

Schedule of Account Services / Charges – 2015

The Bank retains the right to include charges not listed in this guide, or amend charges contained herein from time to time at the discretion of the Bank. Such changes or new charges will be communicated to the customers by statement messages or by display on the Bank notice boards or by any other means. Such charges will be effective from the date of notice. All charges - in LKR if not otherwise specified.

The Bank reserves the right to amend or revise the fees set out above at it's sole discretion without prior notice to the customer. In the event of Credit Card tariff revisions the Bank reserves the right to change any or all the fees listed, at it's sole discretion by giving a 10 day period notice to the cardholder

Liability and Wealth Lending Products

	Segment		
	SME Banking	Priority Banking	Personal Banking/ non customers
Section A - Accounts / Services			
Current Accounts			
Initial Deposit	250,000	Waived	25,000
Monthly Average balance requirement		Waived	25,000
-Business Plus	250,000		
-Business Essentials	500,000		
Monthly service charge	10,000	Waived	750
* for SME Banking refer page 7			
Savings Accounts			
Initial Deposit	250,000	Waived	25,000
Monthly Average balance requirement	250,000	Waived	25,000
Monthly service charge (if the monthly average balance falls below Rs. 25,000/-)	10,000	Waived	650
Call Deposits			
Initial Deposit	250,000	Waived	100,000
Monthly Average balance requirement	250,000	Waived	100,000
Monthly service charge	10,000	Waived	750
Term Deposits			
Minimum Deposit	500,000	50,000	50,000
Premature Withdrawals			
LKR Deposits			
Within 1 month	No Interest	No Interest	No Interest
More than 1 Month	3% less than agreed for the actual term in deposit		
A Penal Rate will also apply			
FCY Deposits			
Within 1 month	No Interest	No Interest	No Interest
More than 1 Month	50% of agreed rate for the actual term in deposit		
(Subject to view on market rate movement)			
Foreign currency Accounts			
CA	USD 2,500 or eqv	Waived	USD 1,000 or eqv
SA/Call	USD 5,000 or eqv	Waived	USD 500 or eqv
FD	USD 5,000 or eqv	USD 1,000 or eqv	USD 1,000 or eqv
RFC accounts (min regulatory requirement)	USD 100 or eqv	USD 100 or eqv	USD 100 or eqv
Monthly service charge / Savings (if the monthly average balance falls below the min balance)			
USD	500	20	Waived
GBP	250	10	Waived
EUR	365	15	Waived
AUD	600	20	Waived
CAD	520	20	Waived
JPY	58,000	1,750	Waived
NOK	2,820	85	Waived
SGD	765	25	Waived
SEK	3,530	125	Waived
CHF	600	20	Waived
NZD	675	25	Waived

Qualifying criteria for Priority		LKR 5 million or it's equivalent	
Average total monthly portfolio balance			
Monthly charges for balances below relationship threshold	N/A	2,500	
Special Types of Accounts			
Employee Banking			
Qualifying Criteria	N/A	Monthly remittance of Rs. 250,000 or above	Monthly remittance of Rs. 35,000 or above
Monthly service charge (If the required monthly remittance is not met)		2,500	650
Minimum Average Balance Requirement			
Savings Account	N/A	Waived	Waived
Current Account	N/A	Waived	15000
Monthly service charge (ledger fee)	N/A	Waived	750
Special benefits for Employee Banking Customers			
Debit Card			
Issuance Fee	N/A	Waived	Waived
Annual Fee	N/A	Life time Free	1 st Year Free. 1,250 apply from 2 nd year onwards
Withdrawals from ATM's			
Standard Chartered ATM	N/A	No Charge	No Charge
Other Local bank ATM	N/A	Waived	Up to 5 per month waived
Other International ATM	N/A	Waived	500 per transaction
Balance enquiry charges from ATM's			
Standard Chartered ATM	No Charge	No Charge	No Charge
Other Local bank ATM (not on Lanka Pay)	No Charge	No Charge	No Charge
Other Local bank ATM (Lanka Pay enabled)	7.50	Waived	7.50
Other International ATM	No Charge	No Charge	No Charge
Standing Instructions			
S/I's for loans with other banks (establishment and execution)	N/A	Waived	Waived
Other S/I's establishment charge	N/A	Waived	250 per SI
Other S/I's execution charge	N/A	Waived	Refer SI Section
Cheque book			
Issuance of a cheque book	N/A	Waived	1st book
My Dream Account			
Initial Deposit	N/A	5,000 / USD 100	5,000 / USD 100
Debit Card			
Issuance fee	N/A	FOC	FOC
Annual fee	N/A	FOC	1250
ATM cash withdrawals (per transaction)			
At local SCB ATM's	N/A	FOC	FOC
Local other bank ATM's (not on Lanka Pay)	N/A	FOC	50
Local other bank ATM's (Lanka Pay enabled)	30	FOC	30
Overseas ATM's	N/A	FOC	500
Balance enquiry - Local SCB ATM's	N/A	FOC	FOC
Balance enquiry - Local other bank ATM's	7.50	FOC	7.50
Balance enquiry - Overseas	N/A	FOC	FOC
Fuel surcharge	N/A	2%	2%
Withdrawal amounts are subjected to a minimum maintenance balance of Rs. 500/-			
Card replacement fee	N/A	FOC	FOC
Delivery of Debit Card			
Local delivery	N/A	FOC	FOC
New/Replacement Debit card to be sent Overseas	N/A	500	500

