

## Consumer Banking Schedule of Bank Charges July 2011

The Bank retains the right to include charges not listed in this guide, or amend charges contained herein from time to time at the discretion of the Bank. Such changes or new charges will be communicated to the customers by statement messages or by display on the Bank notice boards or by any other means. Such charges will be effective from the date of notice.  
All charges - in LKR if not otherwise specified.

The Bank reserves the right to amend or revise the fees set out above at its sole discretion without prior notice to the customer. In the event of Credit Card tariff revisions the Bank reserves the right to change any or all the fees listed, at its sole discretion by giving a 10 day period notice to the cardholder

### Current Accounts

**Initial Deposit** **25,000/-**

#### Account Maintenance Fee

Monthly average balance less than 25,000/- 500/- per month

Accounts enjoying credit facilities, personal loan customers & credit card customers with standing order to repay credit card outstanding are exempted

#### Cheque Book Charges

Issue of cheque book 12/- per leaf

Issue of counter cheques 300/-per leaf

Postage of cheque books 50/-per book

#### Transaction Charges

All transactions at Standard Chartered Bank ATMs Free

First 10 Dr counter cash / clearing transactions Free

Every additional Dr counter cash / clearing transactions 15/-

#### Stop Payment

Payment stopped due to lack of funds 2,000/-

Other stop payments 350/-

Lost Cheque book 2,000/- per book

Stop payment cancellation 250/-

#### Cheque Returns

Insufficient funds 2,000/-

Deposit cheque returns or technical reasons 350/-

#### Honoring Clearing Cheques

Insufficient funds to meet the cheque at the time of presentation, but subsequently cash deposited before the clearing cut-off time (customer needs to make a prior arrangement with the relationship manager. This facility is offered on a case-by case basis, at the sole discretion of the Bank on an exceptional basis). 500/- per cheque

#### Interest Charges

Excess over arranged limit 29% per annum

Unarranged 29% per annum

\* Subject to change without notification.

#### Statement Frequency

By post Monthly

E-Statement Monthly

#### Paid Cheques

Photocopies Rs 100/- per item

#### Rupee Account Facilities for Non Residents

##### Special Rupee Current Accounts

Rupee Accounts for Non-Resident Sri Lankan Investment (RANSI)

Non Resident Rupee Account (NRRRA)

Securities Investment Account (SIA)

\* And other foreign currency accounts as stipulated by the Department of Exchange Control

### Savings Accounts

**Initial Deposit** **25,000/-**

Minimum balance for payment of interest 10,000/-

#### Interest Payments

Calculated on the daily available balance and credited Monthly

Balance falls below minimum requirement No Interest Paid

#### Statement Frequency

By post Quarterly

E-Statement Monthly

#### Account Maintenance Fees

Monthly average balance less than 25,000/- 500/- per month

## Transaction Fees

All transactions at Standard Chartered Bank ATMs	Free
First 10 Dr counter cash / clearing transactions	Free
Every additional Dr counter cash / clearing transactions	5/-

## Special Savings Account

Non Resident Rupee Account (NRRRA)
Special Foreign Investment Deposit Account (SFIDA)
Rupee Account for Non Resident Sri Lankan Investments (RANSI)
Senior Foreign National Rupee Savings Account
* And other foreign currency accounts as stipulated by the Department of Exchange Control

## Call Deposits

Minimum Deposit	100,000/-
Minimum Deposit Term	7 days

### Interest Payment

Interest payment	Upon up liftment
Frequency	Monthly
Below minimum balance	None

### Statement Frequency

By post	Quarterly
E-Statement	Monthly

### Account Maintenance Fee

Monthly average balance less than 25,000	500/- per month
--	-----------------

## Fixed Deposits

Minimum Deposit	50,000/-
-----------------	----------

### Deposit Terms Available

1 Month	
2 Months	
3 Months	
6 Months	
12 Months	interest paid monthly
12 Months	interest paid at maturity
Automatic Renewal on maturity	

### Interest Payments

Credited to an account at Standard Chartered Bank	Free
Remitted to another Bank	250 /-

### Premature Withdrawals

#### LKR Deposits

Within 1 month	No Interest
More than 1Month	2% less than agreed for the actual term in deposit

