

Saadiq Fees & Charges

Item	Features and Fees
Sasdiq Home Finance	
Processing Fee	1.5% of the financing amount ³
Early Purchase Price	The Bank would charge profit at the following rate in case of any early purchase of the Bank's share
	2% on the outstanding Bank's share in the 1st-half of the tenor
	1% on the outstanding Bank's share in the 2nd-half of the tenor
Late Payment Fee*	Tk. 1000 for every overdue installment.
Partial Purchase Price**	The Bank would charge profit at the following rate in case of any partial purchase of the Bank's share
	2% of partial adjustment amount within 1st-half of the tenor
	1% of partial adjustment amount within 2nd-half of the tenor

³pr SDT 112,500 (whichever is lower)

Sasdiq Home Finance

Contact Centre	Free
Auto Billspay	Free
Familink Add-on Cards	Free
Internet Banking	Free
e-Statements	Free
SMS Banking	Free

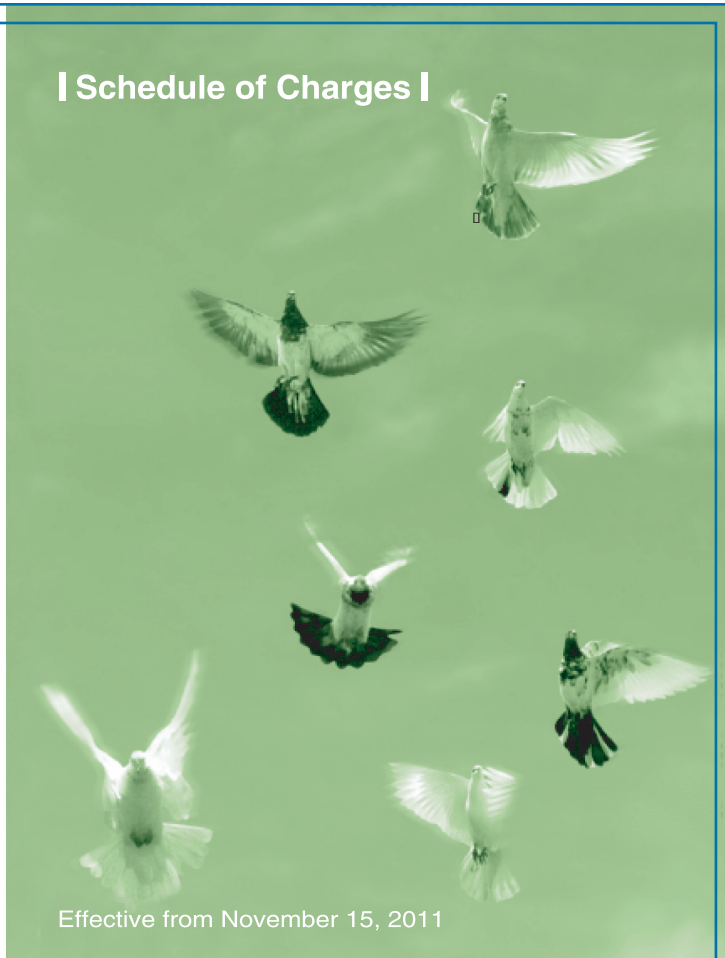
* To be paid out in Charity after deduction of Bank's estimated cost in accordance with the bank's Charity Fund Policy

** Each partial pre-payment is allowed after 12 installments. At least 20% of the outstanding Bank's share is to be paid.