Credit Facilities			
Overdrafts against deposits / Treasury bills			
Establishment fee	5,000 per facility	2,000 per facility	2,000 per facility
Renewal /amendment fee	3,000 per facility	1,000 per facility	1,000 per facility
Drawing in excess of arrangement	2,000 per month	500 per month	500 per month
Interest rate on drawing above agreed limit	Agreed rate + 2 %	Agreed rate + 2 %	Agreed rate + 2 %
Temporary Overdrafts			
Establishment fee for temporary overdrafts	2,500 per overdraft	1,000 per overdraft	2,000 per overdraft
Renewal of temporary over drafts	1,500 per overdraft	1,000 per overdraft	2000 per overdraft
Mortgage Facility (per facility)	10000	-	-
Finance Against Securities			
Processing fee	N/A	2500	2500
Legal Fees -			
Less than Rs. 5 million	N/A	3500	3500
Equal or greater than Rs. 5 million	N/A	7500	7500
Facility renewal fee	N/A	2000	2000
Stamp duty wherever applicable would be Rs. 10 for every Rs. 1000 or part thereof			
Account Services / Charges			
Interest Payment			
Savings Accounts			
Calculated on the daily available balance and credited	Monthly	Monthly	Monthly
Balance below the minimum requirement	No interest paid	No interest paid	No interest paid
Term Deposits			
Balance below the minimum requirement	No interest paid	No interest paid	No interest paid
Call Deposits			
Calculated on the daily available balance and credited	Monthly	Monthly	Monthly
If more than 4 withdrawals made monthly and balance below minimum requirement	No interest paid	No interest paid	No interest paid
Crediting Interest (Including Term Deposit)			
Crediting to an account maintained at SCB	No Charge	No Charge	No Charge
Remitted to another bank	Refer section on Transfer Charges	No Charge	Refer section on Transfer Charges
Standing instructions			
Establishment Fee	250	Waived	250
Fund transfers to accounts within bank / SCB card payments	Waived	Waived	Waived
Payment by a cashier's order	400	Waived	400
Payment to local banks via SLIPS*	250	Waived	250
S/I amendments	250	250	250
S/I cancellation	250	250	250
NOTE: In addition to postage charges for cashier's orders will also be collected. *This facility is available only for transfers to other banks which accommodate SLIPS			
Standing instruction confirmation charges	1000	750	750
Standing instruction via Drafts	LKR 1500 / USD 15	FOC	LKR 1500 USD 15
Standing instruction via Telegraphic Transfers (Charges-inclusive of telex charges)	LKR 3,000 /USD 30	LKR 2,000 /USD 20	LKR3,000 /USD 30
SCB to SCB	FOC	FOC	FOC
SI Failure Penalty charge			
Non-payment due to lack of funds	1,000	500	1,000
Account closure charges			
Current Account	600	600	600
Savings and Call Accounts	600	600	400
Foreign Currency Accounts	USD10 or equivalent	USD10 or equivalent	USD10 or equivalent

