

I/We confirm having read and understood the Terms & Conditions of Standard Chartered Bank relating to the conduct of the account, Phone Banking, ATM, Debit Card, Door Step Banking, Internet Banking and Electronic Banking facilities (collectively called "the said Banking facilities"), including the Bank's Schedule of Charges, and agree to be bound and abide by them/any other rules that may be in force from time to time. I / we specifically understand and accept the following:

Non Resident Savings account (Tick as applicable)	<input type="checkbox"/> NRO Savings	<input type="checkbox"/> NRE Savings	<input type="checkbox"/> NRE Supervalue
Average Quarterly Balance (AQB)	Rs. 25,000	Rs. 25,000	Rs. 100,000
<b>IMPORTANT: Calendar Quarter Charges* applicable on non-maintenance of AQB</b>			
If AQB is less than Rs 25,000	Rs. 750	Rs. 750	Rs. 1750
If AQB greater than or equal to Rs 25,000 and less than Rs 50,000	N/A	N/A	Rs. 1500
If AQB greater than or equal to Rs 50,000 and less than Rs 75,000	N/A	N/A	Rs. 1250
If AQB greater than or equal to Rs 75,000 and less than Rs 100,000	N/A	N/A	Rs. 1000
<b>Debit Card Fees*</b>			
Debit Card- First Year Fee (# For Primary Card only)	Not Applicable	Free#	Free#
- Annual Fee – from 2 <sup>nd</sup> Year onwards (# For Primary Card only)	Not Applicable	200	Free#
Smart fill Card- First Year Fee	Rs. 399	Rs. 399	Rs. 399
- Annual Fee – from 2 <sup>nd</sup> Year onwards	Rs. 399	Rs. 399	Rs. 399
<b>Other important charges*</b>			
INR Cheque Return: Cheque issued by the customer	Rs. 250	Rs. 250	Rs. 250
INR Cheque Return: Cheque deposited by the customer	Rs. 100	Rs. 100	Free
Telex Transfer (upto USD 50,000 or equivalent, other bank charges extra)	Rs. 500	Rs. 500	Rs. 500
Telex Transfer (above USD 50,000 or equivalent, other bank charges extra)	Rs. 1000	Rs. 1000	Rs. 1000
Account Closure within 6 months from date of opening	Rs. 500	Rs. 500	Rs. 500

\*Service charges are exclusive of Service Tax leviable under section 65(12)(a) of the Finance Act, 1994 with effect from 10.9.2004. The existing rate of service tax leviable on the gross service charges is 10.20% (inclusive of Education Cess of 2%). • I / We undertake to read the current schedule of charges by visiting the website at [www.standardchartered.co.in](http://www.standardchartered.co.in) or obtain the same from any of the SCB Branches.

I/we confirm that I/we have verified the identity of the bank officer before handing over the initial payment for opening the account. I/we have not handed over cash to the officer for opening the account except where I/we have visited the bank branch personally. I/we have not been incentivised by a gift/discount for opening the account.

**Opening deposit:** A signed cheque has been collected from me/us as the initial account opening deposit as per the following details:

Cheque No.: \_\_\_\_\_ Date: \_\_\_\_\_ Bank: \_\_\_\_\_ Amount: Rs. \_\_\_\_\_ Favouring: \_\_\_\_\_

**Customer Comments, if any:** \_\_\_\_\_

	NRO Savings	NRE Savings	NRE Supervalue
Signature of the 1 <sup>st</sup> Accountholder (please sign in the column of the product you have ticked above)			
Name of the 1 <sup>st</sup> Accountholder			
Signature of the 2 <sup>nd</sup> Accountholder			
Name of the 2 <sup>nd</sup> Accountholder			

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Name of the 1 <sup>st</sup> Accountholder			
Signature of the 2 <sup>nd</sup> Accountholder			
Name of the 2 <sup>nd</sup> Accountholder			