

## Branch directory

### Dhaka

City Centre, Plot 5 A, Motijheel C/A  
Dhaka-1000

18-20 Motijheel C/A  
(Alico Building), Dhaka-1000

### Gulshan

67 Gulshan Avenue, Dhaka-1212  
189 Gulshan Avenue (North)  
Gulshan-2, Dhaka-1212

### Islamic Banking Centre

102 Gulshan Avenue  
Dhaka-1212

### Dhanmondi

House-37, Road-2  
Dhanmondi R/A, Dhaka-1205

House-6, Road-5  
Dhanmondi R/A, Dhaka-1205

### Banani

14 Kemal Ataturk Avenue  
Banani, Dhaka-1213

### Kawran Bazar

53 Kawran Bazar, Dhaka-1215

### Sonargaon

L101  
Pan Pacific Sonargaon Hotel  
107 Kazi Nazrul Islam Avenue  
Dhaka-1215

### Sheraton

Annex Building, Sheraton Hotel  
1 Minto Road, Ramna  
Dhaka-1000

### Kakrail

Kamaphuli Garden City  
109 Kakrail Road, Dhaka-1000

### Mirpur

Dynasty Tower  
Plot-01 Road-12,  
Block-C, Section-6  
R.A, Pallabi, Mirpur Dhaka-1212

### Chawkbazar

12 Water Works Road  
Dalpatty, Chawkbazar, Dhaka

### Uttara

Update Tower  
Shahajalal Avenue  
Plot-1, Sector-6  
Dhaka-1230

### Savar

Dhaka Export Processing Zone  
Zone Service Complex  
Savar, Dhaka

### Narayanganj

26 Shaista Khan Road  
Narayanganj

### Chittagong

Sheikh Mujib Road, Agrabad  
Chittagong

### Agrabad

PHP House, 31 Agrabad C/A  
Chittagong

### Station Road

Jiban Bima Corporation Shopping  
Centre, 22/23 Station Road  
Chittagong

### Nasirabad

Bulbul Centre  
486/B, O R Nizam Road  
CDA Avenue  
East Nasirabad, Chittagong

### Khatunganj Booth

Asma Chamber  
1649 (New) Post Office Lane  
Khatunganj, Chittagong

### Sylhet

7 Noya Sharak, Jail Road  
Ward-16, Sylhet

### Khulna

Jiban Bima Bhaban  
Plot-01 Road-12,  
Block-C, Section-6  
R.A, Pallabi, Mirpur Dhaka-1212

### Bogra

Shatani House  
Sherpur Road, Bogra-5800

Standard  
Chartered



# Deposit Management (Retail & SME) Consumer Banking

## Schedule of Charges

February 2012

Here for good

## Deposit Management

Consumer Banking, Bangladesh

Item	Features & Fees
<b>1 Generic Savings Account</b>	
<b>Minimum Balance Requirement:</b>	
Super Savers Premium Account (LCY)	Tk. 500,000
Super Savers Account (LCY)	Tk. 100,000
eSavers Account (LCY)	Tk. 50,000
VIP Savers Account (LCY)	Tk. 100,000
Generic Savings Account (LCY)	Tk. 100,000
Platinum Savers Account (LCY)	Tk. 100,000
Power Savers Account (LCY)	Tk. 100,000
Executive Savings Account (LCY)	Tk. 100,000
Freedom Account	Tk. 100,000
School Banking Account (LCY)	Nil
<b>Account maintenance Fee*</b>	
Super Savers Premium Account (LCY)	Half yearly average balance: Up to Tk. 5,000 - Free Above Tk. 5,000 up to Tk. 25,000 - Tk. 100 Half yearly Above Tk. 25,000 - Tk. 300 Half yearly
Super Savers Account (LCY)	
eSavers Account (LCY)	
VIP Savers Account (LCY)	
Generic Savings Account (LCY)	
Platinum Savers Account (LCY)	
Power Savers Account (LCY)	
Executive Savings Account (LCY)	
Freedom Account	
School Banking Account (LCY)	Nil
<b>2 Current Account</b>	
<b>Minimum Balance Requirement</b>	
Current Account (LCY)	Tk. 100,000
VIP Current Account (LCY)	Tk. 100,000
Current Account (SME)	Tk. 200,000
<b>Account Maintenance Fee</b>	
Current Account (LCY)	Tk. 500 Half Yearly
VIP Current Account (LCY)	
Current Account (SME)	