Note:

- The Bank reserves the right to assess charges on transaction which are not covered by the schedule and to amend the terms, conditions or rate stated in the Saadiq Schedule of Charges at any time by displaying a notice to such effect at the branch and/or any other reasonable means of notification of such charges.
- Vat is applicable @ 15% on all fees and commission
- Tax on Profit & Government Excise Duty on the Deposit/balance level of the account is applicable

| Schedule of Charges |



Effective from November 15, 2011

Your values
Your way
**Standard Chartered
Saadiq**

Standard Chartered
saadiq 

Saadiq Fees & Charges

Item	Features and Fees
Saadiq Savings Account (Lcy)	
Minimum balance requirement	Tk. 100,000
Saadiq eSavers Account (Lcy)	
Minimum balance requirement	Tk. 50,000
Saadiq Super Savers Premium (Lcy)	
Minimum balance requirement	Tk. 500,000
Saadiq Current Account (Lcy)	
Minimum balance requirement	Tk. 100,000
Account Maintenance Fee	
Saadiq Savings Account (Lcy)	Up to Tk. 5,000 - Free
Saadiq eSavers Account (Lcy)	Above Tk. 5,000 up to Tk. 25,000 - Tk. 100 Half yearly
Saadiq Super Saver Premium (Lcy)	Above Tk. 25,000 - Tk. 300 Half yearly
Saadiq Current Account (Lcy)	Tk. 500 (half-yearly)
Account Related Charges	
Personal Chequebook from 2nd item onward	Tk. 200
Debit Card-New	Tk. 600
Debit Card - Replacement	Tk. 300
Cash withdrawal from other Bank's VISA ATMs	Tk. 25 per transaction
Account Closing (For all Accounts)	Tk. 200 for Savings Account Tk. 300 for Current Account
Statements/Certificates	
Account Statements (As stated in AOF)	Free
Issue of Duplicate Statements (Through Branch)	Current One Year : Tk. 500 Previous Year : Tk. 1,000
Issue of Duplicate Statements (Through Contact Center, by Direct Mail, 3-working days required)	Current Month : Free Current One Year : Tk. 100 Previous Year : Tk. 200/year (Maximum Tk. 1,000)
Bank Certificate	Tk. 300
Balance Confirmation Certificate	Half Yearly (one) - Free Yearly (one) - Free Additional - Tk. 200
Audit Report	Tk. 300
Obtaining Credit Reports on Behalf of Customers	Tk. 500
Duplicate Savings Certificate	Tk. 500
Certificate of Profit	Tk. 300
Hold Statement (Hold/Stop)	Free
Statement Authentication Certificate	Tk. 500
Finance Certificate	Tk. 500

Saadiq Fees & Charges

Item	Features and Fees
Standing Instructions	
Standing Instructions-Setting UP	Tk. 100
Standing Instructions-Execution	Tk. 100
Amendment	Tk. 100 per amendment
Standing Instructions (Internal)	Tk. 100 per transaction
Standing Instructions (External)	Tk. 100+ Normal Remittance Charge per Standing Instructions
Default due to insufficeint funds	Tk. 100
Cancellation of Standing Instructions	Free
Stop Payment Instructions	
Stop Payment - Cheque draft/one cheque	Tk. 250
Stop Payment - Cheque book lost	Tk. 500
Stop Payment - Lcy draft	Tk. 100
Saadiq Personal Finance	
Processing Fee	1.5% of the financing amount ¹
Early Sttlement	As per Shariah guidelines
Late Payment Fee*	Tk. 500 for every overdue installment
¹ or BDT 15,000 (whichever is lower)	
Saadiq Auto Finance	
Processing Fee	1% of the financing Amont ²
Early Purchase Price	The Bank wold charge profit at the following rate in case of and early purchase of the Bank's share: 2% on the outstanding Bank's share before maturity, irrespective of tenure
Late Payment Fee*	Tk. 500 for every overdue installment
² or BDT 20,000 (whichever is lower)	
Saadiq Credit Card	
Visa Green Card	Tk. 750, irrespective of the outstanding amount
Visa Gold Card	Tk. 2,000, irrespective of the outstanding amount
Late Payment Fee*	Tk. 500
Over Limit Processing Fee	Tk. 500
Cash Advance Processing Fee	Tk. 200
Card Cheque Transaction Fee	Tk. 750
Annual Fee	Tk. 1,500 for Green Tk. 3,000 for Gold