

SCHEDULE OF SERVICE CHARGES

Effective 15th September 2007

| Smart Credit |

Phone Banking Numbers

ⁿ Bangalore : 25588888

ⁿ Chennai : 28110888

ⁿ Kolkata : 22428888

ⁿ Mumbai : 24928888

ⁿ New Delhi : 23733888

GENERAL CHARGES

- Account Statements
 - Monthly Statements
- Cheque Book
 - Multicity Cheque Book
- ATM Usage (per transaction)
 - SCB ATMs within India
 - Other VISA ATMs within India
- Balance enquiry
- Outside India Cash withdrawal

REMITTANCES FACILITIES

• THROUGH OWN BANK

PO- Issue

PO-Cancellation

PO-Duplicate

PO-Revalidation

DD-Issue

DD-Cancellation

DD-Duplicate

DD-Revalidation

• THROUGH OTHER BANK

PO- Issue

PO-Cancellation

PO-Duplicate

PO-Revalidation

DD-Issue

DD-Cancellation

DD-Duplicate

DD-Revalidation

OTHER ACCOUNT RELATED CHARGES

• Duplicate Statement

Per monthly statement

upto three months old

Per monthly statement

more than three months old

• Stop Payment (per request)

Single Cheque

Range of Cheques

• Cheque Return

Cheque issued by customer

Cheque deposited by Customer

• Card Issuance

First year Processing Fee per account

Lost Debit Card Replacement Fee

• PIN Replacement Fee

• Late Payment Charge

• Over Limit Fee

• Renewal Fee

• Standing Instructions

Setting up charge

Execution fee

• Foreign Currency Draft Issue

• Foreign Currency Draft Issue (in EURO)

• Electronic Clearing System return charge

**Smart Credit Facility Charges
(in INR)**

Free

Free

Free

4 transactions in a month free
(from 5th transaction Rs 50)

Non SCB ATMs - Rs. 20

Rs.140

Rs. 75

Rs. 250

Rs. 250

Rs. 250

0.25%

(Min.Rs.50, Max Rs.150)

Rs.250

Rs.250

Rs. 250

Rs. 75

Rs. 250

Rs. 250

Rs. 250

0.30% (Min .Rs. 250)

Rs. 250

Rs. 250

Rs. 250

Rs.100

Rs.150

Rs.100

Rs.200

Rs.300/Cheque return

Rs.100/Cheque return

(other bank charges additional)

Rs.750

Rs.200

Rs.50

30% of the Minimum
amount due subject to a
Min of Rs 250 and a
Max of Rs.500.2% Annualized Interest
on the over limit amount.Rs.500 unless advised
otherwise.

Rs.100

Rs.50

Charges/commission on
transaction additional.

Rs.750

Rs.1,000

Rs.250

Note: There are no Reward Points for Smart Credit.

For further details contact our Phonebanking Numbers provided overleaf:

- 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 customers with quality service at competitive prices.
- The Bank reserves the right to amend the terms, conditions or rates stated in the brochure and to assess charges on transactions which are not covered by this schedule
- Applicable Service Tax will be charged in addition to the above charges