#### A Penal Rate will also apply

#### FCY Deposits

Within 1 month	No Interest
More than 1Month (Subject to view on market rate movement)	1/2 of agreed rate for the actual term in deposit

## Foreign Currency Accounts

### Categories of Accounts Available

Non Resident Foreign Currency Accounts (NRFC)
Resident Non-national Foreign Currency Accounts (RNNFC)
Resident Foreign Currency Accounts (RFC)
Exporters` Foreign Currency Accounts (EFCA)
Resident Guest Foreign Currency Accounts (RGFC)
* And other foreign currency accounts as stipulated by the Department of Exchange Control

### Types of Accounts Available

Current accounts - without cheque issuing facility
Savings / Call Accounts
Fixed deposits
SFIDA

### Currencies In Which Accounts Will Be Held

Foreign currency accounts available in the following currencies
USD, GBP, EURO, AUD, CAD, JPY, NOK, SGD, SEK, CHF, NZD
* And other foreign currencies as stipulated by the Department of Exchange Control

### Initial / Minimum Deposit

Current accounts	USD 1,000/- or equivalent
Savings /Call accounts	USD 500/- or equivalent
Fixed deposits	USD 1,000/- or equivalent
RFC accounts	USD 100/- or equivalent
SFIDA	USD 10,000/- or equivalent

### Statement Frequency

Current accounts	Monthly
Savings /Call accounts	
By post	Quarterly
E-Statement	Monthly

**Account Maintenance Fee-current/ Saving / Call**

Average balance below minimum threshold

	Saving / Call	RFC	Current	Monthly Maintenance Fee
USD	500	100	1,000	USD 20/-
GBP	250	50	500	GBP 10/-
EUR	365	75	730	EUR 15/-
AUD	600	120	1,200	AUD 20/-
CAD	520	100	1,040	CAD 20/-
JPY	58,000	12,000	116,000	JPY 1750/-
NOK	2,820	600	5,640	NOK 85/-
SGD	765	150	1,530	SGD 25/-
SEK	3,530	700	7,065	SEK 125/-
CHF	600	120	1,200	CHF 20/-
NZD	625	125	1,350	NZD 25/-

**Interest Payment - Savings / Call Deposits**

Below minimum balance	No Interest
Frequency	Monthly

**Interest Payments - Fixed Deposits**

Below minimum balance	No Interest
Frequency	At maturity

**My Dream Account**

<b>Initial Deposit</b>	5,000/-
FCY Accounts can be opened under RFC Account terms	USD 100

<b>Interest Payments</b>	Monthly
Calculated on the daily available balance and credited	

<b>Interest Tiers</b>	
For balances less than 200,000/-	
For balances over 200,000/-	
For balances over 500,000/-	

<b>Statement Frequency</b>	
By post	Quarterly
E-Statement	Monthly

**Diva Club Account**

<b>Diva Normal Savings Account Features</b>	
Initial deposit	50,000/-
Monthly average balance less than 25,000/-	500/- per month

All other charges apply.	
<b>Diva Employee Banking Savings Account</b>	
Monthly remittance of over 50,000/- to be routed to the Diva EB account monthly Employee Banking Interest rates	

All Employee Banking Excel benefits including no minimum balance fee	
FCY accounts will be opened as normal RFC accounts and the RFC terms will apply	

<b>Diva Employee Banking Current Account Features</b>	
Initial deposit of	15,000/-

If only a current account is maintained, minimum monthly remittance of 50,000/- to be deposited to the account

No account maintenance fee	
Specially branded cheque books	

All other Employee Banking Excel benefits will apply	
If a salary of over 250,000/- is routed to a Diva Employee Banking Savings or Current Account Priority Banking Status will be granted	

<b>Statement Frequency</b>	
By post	Quarterly
E-Statement	Monthly

**Platinum Saver Plus Account**

The Account would be opened and maintained in LKR currency	
A combination of a Fixed Deposit Account and a Savings Account	
Platinum Deposit tenure is 01 year.	

Account Maintenance Fee	
Monthly average balance less than 25,000/-	500/- per month

<b>Interest Tiers for Savings</b>	
Less than 10,000	
10,000 – 99,999	
100,000 – 149,999	
150,000 – 499,999	
500,000 and above	

In the event of premature upliftment, there would be a penalty and the interest rate paid for the Platinum deposit would be 2% lower than the agreed rate for the period in which the funds were in the account, while the savings account rate would be at the prevailing rates for normal savings.

