

**Schedule
of
Services
Charges
and
Benefits**

SCHEDULE OF SERVICES CHARGES & BENEFITS

Services	Charges
Quarterly Average Balance to be maintained for Non-EBP 1000 current accounts	Rs. 20,00,000*
Quarterly Average Balance to be maintained for EBP 1000 current account	Rs. 10,00,000
Non-maintenance of Average Balance	Rs. 2,500/qtr [#]

*Aggregated balances held across the savings/current accounts, deposits, investments and insurance in one Priority Banking household relationship. A Household is defined as a collection of linked accounts, pertaining to ones' family

Waiver on AQB maintenance is applicable under the Smart Banking Accounts Programme

GENERAL SERVICES

• Consolidated Account Statements	
Monthly Statements	Free
Duplicate Statements	Free
• Electronic Statements	Free
(Currently for non-consolidated statements only)	
• Cheque Book	
Personalised Payable at Par Cheque Book	Free
• Priority Banking Platinum Debit Card	
First Year Fee/Annual Fee	Free
Debit Card Spending limit	Rs. 200,000/ day
Debit Card Cash Withdrawal limit	Rs. 200,000/ day
Fuel Surcharge on Debit Card	Free
Lost card re-issuance	Free
Replacement of PIN	Free
Debit Card Re-issuance	Free
Reward Points	2 points for every Rs. 100 spent on purchases
• ATM Usage	
Applicable to VISA Debit Cards	
At Standard Chartered ATMs in India	Free

At Other VISA ATMs in India and Overseas*

Cash withdrawal*	Free
Balance enquiry*	Free

*Overseas withdrawals subject to Reserve Bank of India guidelines

Smart Travel Card

India's first Gold Prepaid Travel Card - the **Smart**Travel Card. Now you can take care of all your transactions while traveling abroad by a simple swipe. No need to carry Travelers Cheques or Foreign Currency Cash

Tariff for the above service is available on request

OTHER ACCOUNT RELATED SERVICES

• Cheque Collection	
Cheque drawn on SCB branches	Free
Cheque drawn on other banks at SCB branch locations	Free
SCB Speed Collection locations	Rs. 50
Other SCB specific locations	0.30%
(list of locations available on request)	(Min. fee-Rs. 150)
Cheque Drawn on banks outside India	0.25%
(Foreign Currency Cheque)	(Min. fee-Rs.100)
Correspondence with other banks in India	Rs. 50
(Per instance)	
Correspondence with banks outside India	Rs. 100
(Per instance)	
Other Bank's charges will be additionally levied, wherever applicable	
• Stop Payment	
Single/Range of Cheques	Free
• Cheque Return	
Cheque issued by customer	Free
Cheque deposited by customer	Free
Foreign Currency Cheque	Rs. 150
Other Bank's charges will be additionally levied, wherever applicable	
• Account Closure	
Within 6 months from date of opening	Rs. 500

- Dormant & Unclaimed Accounts
 - Dormant Accounts
 - Savings Account Rs. 1,000/ yr
 - Current Account Rs. 1,500/ yr
 - Unclaimed Accounts
 - Savings Account Rs. 1,000/ qtr
 - Current Account Rs. 1,000/ qtr
- Large Cash Deposits
(For over Rs. 10,00,000 per month) Re. 1 per Rs. 1,000 of cash deposited
- Electronic Clearing System Return Free

REMITTANCES

- Pay Order/Demand Drafts drawn on our branches Free
- Demand Drafts drawn on correspondent banks (specified locations*) Free
For other locations, correspondent bank charges will apply additionally.
- Foreign Currency Draft (USD/GBP) Rs. 750
- Foreign Currency Draft (Euro) Rs. 1,000
- Cancellation/ Revalidation
 - Demand Draft / Pay Order Corr. bank charges
- Lost / Duplicate Instrument Corr. bank charges
- Funds Transfer
 - Transfer of funds across SCB branches Free
 - Transmission in Foreign Currency (telex transfer)
 - Remittances upto USD 50,000 or equivalent value Free
 - Remittances above USD 50,000 or equivalent value Free
 - Other Bank's charges will be additionally levied, wherever applicable
- Inward Remittance from abroad Rs. 250
- Foreign Inward Remittance Certificate Free
- Travellers Cheque
 - Issuance Free
 - Encashment Free
- RTGS
 - Inward Free
 - Outward Free

- National Electronic Funds Transfer
 - Inward Free
 - Outward Free

SPECIAL ACCOUNT SERVICES

- Certificate of Balance/Interest Free
- Retrieval of Documents Free
- Standing Instructions (Setup and Execution) Free
 - Charges/commission on transactions are at actuals
- Banker's Report Free
- Signature Verification Free

DOORSTEP BANKING

This service is currently available in select cities only

- Cash-pickup/Delivery* Free
- Cheque-pickup/DD & PO Delivery Free
- Fixed Schedule Services*
 - Frequency – Daily Rs. 1000 per month
 - Frequency – Weekly Rs. 500 per month

*Subject to a maximum Pickup/Delivery of Rs. 2,99,999.99 per day
- Bulk Cash-pickup** Rs. 250 per instance
 - Bulk Cash-Delivery** Free

** Between Rs. 3,00,000 & Rs. 10,00,000 per day

INTERNET BANKING

- Account Balance Enquiry, Account Transaction Free
- Details, Issued Cheque Status, Inter Bank Funds Transfer, Credit Card Payments, etc.

GLOBAL PRIVILEGES

- Emergency Cash at Select Overseas Locations
 - Standard Chartered Bank Locations Free
 - (Upto USD 5000 per day; locations available on request)
 - Use of Priority Banking Centres in India and Overseas Free

<ul style="list-style-type: none"> Special Priority Banking Privileges As applicable in respective countries (list of services and countries available on request) 	Free
DEMAT ACCOUNTS	
<ul style="list-style-type: none"> Account Opening Charges Stamping, Demat kit charges as applicable 	Free
CREDIT CARD	
<ul style="list-style-type: none"> Annual Fee & Joining Charges Infinite priced at Rs.10,000 and waived for PRB customers. Platinum Rewards, priced at Rs.1,500 and waived for PRB customers Priority Banking Infinite Card* Platinum Rewards Card* *Upto 5 Supplementary cards free **Upto 4 Supplementary cards free 	Free Free
LOCKERS	
<ul style="list-style-type: none"> Locker Rentals Services 	50% waiver on regular tariff Charges
LOANS & OVERDRAFTS	
<ul style="list-style-type: none"> Home Loan interest rates and processing fees Loans Against Property 	Special tariff Special tariff
TRADE SERVICES	
<ul style="list-style-type: none"> Letter of Credit, Guarantees, etc. Tariffs for the above services are available on request 	
CASH MANAGEMENT SERVICES	
<ul style="list-style-type: none"> Clearing, Logistics, etc. Tariffs for the above services are available on request 	

Applicable service tax will be charged in addition to the above charges.

If you require a service for which a fee or charge is not detailed in this brochure, please contact your Customer Relationship Manager or our dedicated Priority Helpline/Phonebanking services.

All services offered are subject to Reserve Bank of India guidelines.

Any charges not mentioned in this schedule should be read in conjunction with the relevant product service charges. Charges are also applicable to permitted transactions on Foreign Currency accounts.

Standard Chartered Bank India has produced this brochure to keep you informed of our broad range of services. Our fees and charges reflect our commitment to providing our customers with quality service at competitive prices.

The Bank reserves the right to amend the terms, conditions or rates stated in this brochure.