

TARIFFS AND CHARGES

TABLE OF FEES

Fee Details Rs	Emirates Platinum	Emirates Titanium	Platinum	Super Value	Gold
Entrance/Joining Fees	Nil	Nil	4995	Nil	1000
Annual Fee (Year 1)	10,000	1000	6000	750	2000
Renewal Fees (Year 2 onwards)	10,000	1000	6000	750	2000
Supplementary card fee (Year 1)	Nil	Nil	Nil	Nil	Nil
Supplementary card fee (Year 2 onwards)	Nil	Nil	Nil	Nil	1000
Multiple Card fee	10,000	1000	6000	750	1000

Fee Details Rs	Executive	Classic	Sapnay	RCI Executive	RCI Gold
Entrance/Joining Fees	300	100	Nil	999	1000
Annual Fee (Year 1)	1200	700	400	Nil	2000
Renewal Fees (Year 2 onwards)	1200	750	400	Nil	Nil
Supplementary card fee (Year 1)	Nil	Nil	Nil	Nil	Nil
Supplementary card fee (Year 2 onwards)	500	350	250	Nil	1000
Multiple Card fee	575	400	200	999	1000

Fee Details Rs	Utsav	Rotary International	Orange Classic	Wild life Classic	Wild life Gold
Entrance/Joining Fees	1299	2499	100	100	1000
Annual Fee (Year 1)	Nil	Nil	750	750	2000
Renewal Fees (Year 2 onwards)	Nil	Nil	Nil	Nil	Nil
Supplementary card fee (Year 1)	Nil	Nil	Nil	Nil	Nil
Supplementary card fee (Year 2 onwards)	Nil	Nil	350	300	1000
Multiple Card fee	1299	2499	750	750	1000

These are typical charges, however fee may vary depending upon the promotion. The promotional charges will be communicated through the MITC. Also cards sourced earlier were at different rates. These are the typical rates pertaining to the year 2007. These would be informed to the cardholder at the time of application of the card.

Version_Apr_08



TABLE OF OTHER FINANCIAL CHARGES (Effective from June 2006 unless specified)

Other Financial Details Charges	Details
Late Payment Charges (Effective 18th June 2007)	<ul style="list-style-type: none"> Rs.350 for statement outstanding less than Rs.10,000 Rs.500 for statement outstanding between Rs.10,000 and Rs.20,000 Rs.600 for statement outstanding greater than Rs.20,000 <p>Example: In case there is an outstanding of Rs.7,000 on your credit card account and Rs.15,000 in your Balance Transfer account, and payment is not made by the Payment Due Date. There will be a late payment charge of Rs.350 on your credit card account and Rs. 500 on your Balance Transfer account. The example above is for illustrative purposes only. All cards and all installment products such as Instabuy, Balance Transfer, Dial-a-Loan etc will each attract Late Payment Charges if payment is not made by the Payment Due Date.</p>
Late Fees	Late fee of Rs.100/- will get debited over and above the late charges if the Minimum Amount Due is not received for two or more consecutive months.
Interest Charges	Financial charges of 3.10% p.m. (Annualized Percentage Rate of 37.2%). Please refer to the section on Annualized Percentage Rate below for more details.
Surcharge	Rs.25/- or 2.5% of transaction (whichever is higher) on Railway transactions; Rs.10 or 2.5% of transaction (whichever is higher) on Petrol transactions.
Over Limit Fees	Overlimit Charges will be Rs.500/- per instance.
Duplicate Statement Fee	Rs.25/- per statement (If it is more than 3 months old).
Card Replacement Fee	Rs.100/- per replacement.
PIN Replacement Fee	Rs.100/- per replacement.
Branch Transaction Fee	Rs.99/- will be charged every time a payment is made in cash at the SCB branches using teller facilities.
Chargeslip Retrieval	Rs.100/- per instance.
Outstation Teledraft Charges	Rs.100/- per instance.
Teledraft Cancellation Charges	Rs.50/- per instance.
Cash Advance Fee (Effective 18th June 2007)	<ul style="list-style-type: none"> ATM Withdrawal : 3% of the cash withdrawal amount subject to a minimum of Rs.300/- For withdrawals using the teller facility at our Branches, an additional fee of Rs.500/- will be levied.
Return Cheque Fee	Rs.300/- per instance.
Foreign Currency Transactions	All Non - Indian rupees transactions are converted into Indian rupees at a rate advised by the franchisee (Visa / Master). The bank charges an extra 2.5% on the transaction and an additional 1% markup is charged towards reimbursement to the franchisee.
Service Tax	Service Tax is at 12.36 % on Service Charges. Service Tax Registration No. ST/Mumbai/CDCOS/Dn /1/13/2006 under "Credit card, debit Card, Charge card or Other payment card services". Regd. Office Standard Chartered Bank, 23 - 25, M.G. Road, Fort, Mumbai - 400001.No Service tax credit shall be claimed by the customer under CENVAT credit Rules 2004 in respect of charges waived or reversed.
Outstation Cheque Fees	Rs.100/- or 1% of cheque value (if amount exceeds Rs 10,000)
Service Charges For Easy Pay Bill Program	Rs.10/-
DAL Preclosure fee	4% of the Balance principle amount
Pay easy preclosure fee	2% of the Balance principle amount
DAL Processing fee	2% of the Loan amount