Statements			
eStatements (LKR and FCY accounts)			
Current Accounts - monthly	FOC	FOC	FOC
Savings and Call Accounts - monthly	FOC	FOC	FOC
Any other frequency (on request)	FOC	FOC	FOC
Hard Copy statements at product frequency - LKR and FCY (on request)			
Current Accounts - monthly	FOC	FOC	FOC
Savings and Call Accounts - quarterly	FOC	FOC	FOC
Hard Copy statements other than at product frequency (on request)			
Daily	2,000 p.m.	2,000 p.m.	2,000 p.m.
Weekly	1,000 p.m.	1,000 p.m.	1,000 p.m.
Monthly	500 p.m.	500 p.m.	500 p.m.
Statement sent overseas			
Postage	100 per statement	100 per statement	100 per statement
Section B - General Services			
Cashiers orders			
Issue of a Sri Lankan Rupee cashier's order	600	FOC	600
Request for Sri Lankan rupee cashier's order online	200	FOC	200
Cancellation of cashiers order	750	300	750
Stop Payment	750	300	750
Safe deposit lockers (charges per annum)			
<i>(Exclusive of VAT) Deposit Requirement</i>			
Small (5' x 5') Rs. 100,000	6,000	6,000	6,000
Medium (10' x 5') Rs. 200,000	8,500	8,500	8,500
Large (10' x 10') Rs. 300,000	10,000	10,000	10,000
<i>Note - Deposit requirement is not applicable for Priority Banking and Preferred Banking customers</i>			
Replacement lock <i>(Applicable for all customers)</i>	20,000	20,000	20,000
Transfer Charges			
Fund transfers between accounts within SCB (Sri Lanka)			
Transfer initiated by letter/Manual transactions	FOC	FOC	100
Transfer initiated by automated services	FOC	FOC	FOC
Local Rupee transfer to other banks <i>(Reimbursement provided through the Central Bank of Sri Lanka)</i>			
Sri Lanka Inter bank payment system(SLIPS) (Next day value)			
Request made at branches (by letter)	250	FOC	250
Request made online	100	FOC	100
Real Time Gross Settlement (RTGS)			
Request made at branches (by letter)	1,000	FOC	1,000
Request made online	750	FOC	750
SLIPS (ACH – Automated Clearing House)			
Manual			
	LKR150 Per Transaction		LKR150 Per Transaction
Automated			
	LKR100 Per Transaction		LKR100 Per Transaction

Overdrawn Accounts (Without Facility)			
Handling charge	2,500	1000	1000
Interest rate	24%	24%	24%
If an account has no overdraft facility or if an overdraft exceeds it's authorized limit (each occurrence)where the Bank honours the payment at its discretion			
Request for bankers opinion report			
Trade and Credit information report			
Status report obtained from a local/overseas bank on an overseas company/individual	2,500	2,500	2,500
Balance confirmation Letters			
To certify the balance of an account	1,000	750	750
Balance Certificates/Audit/Tax and interest confirmations			
Request for copies/duplicates of statements/ cheques			
Copies of preceding month's statements/cheques	250	100	100
Copies of statement/cheques relating to previous 12 months	250	150	150
Copies of statement/cheques relating to previous years	500	200	200
Copies of e-Statement (For visa purposes)	FOC	FOC	FOC
Facsimile charge	FOC	FOC	FOC
Investigation charges on			
Account transaction within calendar year	1,000	FOC	300
Account transaction before calendar year	2,000	300	500
SLIPS payments	500	FOC	500
For all segments - other bank charges if any will be charged from the customer			
Collection of pension receipts			
	FOC	FOC	FOC
Registration of Power of Attorney			
	750	FOC	750
Phone Banking			
Utility bill payments through ATM/Phone banking/ iBanking	FOC	FOC	FOC
Fund transfers between accounts within SCB (Sri Lanka)			
Real Time Gross Settlement (RTGS) (Same day value)	FOC	FOC	FOC
Real Time Gross Settlement (RTGS) (Same day value)	1000	FOC	1000
Any other third party payment via pay order		300	300
NOTE : Sole and joint accounts having different customer numbers are considered two relationships and do not form a total relationship.			
Cheque related Charges			
Cheque issuing costs			
25 leaves cheque book	300	Waived	300
25 leaves cheque book ordered via Online Banking	N/A	Waived	150
50 leaves cheque book	600	Waived	600
Counter cheque			
Each withdrawal made from a current account at the cash counter	300	FOC	300
Stop payment order			
Due to lack of funds	3,000	2,000	2,000
Other	500 per cheque	250 per cheque	500 per cheque
Cancellation of a stop payment request	500	250	250
Stop payment for lost cheque book	2,500 per cheque book	2,000 per cheque book	2,000 per cheque book

