

preferred  
banking

Standard  
Chartered 

more **convenient**

more **personal**

more **rewarding**

preferred

Preferred Banking  
– Schedule of Services & Benefits

Here for good

## Schedule of Services & Benefits

Effective March 1, 2011

### Services

### Charges

#### Minimum Balance Requirements

- Average Quarterly Balance (AQB) INR 5,00,000\*

\*Aggregate total relationship across Savings Bank Account, Current Account (Non Enhanced Business Plus (EBP) 1000 Accounts), Term Deposits and Investments made through the bank

OR

Mortgage Loan Balance of a minimum of INR 50,00,000

OR

Payroll account with a minimum monthly credit of AQB requirement INR 60,000

OR

Quarterly average credit balance of a minimum of ₹ 2,00,000 in Savings Bank Account

#### Quarterly Account Maintenance Charges

- If the minimum balance requirement is not met INR 1,500\*

\*The AQB charges and all associated charges linked with the AQB will be Charged post the quarter ending in a reasonable time frame.

\*AQB will be waived off under the Employee Banking Accounts program till active Salary credit is received in the account. If there is no salary credit for 3 consecutive Months then AQB charges will be levied as per the Employee Banking program guidelines

#### General Services

- Quarterly Statements Free
- Monthly Statements Free
- Duplicate Statements Free
- Electronic Statements Free  
(Currently for non-consolidated statements only)
- Pass Book Free\*  
\*Available at domicile branch for "Customer in Person" (CIP)

#### Cheque Book

- Personalised Payable at Par Cheque Book Free

#### Preferred Banking ATM/ Debit Card

- First Year Fee/Annual Fee (Per card) Free
- Debit Card Spending limit INR 200,000/day
- Debit Card Cash Withdrawal limit INR 200,000/day

The maximum Cash you can withdraw from using your debit card at other bank ATMs is INR 10000 per transaction. However this limit may vary as per the discretion of the other bank

#### Card Issuance Charge

- Lost card re-issuance Free
- Replacement of PIN Free
- Debit Card Re-issuance Free

\* Terms and conditions apply

## ATM Usage

### Applicable to VISA Debit Cards

- At Standard Chartered ATMs in India Free
- Cash withdrawal from other bank ATM's Free
- Balance enquiry Free

### At Other VISA ATMs Overseas

- Cash withdrawal Free\*
- Balance enquiry Free\*

Overseas withdrawals subject to Reserve Bank of India guidelines

\*Customers who do not meet the eligibility criteria for Preferred Banking, will be Charged INR 140 per cash withdrawal and INR 20 per Balance enquiry

### Manual cash withdrawal

- At designated VISA partner bank branches in India INR 100
- At designated VISA partner bank branches outside India INR 150\*

\*Subject to Reserve Bank of India guidelines

### Other Account related Charges

- Stop Payment  
Single Free\*  
Range of Cheques Free\*  
\*INR 75 for Single Cheque & INR175 for range of Cheques if the AQB is not maintained
- Cheque Return  
Cheque issued by customer INR 500  
Cheque deposited by customer Free\*  
\*INR 400 if the AQB is not maintained
- Electronic Clearing System Return INR 400
- Account Closure  
Within 6 months from date of opening INR 500
- Dormant Accounts  
Savings Account INR 1,000/yr  
Current Account INR 1,500/yr
- Unclaimed Accounts  
Savings Account INR 1,000/qtr  
Current Account INR 1,000/qtr
- Large Cash deposits  
(For Current Account only) EBP 100

Free Limits (Quarter 1)	INR 40 Lacs
Free Limits (Quarter 2 onwards)	Cash Multiplier of 7 times of the actual AQB maintained in the quarter
Maximum Free limit in a quarter	INR 75 Lacs
Charges above Free Limit	INR 2.0/1000

\* Terms and conditions apply

## 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\* INR 200 per instance
- Cheque-pickup/DD & PO Delivery Free
- Fixed Schedule Services\*
  - Frequency - Daily INR 3000 per month
  - Frequency - Weekly INR 750 per month

\*Subject to a maximum Pickup/Delivery of INR 2,99,999.99 per day in select cities

- Bulk Cash-pickup\*\* INR 300 per instance
- Bulk Cash-Delivery\*\* INR 300 per instance

\*\*Between INR 3,00,000 & INR 10,00,000 per day in select cities

## Online Banking

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

## Other Account Related Services

- Cheque Collection
    - Cheque drawn on Standard Chartered branches Free
    - Cheque drawn on other bank branches Free
  - Standard Chartered Bank branch locations Free
  - Standard Chartered Bank Speed Collection locations INR 50
  - Other Standard Chartered Bank specific locations\* 0.30% (Min. fee - INR 150)
- (\*List of locations available on request)
- Cheque Drawn on banks outside India 0.25% (Min. fee - INR 100)

\* Terms and conditions apply \*\* in select cities only

- Foreign Currency Cheque
  - Correspondence with other banks in India INR 50\*  
(Per instance)
  - Correspondence with banks outside India INR 100\*  
(Per instance)