\*50% discount for Preferred Banking Customers

Item	Features & Fe
<b>3 Special Notice Deposit Account (SND)</b>	
Minimum Balance Requirement	Tk. 300,000
Account Maintenance Fee*	Tk. 500 Half Yearly
<b>4 Account Closing Fee</b>	
Current Account	Tk. 300
Savings Account	Tk. 200
<b>5 Debit Card</b>	
<b>Minimum amount to open Account*</b>	
Debit Card - New	Tk. 600 annually (Free@18 applicable)
Debit Card - Replacement	Tk. 300
Cash withdrawal from other Banks' VISA ATMs	Tk. 25 per transaction
Voucher retrieval fee	up to 3 months Tk. 100 more than 3 month Tk. 500
CCTV image retrieval request for any reason initiated by the customer	BDT 1500
<b>6 International Debit Card</b>	
Annual Fee	USD 30/-
Replacement Card Fee	USD 5/-
Off-us ATM Balance Enquiry	Fee USD 1/- (not applicable for SCB Bangladesh ATMs)
Off-us ATM Withdrawal	Fee USD 3/- flat rate irrespective of cash withdrawal amount (not applicable for SCB Bangladesh ATMs)
Currency Conversion Mark-up	3% (applicable for both ATM & POS transactions denominated in currency other than USD)
<b>7 Familink - Free Add On Debit Card</b>	
1 <sup>st</sup> Familink Card	FREE for life time
2 <sup>nd</sup> Familink Debit Card onwards	Tk. 600 annually
Standing Instruction Failure Charge	BDT 100/- (will be debited from the Savings Account)
<b>8 Chequebook Charges</b>	
Chequebook from 2 <sup>nd</sup> item onward	Tk. 200
<b>9 Monthly Savings Scheme (LCY)</b>	
Signup Fee	Tk. 250 per unit (Minimum Tk. 500, Maximum Tk. 5,000)

Item	Features & Fees
<b>10 Cash Line Overdraft</b>	
Processing Fee	Up to Tk. 1M : Tk. 5,000 Above Tk. 1M : Tk. 10,000
Loan Closure Certificate Fee	Tk. 500
Limit increase/decrease/renewal/early settlement	Tk. 1,000
<b>11 Cash Line Fixed Loan</b>	
Processing Fee	Tk. 5M & above : 0.5% of loan amount Tk. 2M to less than Tk. 5M : 1% of loan amount Below Tk. 2M : 2% of loan amount
Early Settlement Fee	2% of outstanding
<b>12 Statements/Certificates</b>	
Account Statements (As stated in AOF)	Free
** Issue of Duplicate Statements (Through Branch), (in Taka or equivalent FCy)	Current one Year : Tk. 500 Previous Year : Tk. 1,000
** Issue of Duplicate Statements (Through Contact Centre, by Direct Mail, 3-Working days required) (in Taka or equivalent FCy)	Current Month : Free Current one Year : Tk. 100/ year Previous Year : Tk. 200/ year (Maximum Tk. 1,000)
Balance Confirmation Certificate	Half Yearly (one) - FREE Yearly (one) - FREE Additional - Tk. 200 or equivalent FCy
Certificate of Encashment - Bonds/Securities	Free
Bank Certificate	Tk. 300 or equivalent FCy
BO Account Certificate	Tk. 100
Certificate for Inward Remittance	Tk. 300
Certificate of Purchase - Bonds/Securities	
Certificate of Interest	
Fcy Endorsement Certificate	
Student File Certificate	
Proceed Realisation Certificate	Tk. 500
Duplicate Savings Certificate/ Declaration in lieu	
Statement Authentication Certificate	
Loan Certificate	