## Statement Frequency

By post  
E-Statement

Quarterly  
Monthly

## Wonder Years Account

The Account shall be made available to all customers of the Bank who are over 50 years.

The Account could be opened and maintained in LKR/USD/GBP/AUD/CAD/EURO currencies.

### Types of Accounts available

- Fixed Deposits and at least one Savings or Current account
- Savings accounts
- Current accounts
- Combination of two or all three types under Wonder Years Account

Account Type	Account Balance
Fixed Deposit	50,000
Savings Account	25,000
Current Account	25,000

A charge of LKR 500.00 for Local Currency accounts and USD 3.50 or equivalent for Foreign Currency accounts would be levied if the balance of the account falls below the minimum balance requirement during any month.

No interest will be paid if the balance in the Savings Account falls below 10,000/-

## Statement Frequency

By post  
E-Statement

Quarterly  
Monthly

## Personal Loans

Set up fee	7,500/-
Late payment fee	750/- per month
Stamp duty (capital value of loan)	0.1 %

### Early settlement fee

5% of the outstanding on the loan or minimum LKR 10,000/-, whichever is higher

### Part settlement fee

only 25% of the capital could be settled as part settlements after 12 installments have been made. A 2% part settlement fee would be charged on this 25% of the capital payment.

### Insurance fee

An insurance fee of 1.8% of the loan amount would be charged for all personal loans  
Top-up Loans would be granted a waiver of LKR 1,000 on the loan processing fee

## Statement Frequency

By post

Bi - Annually

## Auto Loans

Set up fee	7,500/-
Late payment fee	750/- per month

### Early settlement fee

5% of the outstanding on the loan or minimum LKR 20,000/-, whichever is higher

Mortgage redemption policy 0.010% to be added to the rental

The RMV/ Valuation/ Legal Charges and Stamp Duty to be borne by the customer. The up front fee for Life Insurance is not applicable for Auto Loans.

### Part settlement fee

Only 25% of the capital could be settled as a part settlement after 12 installments from disbursement. A 2% installment would be charged on this 25% of the capital payment  
Life Insurance fee for auto loans is 0.035% of loan outstanding (will be deducted monthly)

## Statement Frequency

By post

Bi - Annually

## Finance Against Securities

Processing fee	2,500/-
Legal fee	
Less than 5 Million	3,500/-
Equal or greater than 5 Million	7,500/-
Facility renewal fee	2,000/-
Stamp duty wherever applicable would be Rs.10 for every Rs.1000/- or part thereof	

## Remittances Inward

<b>Inward Telegraphic Transfers</b>	
<b>Crediting Customer Accounts</b>	500/- / USD 5/-
<b>Payment to Non Customers</b>	
<b>Payment In Local Currency Cash Order / Cash / Account Transfer</b>	
Less than 10,000	500/-
10,000 - 100,000	1,000/-
100,000 and above	2,000/-
<b>Payment by Foreign Currency Draft</b>	USD 15/-
<b>Payment by Telegraphic Transfer</b>	USD 30/-

### Travellers Cheques

Crediting customer accounts - (purchased from Standard Chartered Bank Colombo)	Free
Crediting customer accounts - (purchased from other Banks)	500/- USD 5/-
Customer encashments	600/- + Debit Tax
Non customer encashments	750/- + Debit Tax

### USD Local Clearing Cheques (USD Cheques Drawn on Local Banks)

Crediting LKR accounts	500/-
Crediting FCY accounts	USD 5/-

### Foreign Currency Cheque Purchase / Collections

USD 100 & USD < \$ 100	*2000/- / USD 20/-
Over USD \$ 100*	*2000/- / USD 20/-
EURO	*3,500/- / EURO 28/-
JPY	*1,420/- / JPY 1600/-
Other currencies	*2000/- eq. USD 20/-
*Inclusive of correspondent Bank charges	
Crediting FCY Accounts (cheque purchase only)	
Transit interest	30 days
Outward cheques	additional correspondent bank charges