Other Financial Details Charges	Details
Balance Transfer processing fee	1% of the Bt amount
Interest Holiday processing fee	1% of the Loan amount
PA Insurance processing fee	Rs.18/-
Change of embossed name	Rs.100/-
Non photo to photo card	Rs.200/-
Non picture to picture card	Rs.100/-
Picture to non picture card	Rs.100/-
Photo to non photo card	Rs.100/-
Conversion to any other type/Franchise change	Rs.100/-
Upgradation of a card	Rs.100/-
Downgrading a card	Rs.100/-
Non Usage Fee	Rs. 250/- will be charged if the card has not be used for a retail or cash transaction in the last 12 months

Annualised Percentage Rate (APR)

The monthly interest rate is annualized to arrive at the APR. Monthly interest rate of 3.1% p.m. applicable on both cash and retail transactions is annualized to arrive at an APR of 37.20%. This interest rate is variable and will vary between 2.49% p.m. (APR 29.88%) and 3.40% p.m. (APR 40.80%) for both retail and cash transactions. As and when the interest rate applicable to you is revised, it will be communicated to you on your statement. The APR will be assigned and reviewed every 3 months based on your card usage and re-payment behavior at the sole discretion of the Bank. The new APR will be communicated through your statement at the time of each revision and will be applicable for a period of 3 months from the date of revision. **If the payment is not made in full, even if the Minimum Amount Due (MAD) is paid by the due date, interest will still be charged on the Total Amount Due (TAD).**

Minimum Amount Due (MAD)

The minimum amount due every month is 5% of the billed value, unless there is a default on the payment. If there is a default, then the entire outstanding amount may have to be paid. In case, there is a loan taken on the card account, then the EMI of the loan would also be added to the above. Also, in case, there is an overlimit utilisation on the cardaccount, the minimum payment due will be the sum of the above mentioned plus the overlimit amount. **If you spend Rs 5,000 and pay back exactly the MAD (subject to a min payment of Rs 100) every month, it will take you upto 6 years to pay back the complete amount. We therefore suggest that whenever your cash flows allow you, do pay back substantially more than your minimum payment due.**

*** Credit cards are a credit mechanism for short term credit needs/every day spend categories. Should you have long term funding requirements, we do have a range of products for the same. Do call our helpline for further details.**

Interest Free Credit Period

The Payment Due Date is 17 dates from the statement date (17 days in case the 18th day is a Sunday) for all SCB variants. However for Cash advances, interest is charged from the date of the transaction. The bank reserves the right to change this interest free period by giving prior notice.



Levy of Interest: (Please note that monthly payments will be applied first towards meeting the old borrowing)

Interest is charged if part payment facility is chosen or in case of payment not being received by the Payment Due Date (PDD). The interest is levied on the daily outstanding balance. Effective 1st March 2006, interest will be levied from the transaction date to the statement date in the current statement cycle and interest will be charged from the date of transaction to the date of payment.

Option	How Interest will be levied	Example
If FULL payment of Total Outstanding is made every month before Payment Due Date	No Interest will be charged *	No Interest will be charged *
If PARTIAL payment of Total Outstanding is made every month before Payment Due Date	Interest will be charged for all transactions incurred in the current statement from the transaction date till the Statement Date.	Previous Statement Date: 1 Aug, Statement Balance: Rs.10,000/- Payment Due Date: 18 Aug Transaction incurred on 15 Aug: Rs.3,000/- Payment: Rs 8,000/- received on 18 Aug Current Statement Date: 1 Sep, In this case, interest will be charged for Rs.10,000/- from 2 Aug till 17 Aug and the unpaid balance of Rs.2,000/- will attract interest from 18 Aug till 1 Sep. Interest will also be charged for Rs.3,000/- from 15 Aug to 1 Sep.
	The closing balance in the previous statement will attract interest, from one day post the Statement Date till one day prior to the date of payment, in the current statement. The balance after payment will attract interest from the date of payment till the Statement Date.	
If you usually make PARTIAL payment, but in the CURRENT month you have made the FULL Payment of the Total Outstanding before the Payment Due Date	The closing balance as per your previous statement will accrue interest until the date of payment.	Previous statement date: 1 Aug, Closing Balance Rs.10,000/, Current Statement Date: 1 Sep Due Date: 18 Aug, Payment: Rs.10,000/- on 15 Aug. Rs 10,000/- will attract interest from 2 Aug to 14 Aug (for 13 days in Aug which has 31 days).^

*Does not include Cash transactions

^ Interest debited in this case will be = $Rs.10,000 \times 3.10\% \times 13/31 = Rs.130$