Returned cheque			
Each cheque returned due to			
Insufficient funds	2,000	2,000	2,000
Returns due to technical reasons	500	500	500
Deposit cheque returns	350	350	350
Delayed funding for inward clearing cheques (Insufficient funds to meet the cheque at the time of presentation, but subsequently cash deposited before the clearing cut-off time. Customer needs to make prior arrangements with the Relationship Manager. This facility is offered on a case by case basis at the sole discretion of the Bank on an exceptional basis)	1,000 per cheque	500 per cheque	500 per cheque
Cheques marked for payment			
Drawn on us	1,000	1,000	1,000
Sent to other banks	750	750	750
Section C - Payment Services			
Remittances Inward			
Inward Telegraphic Transfers			
Crediting Customer Accounts	500 / USD 5	Waived	500 / USD 5
Payment to Non customers			
Payment in local currency cash order / cash at counter	1500		1500
Payment by Foreign Currency Draft	USD 15		USD 15
Payment by telegraphic Transfer	USD 40		USD 40
USD- Local Clearing Cheques (USD Cheques Drawn on local banks)			
Crediting LKR Accounts	500/-	Waived	500/-
Crediting FCY Accounts	USD 5/-	Waived	USD 5/-
Foreign Currency Cheque Purchase/ Collection			
USD	*2,000/- or USD 20	*1,500/- or USD 15	*2,000/- or USD 20
EURO	*3,500/- or EURO 28	*1,500/- or EURO 12	*3,500/- or EURO 28
JPY	*1,420/- or JPY 1,600	1,500/- or JPY 1,400	*1,420/- or JPY 1,600
Other currencies	*2,000/- or eqv. USD 20	*1,500/- or USD 15	*2,000/- or eqv. USD 20
*Inclusive of correspondent Bank Charges			
Crediting FCY Accounts (Cheque purchase only)			
Transit Interest	30 days	14 days	30 days
Outward cheques	additional correspondent charges	additional correspondent charges	additional correspondent charges
Cheque Purchase / Collection Returns			
LKR Customer	1,500		1,500
FCY Customer	USD 15 +corres -pondent charges		USD 15 +corres -pondent charges
Drafts Drawn on Standard Chartered Colombo Branch			
Local Currency	free		free
Foreign Currency	free		free
Remittances Outward			
Drafts			
Issuance of FCY Demand Drafts	LKR 1500 / USD 15	FOC	LKR 1500 / USD 15
Customers			LKR 2000 / USD 20
Non customers			LKR 100 / USD 1
Postage	LKR 100 / USD 1		LKR 2,000 / USD 20 per draft
Cancellation / Re-issue of Drafts	LKR 2,000 / USD 20 per draft	LKR 1,000 / USD 10 per draft	LKR 1,500 / USD 15 per draft
Drafts reported lost/ stolen	LKR 1,500 / USD 15 per draft	LKR 750 / USD 7.50 per draft	LKR 1,500 / USD 15 per draft

Telegraphic Transfers			
Outward Telegraphic transfers (Charges-inclusive of telex charges) SCB to SCB	LKR 3,000 / USD 30 FOC	LKR 2,000 / USD 20 FOC	LKR 3,000 / USD 30 FOC
Brief telex sent on behalf of customer			
Miscellaneous	LKR 2,000 / USD 20	LKR 1,500 / USD 15	LKR 2,000 / USD 20
Non receipt of funds (ITT & OTT)	LKR 6,000 / USD 60	LKR 3,000 / USD 30	LKR 6,000 / USD 6
Foreign Currency Notes			
Purchase			
Credited to a FCY Account	Waived	Waived	Waived
Credited to a LKR Account	CCY buying rate	CCY buying rate	CCY buying rate
Encashed by a non customer	CCY buying rate		
Sale			
Debited to a FCY account	1% commission with a maximum of USD 15	Waived	1% commission with a maximum of USD 15
Debited to a LKR account	Currency selling rate	Currency selling rate	Currency selling rate
Sold to a non customer	CCY selling rate		
Clean bills drawn on local bank sent for collection			
Credited to an LKR account	500	500	500
Credited to an FCY account	USD 5	USD 5	USD 5