### Cheque Purchase / Collection Returns

LKR customer	1,000/-
FCY customer	USD 10/-
	+ correspondent bank charges

### Drafts Drawn on Standard Chartered Colombo Branch

Local currency	Free
Foreign currency	Free

## Remittances Outward

### Drafts

#### Customers / Issue of FCY Demand Drafts

Less than 100,000	1000/- / USD 10/-
100,000 and above	1,500/- / USD 15/-
Non Customers	1,500/- / USD 15/-
Postage	100/- / USD 1/-

#### Cancellation / Re-issue of Drafts

2,000/- USD 20/-

#### Drafts reported lost / stolen

1,500/- USD 15/-

### Telegraphic Transfers

#### Outward telegraphic transfers

3,000/- USD 30/-

(Charges - inclusive of telex charges)

#### Brief telex sent on behalf of customer

Miscellaneous	2,000/- / USD 20/-
Non-receipt of funds (ITT & OTT)	6,000/- / USD 60/-

## Other Facilities

### Traveler's Cheques

Issuance—Customers	1.5% (min 500/- / USD 5/-)
Issuance—non Customers	2.0% (min 1000/- / USD 10/-)

### Foreign Currency Notes Purchase

Credited to a Foreign Currency Account	1% commission
Credited to a LKR Account	CCY buying rate
Encashed by a non customer	CCY buying rate

### Sale

Debited to a Foreign Currency Account	CCY selling rate / TT buying rate
Debited to a LKR account	CCY selling rate

### Lockers

Size	Minimum FD Relationship	
5" x 5"	100 K	5,000/- + VAT 12%
10" x 5"	200 K	7,500/- + VAT 12%
10" x 10"	300 K	8,500/- + VAT 12%

### i Banking

Enrolment fee	Free
Other transactions	Standard charges

### Phone Banking

Sign up	Free
Transaction charge for payment of Standard Chartered Bank credit cards	Free
Electricity, water & telephone bill payments	Free
Credit card payments to other banks	200/-
Other payments (excluding FCY drafts and Telegraphic transfers)	75/-
Internal transfers	Free
Foreign currency drafts and telegraphic transfers	Standard charge
Concierge Services	250/- (excluding priority Banking customers)

### SMS Banking

Operator SMS charges apply

### Credit Facilities / Individual

Establishment fee	1,500/-
Renewal / amendment fee	1,000/-
Drawing in excess of arrangement	500/- per month
Interest rate on drawings above agreed limit	29%*
Establishment fee for temporary over drafts	1,000/-
Renewal of temporary over drafts	500/-

\* Subject to change without notification.

### Credit Facilities / Companies

Establishment fee	10,000/-
Renewal / amendment fee	7,500/-
Drawing in excess of arrangement	2,500/-
Interest rate on drawings above agreed limit	29%*
Establishment fee for temporary over drafts	5,000/-
Renewal of temporary over drafts	5,000/-

\* Subject to change without notification.

### Standing Instructions

Setting up charge	250/-
Setting up charge for payment of Standard Chartered Bank credit cards	Free
Amendment	100/-
Returned	500/-
Cancellation	100/-
EFT /Cash order	250/-
Transfer to accounts within the Bank	Free
Non payment due to lack of funds	500/-

### LKR Fund Transfer

Salaries - manual	160/-
Salaries - diskette	40/- per transaction
Salaries returned - re crediting customer	50/-
Other EFT transfers forward value	300/-
Other EFT transfers same day value	1,000/-
Transfer to accounts within the Bank	Free

---

**Cashiers Orders**

Issue to customers	600/-
Cancellations	500/-
Stop payments	500/-

---

**Cheques Marked for Payment**

Drawn on us less than 500,000	3,500/-
Drawn on us 500,000 and above	4,000/-
Sent to other Banks less than 500,000	2,000/-
Sent to other Banks 500,000 and above	2,500/-

---

**Registration of Power of Attorneys / Nominations**500/-

---

**Debit Cards**

Surcharge on fuel	2%		
	Core	Excel	PRBC
Annual fee	950	750	Waived
Issuance fee	250	250	Waived
Lost Card Replacement fee	500	500	Waived
ATM - Local - on us	Free	Free	Free
ATM - Local - off us	50	50	Free
ATM - Foreign - off us	500	500	Free
Point of sale (POS)	Free	Free	Free
Balance enquiry - Local	Free	Free	Free
Balance enquiry - Overseas	Free	Free	Free

