

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 October 1, 2013

### Services Charges

#### Minimum Balance Requirements

- Monthly Average Balance (MAB)<sup>^</sup> ₹ 2,00,000  
OR  
\*Aggregate total relationship across Savings Bank Account, Current Account (Non Enhanced Business Plus (EBP) 1000 Accounts), Term Deposits and Investments made through the bank ₹ 5,00,000  
OR  
Payroll account with a minimum monthly credit of MAB requirement ₹ 60,000  
OR  
Gross annual income > = ₹ 10,00,000 & holding any one valid Standard Chartered Bank asset product (Credit Card/ Personal Loan/ Mortgage Loan)

#### Minimum Balance Requirements

- If the minimum balance requirement is not met ₹ 500\*  
\*The MAB charges and all associated charges linked with the MAB will be Charged post the month ending in a reasonable time frame.  
\*MAB 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 MAB charges will be levied as per the Employee Banking program guidelines

#### Quarterly Account Maintenance Charges

- 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 ₹ 2,00,000/day
- Debit Card Cash Withdrawal limit ₹ 2,00,000/day  
The maximum Cash you can withdraw from using your Debit Card at other bank ATM's is ₹ 10,000 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
- Reward Points - Points are redeemable 2 points for every ₹ 100 spent on purchases  
(No reward points given on purchase transactions done on 5% cashback platinum Debit Card)

<sup>^</sup>Monthly Average Balance (MAB) shall mean the average of all the closing day balances in a given month

\* Terms and conditions apply

## ATM Usage

### Applicable to Debit Cards

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

### At Other 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 ₹140 per cash withdrawal and ₹ 20 per Balance enquiry

### Manual cash withdrawal

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

\*Subject to Reserve Bank of India guidelines

### Other Account related Charges

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

Free Limits (Quarter 1)	₹ 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	₹ 75 Lacs
Charges above Free Limit	₹ 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\* ₹ 200 per instance
- Cheque-pickup/DD & PO Delivery Free
- Fixed Schedule Services\*

Frequency - Daily (Cash Pickup & Delivery)	< ₹ 3,00,000	₹ 3,000 per month
	= > ₹ 3,00,000 & < ₹ 10,00,000	₹ 8,000 per month
Frequency - Weekly (Cash Pickup & Delivery)	< ₹ 3,00,000	₹ 700 per month
	= > ₹ 3,00,000 & < ₹ 10,00,000	₹ 1,300 per month
Frequency - Daily (Cheque Pickup)		₹ 1,000 per month
Frequency - Weekly (Cheque Pickup)		₹ 500 per month

- Bulk Cash-pickup\*\* ₹ 350\*  
per instance
- Bulk Cash-Delivery\*\* ₹ 350\*  
per instance

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

\*Fee for delivery on Sundays, Public Holidays, Banking Holidays will be twice the listed price

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

## Online Banking

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

## Other Account Related Services

- Outstation Cheque Collection
- Cheque drawn on Standard Chartered branches Free
- Cheque drawn on another Bank (Our Branch Locations) Free

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

## Other Locations

- Cheque Amount  $\leq 5,000$  ₹ 25
  - Cheque Amount  $> 5,000$  &  $\leq 10,000$  ₹ 50
  - Cheque Amount  $> 10,000$  &  $\leq 1,00,000$  ₹ 100
  - Cheque Amount  $> 1,00,000$  ₹ 150
  - Foreign Currency Cheque drawn on banks outside India 0.25%  
(Min. fee - 100, maximum Fee = 1500)
  - Foreign Currency Cheque Correspondence with other banks in India ₹ 50\*  
(Per instance)
  - Correspondence with banks outside India ₹ 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 per instrument ₹ 125
  - 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 - ₹ 150, Max Fee - ₹ 5,000.  
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 - ₹ 150, Max Fee - ₹ 5,000.  
Max Fee will not apply to certain locations.  
For other locations, correspondent bank charges will apply additionally.
  - Foreign Currency Draft (USD/GBP) ₹ 750
  - Foreign Currency Draft (Euro) ₹ 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	₹ 525*
Remittances above USD 50,000 or equivalent amount	₹ 1,025*
Other Bank's charges will be additionally levied, wherever applicable	
• Inward Remittance from abroad	₹ 250
• Foreign Inward Remittance Certificate per certificate	Free
• Travellers' Cheque Issuance	Free
Encashment	Free
• RTGS	
Inward	Free
Outward	
Transaction amount > 2,00,000 & <= 5,00,000	₹ 25
Transaction amount > 5,00,000	₹ 50
• National Electronic Funds Transfer	
Inward	Free
Outward:	
Transaction amount <= 10,000	Free
Transaction amount > 10,000 & <= 1,00,000	₹ 5
Transaction amount > 1,00,000 & <= 2,00,000	₹ 15
Transaction amount > 2,00,000	₹ 25

### Credit Card

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

### Lockers

• Locker Rentals	25% waiver on regular ^^ tariff
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^^applicable only if the Relationship level FUM criteria is maintained.

### Loans & Overdrafts

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

### Trade Services

• Letter of Credit, Guarantees, etc. available	Tariffs on request
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### Cash Management Services

• Clearing, Logistics, etc.	Tariffs available on request
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\* Terms and conditions apply

## 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 customer with quality service at competitive prices.

The Bank reserves the right to amend the terms, conditions or rate stated in the brochure and to assess charges on transactions which are not covered by this schedule.

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 recoverable in addition to the above charges.

As per the Notification No.3/2012 - Service Tax & further rectified vide corrigendum F.NO.334/1/2012 - TRU dated 21st March 2012 the rate of service tax applicable on purchase and sale of foreign currency would be as given below:

Transaction Amount	Service Tax Payable
<ul style="list-style-type: none"><li>Upto ₹ 0.1mn</li></ul>	<ul style="list-style-type: none"><li>0.12% of the transaction amount subject to minimum amount of ₹ 30</li></ul>
<ul style="list-style-type: none"><li>&gt; ₹ 0.1 mn but &lt; or = ₹1mn</li></ul>	<ul style="list-style-type: none"><li>₹ 120 + 0.06% of the transaction amount</li></ul>
<ul style="list-style-type: none"><li>₹ 1mn</li></ul>	<ul style="list-style-type: none"><li>₹ 660 + 0.012% of the transaction amount subject maximum amount of ₹ 6000</li></ul>

Note: Education cess & Secondary & Higher education cess would be applicable on the above

## We are present across these cities:

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

### Phonebanking Numbers

•Ahmedabad, Bengaluru, Chennai, Hyderabad, Kolkata, Mumbai, New Delhi, Pune	39401500 / 66011500
•Allahabad, Amritsar, Bhopal, Bhubaneshwar, Chandigarh, Coimbatore, Ernakulam, Indore, Jaipur, Jalandhar, Kanpur, Lucknow, Ludhiana, Nagpur, Patna, Rajkot, Surat, Vadodara	3940150 / 6601150
•Gurgaon, Noida	011 - 39401500 011 - 66011500
•Dehradun, Guwahati, Howrah, Jalgaon, Mathura, Proddatur, Saharanpur, Silliguri, Thane (Toll Free – call from BSNL lines only)	1800 425 3434