Personal Loans

Processing Fee	Tenor up to 60 installments LKR 7500
Late Payment Fee	LKR 1000 per month
Stamp Duty (Capital Value of Loan)	0.1%
Early Settlement Charges	5% from the outstanding or minimum LKR 10,000.
Part Settlement	Only 25% of the capital could be made as a part settlement after 12 months. 2% fee will be charged on this 25%
Insurance	Optional – Please refer the application inserts for more details
Statements	By post, bi-annually

Auto Loans

Processing Fee	Tenor up to 60 installments LKR 7500.
Late Payment Fee	LKR 1000 per month
Early Settlement Charges	5% of the outstanding on the loan or minimum LKR 20,000, whichever is higher. The RMV/Valuation/ Legal charges and Stamp Duty to be borne by the customer. The upfront fee for Life Insurance is not applicable for Auto Loans.
Part Settlement	Only 25% of the capital could be made as a part settlement after 12 months. 2% fee will be charged on this 25%
Statements	By post, bi-annually
Insurance	Vehicle Insurance/Renewal insurance should be assigned to Standard Chartered Bank, No 37, York street, Colombo 01. In the event if you fail to assign the insurance to the bank, bank reserves the right to change your interest rate or impose a penalty fee.

Loan instalment is calculated considering 30 days equal cycles within the specified tenor. Customer is required to make the first instalment within 45 days from the loan disbursement date. Interest will apply to customers account if the first instalment date is not fixed for the 30th day from the loan disbursement date.

Mortgage Loans (Home loans/Equity loans)

Processing Fee	Application fee – LKR 5,000 Processing fee – LKR 15,000
Late Payment Fee	LKR 1,000 per month (in addition to the accrued interest charge)
Early Settlement Charges	5% from the outstanding or minimum LKR 20,000 whichever is higher
Part Settlement	Only 25% of the loan outstanding could be made as a part settlement after every 12 installments. 2% fee will be charged on this 25%
Insurance	Optional – Please refer the application inserts for more details
Statements	By post, bi-annually <ol style="list-style-type: none">1. Please deposit LKR 50,000 to your Standard Chartered Current/Savings account when you submit this application to the bank. The Bank will hold these funds till the application is processed.2. In the event that the loan application is declined, the Bank reserves the right to recover Legal fees and/or Valuation fees and Application fees from the above deposit.3. Legal fees, stamp duty and valuation fees are subject to the value of property and are not updated in this tariff guide4. You are only allowed to early settle the loan after 12 months from the loan disbursement date

Loan Against Property (LAP)

Processing fee	LKR 15,000
Late Payment Fee	LKR 1,000 per month in addition to the Penal Rate (Interest rate + 2%)
Early Settlement Charges	5% from the outstanding or minimum LKR 20,000 whichever is higher
Part Settlement	Only 25% of the loan outstanding could be made as a part settlement after every 12 instalments. 2% fee will be charged on this 25%
Insurance Optional	Please refer the application inserts for more details
Statements	By post, bi-annually <ol style="list-style-type: none">1. Please deposit LKR 50,000 to your Standard Chartered Current/Savings account when you submit this application to the bank. The Bank will hold these funds till the application is processed.2. In the event that the loan application is declined, the Bank reserves the right to recover Legal fees and/or Valuation fees and Application fees from the above deposit.3. Legal fees, stamp duty and valuation fees are subject to the value of property and are not updated in this tariff guide4. You are only allowed to early settle the loan after 12 months from the loan disbursement date5. Penal Rate = Interest rate + 2%

SME Business Accounts

	LKR	USD
Initial Deposit	250,000	2,500

Minimum Monthly Average Balance

Business Plus	250,000	2,500
Business Essentials	500,000	5,000

Monthly Service Chargers

For not maintaining the minimum Monthly Average balance	LKR	USD
Business Plus	10,000	25
Business Essentials	10,000	25
Solo Current Account	10,000	25

* for other currencies, the minimum monthly average balance / monthly fee would be the LKR equivalent

Dedicated Relationship Manager, Trade, Foreign Exchange and Straight2Bank specialists, Cash Management Advisory, Phone Banking and e-Statement will be provided.

