred to other banks	0.30%	Calculated on the Bill value, subject to a minimum of BHD 30,000
Pre-settlement charges for loans/discounting	BHD 50	Cost to be determined based on the date of settlement and cost of funds incurred. MIN BHD 50
Safekeeping charges	BHD 50	Applicable on each Import collection bill remaining unpaid/unaccepted for more than one month after date of receipt or due date of such bills, Applicable on each discrepant document, pending acceptance/instructions for more than one month after receipt. Charged per month or part thereof, deducted from the proceeds or claimed from the negotiating/remitting bank, as appropriate, except where charges are for the applicant's/drawees account.
SWIFT fee for Issuance, Amendments, Pre-advice, Transfers of LC/Guarantees/Standby LC	BHD 30	Per item
SWIFT fee for other correspondence	BHD 15	Per item
Postage charges	BHD 5	Per item
Courier charges	BHD 20	Per delivery
Unpaid documents for more than one month under sight and Usance (after maturity for Usance documents)	BHD 25	Per item under Export Collection and LC documents
Bills transferred to past due	0.3%, minimum BHD 30	Per item
Documentation Cost for Import financing	BHD 5	Per item
Invoice Financing Commission (Export & Import)	BHD 10	Per item
<b>Receivable Services</b>		
One Time application fee	BHD 75	Per buyer
Annual maintenance fee	BHD 20	Per buyer
Service charges	1.25% flat	Calculated on invoice value



## Trade Services

Product Description	Pricing	Comments
<b>Bank Guarantees</b>		
Issuance of guarantee	0.15%	Calculated on the Guarantee value for each month and part thereof, subject to a minimum of three months charge or BHD 30,000. Commission is charged in advance and will include any period allowed for presentation of claims.
Amendment to guarantee	0.15%	Charged upfront and calculated on the additional guarantee amount for each month and part thereof, subject to a minimum charge of BHD 30,000. Commission is charged in advance for periods of six months each for every six month expiry date extension under open-ended guarantees.
Non Financial amendments	BHD 30	per amendment

## Securities Services

### Escrow Services - General

Escrow Services – general		Fee will be quoted based on the complexity of the transaction, length of the project, and risks involved.
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### Securities Services

Custodial services to local and non-resident investors	Tiered based fee – to be charged depending on the size of the portfolio	This include the following, as appropriate: settlement, safekeeping, income collection and distribution, corporate action and registration.
Safe-custody fee		
Transaction fee		

### General Information

- All charges will be debited upfront as appropriate.
- Commission for LC/Guarantee will be charged in full at the time of establishment or amendment for entire validity.
- Fee once established, no refund of collected commission is effected
- Amendment request under expired Guarantee/LC will not be entertained.
- Correspondent banks charges will be levied as applicable from time to time

## Service Contacts

### Branches

#### Main Office and Branch

Building No.180  
Road 383, Block 315  
Government Road  
Manama  
Tel: +973 17 223 636  
Fax: +973 17 225 001

Opening Hours: 07:30 AM - 05:00 PM  
Cash services available until 03:00 PM only  
Sunday - Thursday

#### Budaiya Branch

Najeebi Centre  
Al Osra Super Market Bld.: 3  
Shop: 8 & 9,  
Saar Road, Block: 515  
Saar, Bahrain  
Tel: +973 17 690 088  
Fax: +973 17 690 016

Opening Hours: 07:30 AM - 03:00 PM  
Sunday - Thursday

#### West Riffa Branch

Al Haneen Plaza  
Building No. 767  
Road No. 1221, Block 912  
Tel: +973 17 771 744  
Fax: +973 17 777 181

Opening Hours: 08:00 AM - 04:00 PM  
Sunday - Thursday

#### Hidd Branch

FF-11 Lulu Hypermarket  
Building No. 166  
Road No. 3  
Block 109  
Tel: +973 17 343 388  
Fax: +973 17 344 476

Opening Hours: 08:00 AM - 06:00 PM  
Saturday - Thursday

### Client Service Group

Telephone: +973-17220522  
Email: [Straight2bank.bh@sc.com](mailto:Straight2bank.bh@sc.com)

Opening Hours: 8:00 AM to 04:00 PM  
Sunday to Thursday

#### Important Terms:

1. We may adjust the pricing set out in the above Pricing Guide from time to time with 30 days notice period
2. All pricing set out in the above Pricing Guide will be subject to any applicable taxes, levies, duties and similar charges.
3. As used herein, adjusting our pricing, or similar term, may include, without limitation, modifying the rate, basis and/or calculation method of any existing pricing and introducing a new pricing item(s).