Item	Features & Fees
<b>13 Locker Charges</b>	
Locker Branches	Large Locker : Tk. 8,000 Annually Medium Locker : Tk. 5,500 Annually Small Locker : Tk. 4,000 Annually
Access outside Schedule time	Tk. 100
Replacement of Lost Keys	at actual
<b>14 Dishonored Cheques and Clearing Fees</b>	
Inward clearing cheque dishonored due to insufficient fund	Tk. 1,000 per cheque
<b>15 Online Charges</b>	
Online Transaction (Inter-city) Deposit	Below 100K : Free From 100K to below 1M : Tk. 200 From 1M to below 5M : Tk. 500 From 5M : Tk. 1,000
Online Transaction (Inter-city) Withdrawal	Below 100K : Tk. 100 From 100K to below 1M : Tk. 100 From 1M to below 5M : Tk. 1,000 From 5M : Tk. 5,000
<b>16 Standing Instructions</b>	
Standing Instructions -Setting Up	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 insufficient funds	Tk. 100
Cancellation of Standing Instructions	Free
<b>17 Stop Payment Instructions</b>	
Stop payment - cheque draft / one cheque	Tk. 250
Stop payment - cheque book lost	Tk. 500
Stop payment - LCY Draft	Tk. 100
Stop payment - FCy Draft	US \$ 10 Equivalent Taka + Charge realised by Drawn on Bank
<b>18 Student File</b>	
Student File Maintenance SAARC Countries (Customer)	Tk. 4,000 (Tk. 3,500 p.a + Tk. 500 per Remittance)
Student File Maintenance Other Countries (Customer)	Tk. 5,500 (Tk. 5,000 p.a + Tk. 500 per Remittance)

Item	Features & Fees
<b>19 Auto Coupon Encashment</b>	
One Time Custodial Fee	SP purchased before Jan 1, 2010: BDT 500 SP purchased on Jan 1, 2010 and onwards: BDT 1000
<b>20 Traveler's Cheque &amp; FCy Issuance</b>	
TCs/Foreign currency-issuance (Min Tk. 500 for Non Customer)	1% (FCy Issuance) 2% (TC Issuance)
TCs Encashment-Customer [SCB TCs]	Free
TCs Encashment-Non Customer [SCB TCs]	Tk. 500
TCs Encashment-Customer [Other TCs]	2%
TCs Encashment-Non Customer [Other TCs]	2%
Withdrawal of cash from FCy accounts	Free
FCy note deposit in FCy accounts	Free
Transfer of funds from FCy a/c to BDT a/c	Free
<b>21 Cheque/Drafts Encashment</b>	
Cheque/Drafts Encashment - Non Customer	Free
Cheque/Drafts Encashment - Customer	Not allowed
Encashment of outstation cheques	Tk. 250
Counter Transaction Fee	Free
<b>22 Fund transfer-Inward</b>	
Telex swift - Non Customer	Tk. 500
Transfers to another bank -Customers	Tk. 250 or \$5 (FCy a/c) + PO charges
Transfers to another bank -Non Customers	Tk. 500 + PO charges
Follow up/Inquiries of Swift/Telex inward Payment Messages	\$ 10 per message
<b>23 Fund Transfer-Outward</b>	
Cheque issuance - Central Bank LCY	Tk. 300 FCy US \$ 10
Pay Order Issue* (Customer) Upto Tk. 100K	0.10% (Min Tk. 100)
Pay Order Issue* (Customer) Over Tk. 100K	0.10% (Max Tk. 500)
Cheque on selves/PO issue (Non Customers)	Tk. 500
Demand Draft Issuance- Customer LCY	0.3% on DD amount (Min Tk. 250) FCy US \$ 15
Demand Draft Issuance- Non Customer LCY	Tk. 750 FCy US \$ 20
Cancellation of DD/PO [LCY]	Tk. 250
Cancellation of DD/PO [FCy]	US \$10