Bank Statement	Business Plus	Business Essentials
Daily Business E-statement	Free	Free

Cheque Book

Cheque Book Issuance (per 50 leaves cheque book)	Standard Charges	Unlimited cheque books issued free
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Cheque Returns

Third Party Cheque Returns	50% Waived	Waived
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Remittances

Inward TT -	Waived	Waived
Crediting SCB Customer Account		
Outward TT	Standard Charges	Standard Charges
Issue of FCY Drafts	Standard Charges	Standard Charges

Straight2Bank Tariff

Service	Manual	Essential			Plus	
		Classic	Lite	Classic	Lite	
Installation (One off payment) - LKR	NA	10000	waived	10000	waived	
Monthly Maintenance Fee - Reporting Only	NA	2000	waived	2000	1500	
Monthly Maintenance Fee - Reporting / Transactions	NA	5000	3000	5000	3000	

Payment Type

Payment Type	Manual	Classic	Lite	Classic	Lite
Book transfer	100	Free	Free	Free	Free
Corporate Cheque Issuance - LKR	NA	150	150	150	150
Payorder / Cashiers order - LKR	600	500	500	500	500
SLIPS - Local Bank Transfer EFT - LKR	300	150	150	150	150
SLIPS - Salary EFT - LKR	160	100	100	100	100
RTGS - LKR	1,250	800	800	800	800
Outward TT - USD	30	30	30	30	30
Inward TT - USD	5	waived	waived	5	5
Foreign Draft Issuance - USD	15	15	15	15	15

* Please refer page 1 for manual chargers

Other Services

Cashier's Order less than 100,000	Standard Charges	Standard Charges
Cashier's Order 100,000 and above	Standard Charges	Standard Charges
Central Bank Transfer (RTGS)	Standard Charges	Standard Charges
SLIPS Transfer	Standard Charges	Standard Charges
Salaries manual (per Transaction)	Standard Charges	Standard Charges
Auto-Fax Advising for Inward & Outward Remittances	Available on request	Available on request
Issuance of Currency Notes to Cash to Master	1%	1%

Other Facilities (Available On Request)

Phone Banking (sign up)	Waived	Waived
Document Courier	On request	On request
Daily Treasury News Letter on FEX	Available on request	Available on request

Banking Facilities

On a fully cashbacked basis	Can be arranged on request	Can be arranged on request
Arrangement fee	Standard Charges	Standard Charges

Trade Services

Import DC Opening	Standard Charges	Standard Charges
Commission		
Import/Export Collection	Standard Charges	0.2% of the bill value or minimum LKR3,000
Bills (DP/DA)		
Letter of Guarantee	Standard Charges	2% per annum
Commission		
(secured against cash)		
Foreign Exchange Rates	Competitive rates	Competitive rates

Credit Cards

		Classic/ Gold	Platinum Privilege	Signature	Infinite
Interest rate (Retail and Cash Advances)		2% p.m. (24% p.a)	2% p.m. (24% p.a)	2% p.m. (24% p.a)	2% p.m. (24% p.a)
Interest free period		48 days	48 days	48 days	48 days
Minimum amount due		1% of your retail transaction balance, 100% of fees/ charges/ Interest and 5% of the loan instalment balance or Rs. 500 whichever is higher			
Payment due date from statement date		18 days	18 days	18 days	18 days
Cash advance % on credit limit (maximum)		50%	50%	50%	50%
Annual fee	Primary Card	2500/-	5000/-	7000/-	FOC
	Supplementary Card	1000/-	2000/-	3500/-	FOC
Joining fee	Primary Card	500/-	1500/-	1500/-	FOC
	Supplementary Card	500/-	500/-	500/-	FOC
Cash advance fee		900/-	900/-	900/-	900/-
Late payment fee		900/-	900/-	900/-	900/-
Over limit fee		900/-	900/-	900/-	900/-
Limit enhancement fee	Temporary	500/-	500/-	Free of charge	Free of charge
	Permanent	500/-	500/-	Free of charge	Free of charge
Credit Card Payment Settlement at Commercial Bank, Arpico Super Centres & Super Stores, Keells Super, & Lanka Bell outlets		0.75% of transaction value (1% at Keells) or min.10/-			
Returned Cheque fee	Technical	100/-	100/-	250/-	250/-
	Lack of Funds	500/-	500/-	750/-	750/-
Annual fee for upgrades		Pro-rated annual fee will be charged for the remaining period, for the new card			
Pay order/Cashiers order fee		300/-	300/-	300/-	300/-
Card replacement fee		500/-	500/-	500/-	500/-
Copy of Sales Voucher fee	Local (upto max. 3 months)	300/-	300/-	300/-	300/-
	International	500/-	500/-	500/-	500/-
Stamp Duty fee		15/- for every 1000/- spent (Government levy)			
Fees applicable for services which require enrollment :					
Safety Net		0.25%	0.25%	0.25%	0.25%
Smart Wallet		99/-	99/-	99/-	99/-
Processing Fees		A one off processing fee of 5%, 6% and 10.5% for tenures 3, 6 and 12 respectively with 0% interest.			
Credit Ease		A one off processing fee of 7% and 10.5% for 6 and 12 tenures with no interest.			
Loan on Card		A one off processing fee of 2% and a interest rate of 1.5% per month for tenures 24 and 36.			

