

Documentary Credits

A - Import	Charges
Issuance Commission (DC's & DPC's)	0.3% flat Min USD 100 cost of Swift (N.B: 10% additional on amounts guaranteed by Standard Chartered Bank sal)
Extension/Increase Commission	0.3% P.Q. Min USD 100 + cost of Swift
Other amendments within a period paid for	USD 50 + Swift charges if applicable
Acceptance/Deferred Payment Commission	0.25% per month, Min USD 100 per transaction
Delay Interest on Sight D/C's	Same debit rate applicable to customer's account
	5 extra days to be charged additionally
Postage	USD 10
Fully Cash Collateralized or Bank Guaranteed Documentary Credits	0.15% P.Q. opening & extension commission Min USD 50
	0.15% P.M. acceptance commission Min USD 50 per transaction
Cancellation of Unutilized Credits	USD 15 + cost of Swift if applicable
Additional Interest on Past Due Obligations	2% P.A. additional to the debit rate applicable to customer's account (starting 15 days after documents receipt)

Documentary Credits

B - Export	Charges
Advising Commission	0.15% P.Q. Min USD 100 - Max USD 500
Confirmation Commission	0.3% P.Q. Min USD 100
Extension/Increase	Same as above advising & confirmation commission, Min USD 100
Other Amendments	USD 100 + Swift charges if applicable
Transfer Commission	0.2% Min USD 100
Negotiation/Payment Commission	0.2% Min USD 50
Acceptance/Deferred Payment Commission	0.75% P.Q. Min USD 100
Acceptance (not undertaking by Standard Chartered Bank sal)	0.1% flat Min USD 100
Postages	USD 10
Cancellation before Expiry Date	USD 50 + Swift if applicable

Guarantees

Bid Bonds (Issuance/Extension/Increase)	0.5% P.Q. Min USD100
Performance Bonds	0.75% P.Q. Min USD 100
Shipping Guarantees: - If relating to DC opened with Standard Chartered Bank sal - If relating to a Document collection (IDC)	USD 50 flat P.M.
	0.3% P.M. Min USD 75
Financial Guarantees	0.875% P.Q. Min USD 50
Cellular Phones Guarantees: - Guarantee for USD 500 - Guarantee for USD 750 - Guarantee amount of USD 1000 and above	USD 50 flat
	USD 75 flat
	USD 100 flat
Fully Cash Collateralized Guarantees (or secured by other bank guarantees)	50% reduction on above rates (1, 2, 3 and 4)

Inward Collections (I.D.C.s - I.D.C.s under DCs)

Free of Payment	USD 40
Payment Commission	0.15% Min USD 35
Acceptance Commission: - Acceptance commission (involving an undertaking by Standard Chartered Bank sal) - Acceptance Commission (not undertaking by Standard Chartered Bank sal)	0.25% P.M. Min USD 40
	0.1% flat Min USD 40

Inward Collections (I.D.C.s - I.D.C.s under DCs)

Postages	USD 10
Return of Unpaid Documents/Bills	USD 40 flat + Postage

Outward Collections (O.D.C.s + I.B.C.s)

Free of Payment	USD 40
Handling Commission	0.15% Min USD 40
Postages	USD 12
Return of Unpaid Documents	USD 40 flat

Treasury Subscription

Treasury Bills & Bonds National	2% of national with a maximum of LBP 1.5 million and a minimum of LBP 100,000
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The above charges are subject to change without prior notice based on the Bank's discretion. Tariff of Charges is applicable as of August 2011

Capital LBP 12,000,000,000 Fully Paid - C.R.B. 71885 - List of Banks No. 98 M.O.F. Registration No. 7271

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Branch Directory

Dbayeh Branch - Head Office
Dbayeh Highway
Tel: 04 542 474
Fax: 04 542 494

Verdun Branch
Verdun, Beirut
Tel: 01 341 088
Fax: 01 742 197

Achrafieh Branch
Charles Malek Avenue
Tel: 01 217 782
Fax: 01 217 783

Tariff of Charges

SME
Banking

Standard
Chartered



SCB_SME_04072011

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List of Banking Fees & Account Balance Requirements