Item	Features & Fees
Repurchase of draft FCy	None
Telex transfer FCy - Non Customer	US \$25 (+\$20, if cover is required)
Telex transfer FCy - Customer	US \$20 (+\$20, if cover is required)
<b>24 Dial a Draft (PO/DD Issuance through Contact Centre)</b>	
PO/DD Issuance Upto Tk. 100K	Tk. 50
PO/DD Issuance Over Tk. 100K	Tk. 250
PO/DD cancellation	Standard charges will apply
*Free for VIP Current Account	
<b>25 Fund Transfer through 3rd BANK</b>	
Beneficiary Bank / 3rd Party	0.25% of amount (Min Tk. 500)
Demand Draft Issuance - 3rd Party	0.15% of amount for LCy, (Min Tk. 100 and Max Tk. 500)
<b>26 Cheques for collection/ purchase</b>	
Cheque collection inward LCY	Free
Cheque collection inward FCy	US \$ 10 Per Cheque
Cheque collection outward LCY	0.25% (Min Tk. 300, Max Tk.1,500)
Cheque collection outward FCy (drawn on banks in BD)	US \$ 5 Per Cheque
Cheque collection outward FCy (abroad)	0.25% (Min Tk. 750)
Cheque collection LCY dividend warrants	0.10% (Min Tk. 75)
Cheque purchase FCy	1% of amount (Min Tk. 750, Max Tk. 5,000)
Cheque collection return	Tk. 100 Item
Cheque purchase return	Tk. 1,000 Item
Salary Transfer [By Hard Copy Instruction]	Tk. 50/ Item
Salary Transfer [By Soft Copy Instruction]	Tk. 25/ Item
Salary disbursement (through PO)	Tk. 50 per item + PO fee + postage
Book Transfer Through e-Banking/STS	Tk. 25/ Item
<b>27 Postage/mail</b>	
Registered cover	at actual
Courier-inside country (To Beneficiary)	at actual
Courier-inside country (To Customer Premises)	at actual
Courier- outside country	at actual

Item	Features & Fees
<b>28 Cost of stationary</b>	
T/M forms, C forms & all other forms	Free
Annexure Fees	Tk. 100
Forwarding mail on behalf of customer	Tk. 100 + cost
Duplicate advice	Tk. 100
Processing various applications/remittance	Tk. 500-2,500 + TT charge
<b>29 Customer Value Propositions</b>	
Contact Centre (Phone Banking)	Free
Auto Billspay	Free
Familink Add-on Cards	Free
Internet Banking	Free
e-Statements	Free
SMS Banking	Free

**Note:**

- The Bank reserves the right to assess charges on transaction which are not covered by the schedule and to amend without prior notice the terms, conditions or rate stated in the schedule
- VAT is applicable @ 15% on all fees and commission effective from 1st July 2002 as per Govt. circular no. SRO 117-LAW /2002/342-VAT dated 06 June 2002
- Banking is available from 9am to 8pm at Dhanmondi 2 & 5, Gulshan, Uttara, Chawkbazar, Sylhet, Nasirabad & Station Road branches.
- \*\*\* Not applicable to Non-resident accounts
- Courier Service charge will be realised from the customer at actual basis, if required
- Conditions apply

## General

This Tariff applies to normal transactions. Stamp duty, correspondent charges and other out-of-pocket expenses, if any, may be added.

The Bank reserves the right to assess charges on transactions which are not covered by this schedule and to amend without prior notice the terms, conditions or rate, stated in this schedule.

Effective from 01 February 2012

N.B: 1). VAT is applicable @ 15% on all fees and commissions  
2). Govt. excise duty is applicable as per Government Regulations