Smart Cheque Option 1	A one off processing fee of 2% and a monthly interest rate of 2%.
Option 2	A one off processing fee of 6%, 7%, 10.5% and 17.5% for tenures 3, 6, 12 and 24 respectively with 0% interest.
Easy Pay	A one off processing fee of 4%, 5.75%, 10.5% and 17.5% for tenures 3,6,12 and 24 with no interest.

		SriLankan Airlines Standard Chartered Platinum Card	Arpico Privilege Gold	Arpico Privilege Platinum
Annual Fee	Primary Card	8,500/-	2,500/-	5,000/-
	Supplementary Card	Free of charge	1,000/-	2,000/-
Joining Fee	Primary Card	1,500/-	500/-	1,500/-
	Supplementary Card	Free of charge	Free of Charge	Free of Charge

All overseas transactions will be converted using VISA/MasterCard exchange rates. In order to mitigate local exchange rate movements, an additional amount (2.5%) will be included to the rate at the time of billing which will be shared between the Bank and Visa/MasterCard international

Priority Pass Replacement Fee - LKR 2,500 (Applicable only for Standard Chartered InWhite Credit Cardholders)

Please visit www.sc.com/lk for terms and conditions.

All overseas transactions will be converted using VISA/MasterCard exchange rates. In order to mitigate local exchange rate movements, an additional amount (2.5%) will be included to the rate at the time of billing which will be shared between the Bank and Visa/MasterCard international

Information on Finance Charging Mechanism - Credit Cards

Finance charges (interest) will apply if full payment is not received on the due date

Finance charges (interest) will also apply even if part / minimum payment is made on / before or after the due date.

Finance charges (interest) will apply if full payment is made after the due date.

Finance charges (interest) for part / minimum payments will be calculated on the full outstanding balance from the last statement date until payment receipt date and thereafter on the balance outstanding until the next statement date.

For full payments made after the due date, finance charges (interest) will be calculated on the outstanding balance from the statement date until payment receipt date. Where there have been no payments, finance charges (interest) will be calculated on the outstanding balance from the last statement date until the new statement date.

Cash advances will accrue finance charges (interest) from the transaction date until paid in full.

No finance charges (interest) will be levied (except on cash advances) if full payment is made on or before the due date.

Please note:

- The Bank reserves the right to change any or all of the above fees, at its sole discretion by giving a 10 day period notice to the Cardholder
- No refund of annual fees will be made if the card is terminated or not accepted.
- Additional expenses, such as legal fees, credit transfers, cheque issuance and overseas charges (eg. courier, fax, postage etc.) will be levied where incurred.
- Government charges will be applicable as per prevailing regulations.
- Charges for services not indicated in this guide are available on request.
- Other terms & conditions apply. Please refer Cardholder agreement.

For any enquiries please call our Customer Care hot line 2480 480, any time.

E-mail: Card.CB@sc.com

For suggestions and complaints please call us on 0112480480 or write to us on Feedback.CB@sc.com or to Manager, Customer Care Unit, Standard Chartered Bank, No.37, York Street, Colombo 01.