Rates are applied in USD or Equivalent
Version: July 2011

Small & Medium Enterprises

Account Services

Package	Business Plus	Business Premium	Business Priority
Certificate of balance	USD 10	USD 10	USD 10
Under constitution letter or any issued letters	LBP 50,000	LBP 50,000	LBP 50,000
New ATM Card	Free	Free	Free
Replacement of ATM Card	USD 5	USD 5	USD 5
Hold mail charge (Per statement)	USD 7	USD 7	USD 7
Post mail charge (Per statement)	USD 5	USD 5	USD 5
Duplicate statement enquiry or copy of cheque or voucher: up to 2 months old	USD 5	USD 5	USD 5
Statement up to 12 months old (per page)	USD 7	USD 7	USD 7
Statement over 12 months old (per page)	USD 10	USD 10	USD 10
Statement over 5 years old per page	USD 50	USD 50	USD 50
(Enquiries or search may require 7 working days for copies over 12 months old and up to 48 hours for others)			
Excess without prior arrangement	Authority to the bank's discretion. Interest charge shall include penalty and risk premium to the bank's discretion		
Dormant & Unclaimed Current Accounts (Monthly)	USD 5 or LBP 7,500	USD 5 or LBP 7,500	USD 5 or LBP 7,500
Account closure	USD 20	USD 20	USD 20

FCY: Foreign Currency
CASA: Current/Saving Accounts
TD: Time Deposit
VAT: Value Added Tax
DC: Documentary Credit
ODC: Outward Documentary Credit
IBC: Inward Banking Collection
IDC: Inward Documentary Credit
DPC: Deferred Payment Credit
Max: Maximum
Min: Minimum
P.M.: Per Month
P.Q.: Per Quarter
P.A.: Per Annum

Straight2Bank

Package	Business Plus	Business Premium	Business Priority
Reporting yearly fee	USD 30	USD 25	USD 20
Payments set-up fee	USD 150	USD 100	USD 50
Payments yearly fee	USD 200	USD 150	USD 100

CASA Accounts

Package	Business Plus	Business Premium	Business Priority
Minimum average balance (across all casa accounts)	USD 5,000	USD 30,000	USD 100,000
Non-maintenance charge	USD 20	USD 40	USD 80
Flat Fee/month/account	Free	Free	Free
Cheque book (25 leaves)	USD 5	USD 5	Free

TD Accounts

Package	Business Plus	Business Premium	Business Priority
Minimum balance (Local Currency)	LBP 5,000,000	LBP 5,000,000	LBP 5,000,000
Minimum balance (Foreign Currency)	USD 3,000	USD 3,000	USD 3,000
Renewal charge (for Savings Time)	USD 3	USD 3	USD 3
Premature breakage (authorisation to the bank's discretion)	Penalty charge is to be paid: 2% for USD and 3% for LBP for the lapsed period. Remaining balance at new rate	Penalty charge is to be paid: 2% for USD and 3% for LBP for the lapsed period. Remaining balance at new rate	Penalty charge is to be paid: 2% for USD and 3% for LBP for the lapsed period. Remaining balance at new rate
Below minimum balance	No interest to be paid	No interest to be paid	No interest to be paid

Money Transfers

Package	Business Plus	Business Premium	Business Priority
Outward transfer to other Banks in Lebanon (Manual)	USD 3.5	USD 3.5	USD 3.5
Outward transfer to other Banks in Lebanon (Electronic)	USD 3	USD 2.5	USD 2
Outward transfer abroad (Manual) excluding correspondent charges	USD 25	USD 25	USD 20
Outward transfer abroad (Electronic) excluding correspondent charges (all countries)	USD 20	USD 15	USD 10
Incoming transfers charge for the three packages	from USD100 to USD30,000 (USD 10)	from USD30,001 to USD100,000 (USD 20)	from USD100,001 and above (USD 30)
Incoming transfer paid cash	2‰ min USD 20	2‰ min USD 20	2‰ min USD 20

