



Account Services		
All Charges/Tariffs are in BD unless otherwise indicated		
Teller Counter Charges		
	Priority Customers	Regular Customers
Cash withdrawal below BD 500	Free	2
Above BD 500	Free	Free
Cash Deposit below BD 500	Free	1
Above BD 500	Free	Free
Cash Deposit over the Counter for Classic Credit Cards	-	0.500
Other Services (BD)		
Phone Banking	Free	Free
Replacement of ATM Card	Free	5
Closing Account (if closed within 90 days of opening)	Free	10
Duplicate Statement (BD) or Copy of Cheque or Voucher		
Up to 12 months old (per page)	Free	1
Over 12 months		
Page 1-3	Free	3
Each additional page	Free	1
Over 5 years old	Free	50
Enquiries or search may require 7 working days for copies over 12 months old and up to 48 hours for others		
Bank Certificate/Letter Requests		
Account Balance: Retail accounts	Free	10
Account Balance: Corporate accounts	Free	10
Audit /Account Balance Confirmation Reports	Free	10
Certificate of Account Closure	Free	10
Reference Letter	Free	10
Benefit Switch ATM Charges		
Cash Withdrawals	Free	0.200
Balance Enquiry	Free	0.200
Rejected Transactions	Free	0.200
International Transactions of amount drawn on debit card*	3% of the amount	3% of the amount
* GCC transactions / International Cash withdrawals	Free	1
Account Statements (By Post)		
(Statement once every six months will be issued free)	Free	1.5
Account Balance Requirements		
Minimum average monthly credit balances for Retail Accounts		
Current Account		
Individuals		
In Bahraini Dinars		500
In other currencies equivalent to Loan Customer		500
		20
Savings Account		
In Bahraini Dinars		20
eSaver		nil
Loan Customer		20
Interest will be paid half yearly for amount greater than BD 25,000 @ 0.1% p.a		
Minimum opening balances for Retail Account		
Call Account		
In Bahraini Dinars		5,000
In other currencies equivalent to		5,000
Interest is only paid for balances equal to or more than BD 10,000 @ 0.1% p.a		
Fixed Deposits		
In Bahraini Dinars		5,000
In other currencies equivalent to		BD 2,500
Minimum Opening Balance for Priority Accounts		USD 100,000

### Monthly charges if minimum average account balances are not maintained

Current and Call Account	Priority Customers	Regular Customers
In Bahraini Dinars	Free	10
In other currencies equivalent to Loan Customers	Free	10
	Free	1
Savings Account		
In Bahraini Dinars	Free	1
Loan Customers	Free	1

Others		
Current and Call Account	Priority Customers	Regular Customers
Dormant	-	1
Unclaimed*	-	5
Savings Account		
Dormant	-	1
Unclaimed*	-	5

Cheques		
Cheque Clearing	Priority Customers	Regular Customers
Cheque returned for technical reasons	Free	10
Cheque returned unpaid by us	10	10
Special clearing	Free	10

Cheque Collection		
Foreign Currency Cheques	BD 10 or equivalent in other currencies (Average collection time 21 working days) Charges of Reimbursing Bank will apply	

Stop Payment Cheques		
Cheque drawn on Standard Chartered Bank Bahrain	Free	10
Issuance of Manager Cheque	Free	6

Standing Order		
Setup Charges	1	2
Payment to other bank	3	3
If cheque is mailed	2	3
Payment within Standard Chartered Bank Bahrain (Other than loan and cards payment)	2	2

Amendment to Standing Order	Free	2
Standing Order not effected due to lack of funds	5	10

Cheque Charges	Priority Customers	Regular Customers
Current Account (First cheque book)	Free	5
Small cheque book (30 leaves)	Free	3
Large cheque book (60 leaves)	Free	10
Customized cheque books	Cost to be agreed prior to issuance	

Remittances		
Outward (BD)	Priority Customers	Regular Customers
Draft	Free	4
Debit to Bahraini Dinar account		

N.B. Drafts will be issued only by debit to customer account and not against cash.

Local Transfer		
Standard Chartered Bank Bahrain Account holders	Free	Free
Local Telex Transfer	3.5	3.5
Telex Transfer outside Bahrain	3	7.500
In US Dollars	USD 7.5	USD 20

N.B. Telex transfer will be sent only by debit to customer account and not against cash.

Remittance through ATM (A2A)	1	1
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Inward (transfers received)		
Received in local and foreign currency and credited to account with Standard Chartered Bank Bahrain	Free	Free

Foreign Currency Cash Deposit / Withdrawal		
Foreign Currency Notes	Priority Customers	Regular Customers
Foreign Currency Cash Withdrawal	0.75% of amount	1% of amount
Foreign Currency Cash Deposit	0.75% of amount	1% of amount

Mortgage Loan		
Administrative Fees		1.5% of the Loan Amount
Early Prepayment / Loan settlement Fees	0.75% or BD 200, whichever is lower	

Duplicate Bank Statement		
1-3 months	Free	3
3 months - 1 year	Free	3
1 year or more	Free	10

Copy of Title Deed:		
First Copy	Free	Free
Any Copy after	Free	10
Certificate of Balance Outstanding (letter stating all Outstanding liabilities with the Bank)	Free	20
Release of Title Deed or amend any Credit approval condition (any change made to the original Title Deed)	200	200

Loan Reschedule (any change made to the Loan Tenor)	250	250
Certificate of No Loan (confirmation of No Loan/ Liability with the bank)	Free	10

Auto Loan		
Traffic Release Letter (confirms release of car from bank's ownership after successful completion of Auto Loan)	Priority Customers 7.5	Regular Customers 7.5
Duplicate Letter (any duplicate of Original document)	Free	10
Certificate of Balance Outstanding (letter stating all Outstanding Liabilities with the Bank)	Free	20
Certificate of No Loan (confirmation of No Loan/ Liability with the bank)	Free	10
Late Payment Fee	15	15
Early Settlement Fee	1% of the outstanding or BD 100 whichever is lower	
Administrative Fees- Subject to the Bank		

Personal Loan		
Late Payment Fee	15	15
Early Settlement Fee	1% of the outstanding or BD 100 whichever is lower	
Duplicate Letter	Free	5
Certificate of Balance Outstanding	Free	20
Certificate of No Loan (confirmation of No Loan/ Liability with the bank)	Free	10

### Important

- Above tariffs are effective from 1st January 2011 for all Standard Chartered Bank branches in the Kingdom of Bahrain.
- The Bank may amend at any time, notifying customers 15 days prior to the effective date of new charges, commission or fees and reserves the right to levy additional charges at its sole discretion.
- For foreign currency fund transfers, beneficiary charges will also be levied where applicable.
- Cheque purchase is subject to approval from appropriate authorities in Standard Chartered Bank.
- Tariff for any services not mentioned above will be available on request.
- For more details on charges for various other products and services, please refer to the Service & Price Guide available at the reception desk or available at our website [www.standardchartered.com/bh](http://www.standardchartered.com/bh)
- Credit Card price guide is separately available. If you require further information, please contact our 24 hour call centre on 17 531532.
- On maturity, fixed deposits will be automatically rolled over at the prevailing rate unless otherwise instructed.
- Early withdrawals of Fixed Deposits will attract a minimum penalty charge of BHD 25/- or 0.3%(whichever is higher) and interest will be paid at 1% less than the board rate if the deposit life is less than one month

Note:

Telex transfer charges will be levied when applicable.

All charges are the same for both Priority & Regular Customers unless mentioned otherwise.

In all cases, the drawee bank may have its own charges which will be applicable.

\* Charge will be applied once account is activated.

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