Withdrawal amounts are subject to a maintenance of a minimum balance of LKR 500/-

---

**E-Statements for Corporates and Institutions**

Daily E-Statement	LKR 200 per month
Weekly E-Statement	LKR 100 per month
Monthly with hard copy Statements Posted Monthly	LKR 50
Quarterly with hard copy Statements Posted Quarterly	Free

---

**Overseas Statement Charges**Overseas statement postage charge LKR 100 per statement

---

**Hard Copy Statements Other Than Product Frequency**

Daily	2,000/- per month
Weekly	1,000/- per month
Fortnightly	500/- per month
At product frequency	Free

---

**Duplicate Statements**

Less than 1 Year	Free
1 Year and above	100/- per statement
Statements by fax	200/- per statement

---

**Certificates / Reports**

Balance certificates	
Audit / tax / interest confirmations /	
Opinion reports - (no liability certificates)	
One account	500/- per instance
Multiple accounts	750/- per instance

---

**Bancassurance**

IFS-Aviva / InterGlobal Policy Handling Fee	USD 35 per head
---	-----------------

---

**Priority Banking****Qualifying Criteria**

Current & Savings, Call & Fixed Deposit Accounts	
Average monthly portfolio balance of	USD 50K or equivalent
(Treasury bills, repos, Commercial Papers not considered) or	
Monthly remittance of LKR 250,000/- or equivalent to be deposited to an Employee Banking account	

---

**Privileges**

Global coverage
24-hour hot line
Specially branded Priority debit card (which will also serve as a recognition card)
Specially branded cheque book
Life time free credit and Debit card*
Dedicated Relationship Manager and Priority Centre

<b>Maintenance Fee</b>	
Account maintenance fee	Waived
Balance below relationship threshold	1,500/- per month

### Current / Savings / Call Accounts

<b>Cheque Book Charges</b>	
Lost cheque book	Waived
Stop payment cancellation	250/-
<b>Cheque Returns</b>	
For incorrect drawing	350/-
For insufficient funds	2,000/-
<b>Stop Payments (other than lack of funds)</b>	
Deposit cheque returns	350/-
<b>Statement Frequency</b>	
	at customers choice
Paid cheque photocopies within 1 year	Free
Paid cheque photocopies beyond 1 year	150/- per cheque
<b>ATM Withdrawal Charges</b>	
From Standard Chartered Bank ATMs and other Bank all ATMs local and overseas	Free

### Remittances Inward

<b>Inward Telegraphic Transfers to Account</b>	
	Waived
<b>Foreign Currency Cheque Purchase / Collections</b>	
	USD 12 or equivalent
* Plus correspondent bank charges	
Transit interest - cheque purchase to credit of FCY accounts only	14 Days

### Remittances Outward

<b>Drafts - Issuance</b>	
	50% of Normal Fee
<b>Cancellation / Re-issuance of Drafts</b>	
	50% of Normal Fee
<b>Drafts reported lost / stolen</b>	
	50% of Normal Fee
<b>Outward Telegraphic Transfers (inclusive of telex)</b>	
To any other Bank	Free to other SCB offices
<b>Brief telex sent on behalf of Customer</b>	USD 20
Miscellaneous	USD 15
Non receipt of funds ( ITT & OTT )	USD 10

### Other Facilities

<b>Travellers Cheques Issuance</b>	
	0.5% (Amex Charge)
<b>Foreign Currency Notes Sale / Credit / Encashment</b>	
	Free
<b>Lockers</b>	
	No Deposit Required
<b>Credit Facilities</b>	
Establishment fee / renewal / amendment fee	1,750/-
Renewal fee for TOD's	Waived
<b>Standing Instructions Set Up / Amendment / Cancellation</b>	
Standing order manually done due to insufficient funds	1,500/-
<b>LKR Fund Transfer</b>	
Other EFT transfers forward value	50% of Normal Fee
Other EFT transfers same day value	75% of Normal Fee
<b>Cashiers Orders - Issuance</b>	
	50% of Normal Fee
Cancellations	400/-
Stop payments	500/-
<b>Registration of Power of Attorneys / Nominations</b>	
	Waived
<b>Certificates / Reports</b>	
Opinion reports / no liability reports	Waived
Balance certificates	1,000/- per relationship
Audit / tax confirmations	1,000/- per relationship
Interest confirmations	1,000/- per relationship
<b>Transfers Instructed by phone to PRB RM</b>	
(Standard charges apply for transactions not specified above)	Waived

