

A Guide to our Charges

This brochure advises you of our charges, which apply from 1st July 2009.

All charges are taken in US dollars or in the currency equivalent at the relevant foreign exchange rate.

Should you have any queries regarding this information, please call your Relationship Manager at Standard Chartered.

The Bank reserves the right to:

- Charge additional fees to those detailed in this brochure when exceptional time is incurred. Your Relationship Manager can provide you with details of these prior to a transaction.
- Amend or vary any charges at any time.

Banking Charges

Internal transfer	Free
Sterling cheque book	US\$30
Sterling direct debit	Free
Sterling standing order (BACS)	Free
Inward sterling cheque drawn on a UK bank	Free
Inward non sterling cheque	US\$70
Inward sterling cheque drawn outside UK clearing system	US\$70
Electronic payment	US\$70
Electronic payment via online banking	US\$25
Cheque/Draft issued by the Bank	US\$120
Cheque collection	US\$70
Copy statements	US\$20 per statement
Confirmation of payment sent by fax	US\$40
Customer issued returned cheque, direct debit or standing order unpaid due to insufficient funds	US\$50
Special mailing instructions	US\$250 per quarter
Hold mail	US\$250 per quarter
Certificate of interest letter	US\$60 per certificate
Audit letter	US\$100 per letter
Courier charges	US\$20 plus cost of courier
Premature repayment of fixed deposit	US\$500 plus cost of funds
Foreign exchange contracts	No commission
Unauthorised overdrawn account	US\$50 fee plus interest charged at the cost of funds rate plus 10.00%
Overdue loan repayment	US\$50 fee plus interest charged at the cost of funds rate plus 10.00%
Overdue loan repayment first letter	US\$50
Overdue loan repayment subsequent letter(s)	US\$100
Loan/Guarantee	Negotiated prior to arrangement
Monthly service fee	
Total assets under management	
Less than US\$50,000	US\$100 per month
Less than US\$100,000	US\$50 per month

Investment Dealing Services

Equity and Bullion

First US\$15,000	1.25%
Next US\$20,000	1.00%
Next US\$30,000	0.50%
Next US\$135,000	0.40%
Next US\$300,000	0.30%
Balance above US\$500,000	0.20%

Bonds

First US\$40,000	0.625%
Next US\$125,000	0.50%
Next US\$335,000	0.20%
Balance above US\$500,000	0.15%

Third Party Funds

Standard Chartered funds list	Up to 5.0% front end fee
Not available on Standard Chartered funds list	Up to US\$500 commission plus full front end fee

Transfers

Equity, bullion and bonds transfers in	Free
Equity, bullion and bonds transfers out	US\$50 per line
Funds transfers in	Up to US\$150 per line
Funds transfers out	Up to US\$150 per line

Safe Custody (applied quarterly in arrears)

First US\$1,000,000	0.25% per year
Assets above US\$1,000,000	0.10% per year
Minimum per annum	US\$800
Document custody (contents disclosed)	US\$50 per quarter

International Debit Cards

Foreign exchange transactions /cash withdrawals	7.00% of transaction amount
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ATM cash withdrawals*

Sterling on a sterling card	Free
Foreign currency on a sterling card	GBP1.50
All currency on US dollar card	US\$2.00
All currency on euro card	EUR2.00

*(These are charges levied by VISA® which are not received by the Bank)

London Cashier Services

Cashier services are offered by prior arrangement with your Relationship Manager, and are available in our London office at 54 Jermyn Street, London SW1Y 6WL.