Stop Payment

Package	Business Plus	Business Premium	Business Priority
Acceptable only with observance of the local laws and the bank's procedure	USD 10 per cheque or USD 50 for Cheque book	USD 10 per cheque or USD 50 for Cheque book	USD 10 per cheque or USD 50 for Cheque book

Cheque Return

Package	Business Plus	Business Premium	Business Priority
Cheques returned for technical reasons	USD 5	USD 5	USD 5
Cheques returned unpaid by Standard Chartered Bank sal	USD 25	USD 25	USD 25
Cheques returned unpaid to Standard Chartered Bank sal	USD 7 (an additional of USD 1 for outside clearing zone)	USD 7 (an additional of USD 1 for outside clearing zone)	USD 7 (an additional of USD 1 for outside clearing zone)

Cash/Cheque Deposits

Package	Business Plus	Business Premium	Business Priority
Cash deposit - LBP	Next day value	Next day value	Next day value
Cash deposit - USD	<USD 1,000 Free/same day value	<USD 10,000 Free/second day value	<USD 25,000 Free/second day value
	>USD 1,000 7 days value or 2‰	>USD 10,000 is subject to 2‰ & 2 nd day value	>USD 25,000 is subject to 2‰ & 2 nd day value
Foreign currency cash deposit other than USD	4‰	4‰	4‰
House cheque deposit (account to account)	Free/same day value	Free/same day value	Free/same day value
Cheque deposit - Beirut & Jounieh clearing, LBP (3 working days)	LBP 1,000	LBP 500	Free
Cheque deposit - outside Jounieh & Beirut clearing, LBP (6 working days)	USD 3	USD 3	USD 3
Cheque deposit - Beirut & Jounieh clearing, FCY (4 working days)	USD 1	USD 0.5	Free
Cheque deposit - outside Jounieh & Beirut clearing, FCY (7 working days)	USD 3	USD 3	USD 3
Special clearing from banks outside Lebanon	USD 25	USD 25	USD 25
Cheque deposit - drawn on overseas banks, USD or other currencies (Min USD 25 Max USD 100) credited upon collection, average collection 14 working days + correspondent charges	1‰	1‰	1‰

Cash/Cheque Withdrawal

Package	Business Plus	Business Premium	Business Priority
Cash Withdrawal	Free/same day value	Free/same day value	Free/same day value
House cheque withdrawal against cash	Same day withdrawal value	Same day withdrawal value	Same day withdrawal value

Various Payments

Package	Business Plus	Business Premium	Business Priority
VAT & income tax charges	LBP 10,000	LBP 10,000	LBP 10,000
Road tax fees	LBP 5,000	LBP 5,000	LBP 5,000

Cashier Order/Drafts

Package	Business Plus	Business Premium	Business Priority
Cashier order	USD 5	USD 5	USD 5
Drafts	USD 5	USD 5	USD 5
N.B: Drafts & Cashier Orders will be issued only by the debit to customer accounts and not against cash.			

Standing Order

Package	Business Plus	Business Premium	Business Priority
Standing Order payment to other Banks	USD 5	USD 5	USD 5
Each Standing Order not effected due to lack of funds	USD 10	USD 10	USD 10
Standing Order payment for Direct Debit for Cellular Bill, Telephone Bill, Electricity Bill	USD 3 per mobile or electricity bill / LBP 2,000 per landline bill	USD 3 per mobile or electricity bill / LBP 2,000 per landline bill	USD 3 per mobile or electricity bill / LBP 2,000 per landline bill
Standing Order payment for other direct debits	USD 5	USD 5	USD 5
Standing Order payment within Standard Chartered Bank sal (other than loan and card payments) per transaction	USD 5	USD 5	USD 5
Amendment of Standing Order	USD 10	USD 10	USD 10