## Excel Banking/Preferred Banking

### Qualifying Criteria

#### Current, Savings, Call & Fixed Deposit

Average monthly deposit for personal customers (Treasury bills, repos, Commercial Papers not considered) or Monthly remittance of LKR 50,000/- nett or equivalent to be deposited to an Employee Banking account	1,000,000/- or equivalent
--	---------------------------

---

**Cheque Book Charges**

Issue of cheque book	12/- per leaf
Issue of counter cheques	300/-per leaf
Postage of cheque books	50/-per book

---

**Privileges**

- 24 - hour service through a dedicated Relationship Manager
  - Specially branded excel banking debit card
  - Specially branded excel banking cheque book
  - Preferential rates on deposits over 1,000,000/-
  - Preferential rates on cash back lending and personal loans over 500,000/-
  - Free duplicate statements up to 12 months (on request).
- 

**Maintenance Fee**

Account maintenance fee	Waived
Balance below relationship threshold	750/-

---

**Employee Banking**

(All charges are in LKR if otherwise not specified)

**Savings Accounts**

---

Initial deposit/ minimum requirement	Monthly remittance
Minimum balance required to be maintained	Not applicable
Account maintenance fee	Not applicable
Interest payments on balance available (Interest calculated daily and credited to the account at the end of the month)	Up to 49,999 50,000- 99,999 100,000-149,999 150,000- 499,999 500,000 and above

---

Debit Card	First year fee waived (from second year 950/- per. Annum.)
------------	--

---

Standing Instructions	Free of charge for Loan commitments with other banks
-----------------------	--

---

Statement frequency by post	Quarterly
E-statements	Monthly

---

**ATM withdrawal charges**

Withdrawal from Standard Chartered Bank ATMs	Free of Charge
Other bank ATMs	First 5 withdrawals waived per month. 50/- per withdrawal from 6th transaction.

---

**Current Accounts**

---

<b>Initial deposit</b>	<b>15,000/-</b>
Minimum balance required to be maintained	15,000/-

---

**Account maintenance fee**

Monthly average balance less than 15,000/-	500/- per month
--	-----------------

---

**Cheque book charges**

Initial personalized cheque book (25 leaves)	Free of charge
Any subsequent cheque books	12/- per leaf

---

**Overdraft and applicable Interest charges**

Overdraft (for Employee Banking Priority and Excel customers)	50% of monthly net salary
Interest applicable	(subject to change without notification)
Excess over arranged limit	(subject to change without notification)

---

E-statements	Monthly
Statement frequency by post	Quarterly

---

**Credit Card**

First year free of charge. Subsequent year's annual fees as per the standard Card fees.

## Employee Banking - Excel Status

<b>Qualifying criteria</b>	Monthly remittance of 50,000/- and above or equivalent to be deposited.
<b>Special rates on term deposits and personal loans</b>	
Personal Loans	Special rate applicable
Overdraft on current account *	50% of the monthly net salary
<b>Credit Cards- Platinum Privilege/Gold Card *</b>	First year free of charge. Subsequent year's annual fees as per the standard card fees.
* Subject to the credit verification	
Debit Card	Free of charge

**And all other benefits and privileges offered to Excel customers.**

## Employee Banking - Priority Status

<b>Qualifying criteria</b>	Monthly remittance of 250,000/- and above or equivalent to be deposited.
<b>Special rates on term deposits and personal loans</b>	
Personal Loans	Special rate applicable
Overdraft on current account	50% of the previous month net salary
*Credit Cards	Free of charge (life time)
Priority Platinum Debit Card	Free of charge
Minimum Balance fee (if monthly salary is not remitted)	LKR 1500/- Monthly

**And all other benefits and privileges offered to Priority customers.**

**Automatic eligibility (subject to credit verification) to a Platinum Credit Card**

## SME Business Accounts

	LKR	USD
Initial Deposit	25,000	250

### Minimum Monthly Average Balance

Business Plus Accounts	500,000	5,000
Business Premium Accounts	1,000,000	10,000
Business Priority Accounts	5,000,000	50,000