\*Other Bank's charges will be additionally levied, wherever applicable

## Remittances

- Single Pay order / Demand Drafts drawn on our branches Free
- Bulk Pay order / Demand Draft drawn on our locations INR 125 per instrument
- Single Pay order / Demand Drafts drawn on correspondent banks  
(Non EBP 1000 Current accounts in specified locations\*) Free
  - \* List available at all our branches
- Bulk Pay order / Demand Drafts on our correspondent bank locations 0.10% Per draft
  - Min Fee - INR 150, Max Fee - INR 5000.
  - Max Fee will not apply to certain locations.
  - For other locations, correspondent bank charges will apply additionally.
- EBP 1000 current accounts only Free upto limit of 75 lacs/month
  - Charges of 0.10% will apply above limit.
  - Min Fee - INR 150, Max Fee - INR 5000.
  - Max Fee will not apply to certain locations.
  - For other locations, correspondent bank charges will apply additionally.
- Foreign Currency Draft (USD/GBP) INR 750
- Foreign Currency Draft (Euro) INR 1,000
- Cancellation / Revalidation
  - Demand Draft / Pay Order Corr. bank charges
  - Lost / Duplicate Instrument Corr. bank charges
- Funds Transfer
  - Transfer of funds across Standard Chartered Bank branches Free
- Transmission in Foreign Currency (telex transfer)
  - Remittances up to USD 50,000 or equivalent amount INR 500\*
  - Remittances above USD 50,000 or equivalent amount INR 1,000\*
  - Other Bank's charges will be additionally levied, wherever applicable
- Inward Remittance from abroad\* INR 250\*  
(\*Additional conversion fee shall apply)

\* Terms and conditions apply

- Foreign Inward Remittance Certificate INR 100 per certificate
- Travellers' Cheque
  - Issuance Free
  - Encashment Free
- RTGS
  - Inward Free
  - Outward Free
- National Electronic Funds Transfer
  - Inward Free
  - Outward Free

### **Credit Card**

- Joining Fee Free
- Annual Fee Free
- Up to 4 Supplementary cards free

### **Lockers**

- Locker Rentals 25% waiver on regular tariff

### **Loans & Overdrafts**

- Home Loan interest rates and processing fees Special tariff
- Loans Against Property Special tariff

### **Trade Services**

- Letter of Credit, Guarantees, etc. Tariffs available on request

### **Cash Management Services**

- Clearing, Logistics, etc. Tariffs available on request

## Please Note

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 the brochure and to assess charges on transactions which are not covered by this schedule.

Any charges not mentioned in the schedule should be read in conjunction with the relevant product service charges.

Safe Deposit Lockers are available at certain branches and can be offered to a customer upon request. Charges for the same are available at the respective branches.

Service Charges are exclusive of Service Tax leviable under chapter V of the finance act 1994 along with surcharge, cess or any other levy as may be applicable, which will be levied and revocable in addition to the above charges.

Effective May 16, 2008, Standard Chartered Bank will levy a service fee of INR 100 (approx. USD 2.5) on all foreign exchange deals executed for our clients. The government of India has issued a notification that sought the imposition of a levy of service tax on all foreign exchange deals maturing/ being settled on or after May 16, 2008. The service tax (after including education and higher education cess thereon) so levied is to be computed at 10.3% of the commission/ service fee that the authorized dealer or custodian charges for the conversion of foreign exchange. In absence of a separate service fee, the service tax levy (after including education and higher education cess thereon) would be deemed to be 0.2575% of the gross amount of the currency exchanged. Going forward Standard Chartered Bank India will be levying a service fee of INR 100 of each foreign exchange conversion with effect from May 16, 2008. Accordingly, such service fee or charge would attract a service tax levy of 10.3% and will be billed to our clients on a monthly basis.

Charges are also applicable to permitted transactions on Foreign Currency accounts.

If you require a service for which a fee or charge is not detailed in this brochure, please contact your Relationship Manager or our dedicated phonebanking services

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

## We are present across these cities:

Ahmedabad	Amritsar	Allahabad
Bangalore	Bhopal	Bhubaneshwar
Chandigarh	Chennai	Coimbatore
Dehradun	Ernakulam	Gurgaon
Guwahati	Indore	Jaipur
Jalandhar	Jalgaon	Kanpur
Kolkata	Lucknow	Ludhiana
Mathura	Mumbai	Nagpur
New Delhi	Noida	Panchkula
Patna	Proddatur	Pune
Rajkot	Saharanpur	Secunderabad
Siliguri	Surat	Thane
Vadodara	Howrah	

### Toll Free Phonebanking Numbers

• Bahrain	80081129
•Canada	8772185618
•Hong Kong	800905108
•Malaysia	1800815063
•Philippines	180011101121
•Singapore	8001012407
•United Arab Emirates	8000177750
•United Kingdom	#08081019144
•United States of America	8773021657
•All Other International Locations (ISD rates apply)	+91 80 42896753