### Monthly Service Chargers

	LKR	USD
For not maintaining the minimum Monthly Average balance		
Business Plus Accounts	500	5
Business Premium Accounts	1,000	10
Business Priority Accounts	5,000	50

\* for other currencies, the minimum monthly average balance / monthly fee would be the LKR equivalent

**Dedicated Relationship Manager and Phone Banking Services will be provided**

Bank Statement	Business Plus	Business Premium	Business Priority
Daily Business E-statement	Free	Free	Free

### Cheque Book

Cheque Book Issuance (per 50 leaves cheque book)	1 cheque book issued free	2 cheque books issued free	Waived
Other request	Standard Charges	LKR300	Waived

### Cheque Returns

Deposit Cheque Returns	Waived	Waived	Waived
------------------------	--------	--------	--------

### Remittances

Inward TT - Crediting SCB Customer Account	Waived	Waived	Waived
Outward TT	Standard Charges	USD25	USD20
Issue of FCY Drafts	Standard Charges	USD12	USD10

## Insurance of Cashier's Order

Less than 100,000	Standard Charges	LKR 500	LKR 250
100,000 and above	Standard Charges	LKR 750	LKR 500
Central Bank Transfer (RTGS)	Standard Charges	LKR 750	LKR 500
SLIPS Transfer	Standard Charges	LKR 250	LKR 200
Salaries manual (per Transaction)	LKR 160	LKR 100	LKR 100
Auto-Fax Advising for Inward & Outward Remittances	Available on request	Available on request	Available on request

## Other Facilities (Available On Request)

Straight to Bank			Preferential Pricing
Phone Banking (sign up)	waived	waived	waived
Document Courier	not offered	LKR 6,000	LKR 3,000
Daily Treasury News Letter on FEX	Available on request	Available on request	Available on request

## Banking Facilities

On a fully cashbacked basis	Can be arranged on request	Can be arranged on request	Can be arranged on request
Arrangement fee	Standard Charges	Standard Charges	LKR 2,500

## Trade Services

Import DC Opening Commission	Standard Charges	Standard Charges	0.125% per month or minimum LKR3,000
Import/Export Collection Bills (DP/DA)	Standard Charges	0.2% of the bill value or minimum LKR3,000	0.15% of the bill value or minimum LKR3,000
Letter of Guarantee Commission (secured against cash)	Standard Charges	2% per annum	1.75% per annum
Foreign Exchange Rates	Competitive rates	Competitive rates	Competitive rates

## Credit Cards

		Gold	Platinum Privilege	Platinum
Interest rate(Retail and Cash Advances)		2% p.m. (24% p.a)	2% p.m. (24% p.a)	2% p.m. (24% p.a)
Interest free period		48 days	48 days	48 days
Minimum amount due		5% or 500/-	5% or 500/-	5% or 500/-
Payment due date from statement date		18 days	18 days	18 days
Cash advance % on credit limit (maximum)		50%	50%	50%
Annual fee	Primary Card	2500/-	3500/-	6500/-
	Supplementary Card	1000/-	2000/-	3500/- 2500/--(subsequent yr)
	Visa Mini Card	1000/-	1500/-	-
Joining fee	Primary Card	500/-	1500/-	2500/-
	Supplementary Card	500/-	500/-	500/-
Cash advance fee		850/-	850/-	850/-
Late payment fee		850/-	850/-	850/-
Over limit fee		850/-	850/-	850/-
Limit enhancement fee	Temporary	500/-	500/-	Free of charge
	Permanent	500/-	500/-	Free of charge
Credit Card Payment Settlement at Commercial Bank, Arpico Super Centres & Super Stores, Keells Super, & Lanka Bell outlets		0.75% of transaction value or min.10/-		

Returned Cheque fee	Technical	100/-	100/-	250/-
	Lack of Funds	500/-	500/-	750/-
Annual fee for upgrades		Pro-rated annual fee will be charged for the remaining period, for the new card		
Card replacement fee		500/-	500/-	500/-
Charge on foreign exchange conversions		1% Visa or MasterCard (of the transaction value).		
Copy of Sales Voucher fee	Local (upto max.3months)	300/-	300/-	300/-
	International	500/-	500/-	500/-
Stamp Duty fee		10/- for every 1000/- spent (Government levy)		
<b>Fees applicable for services which require enrollment :</b>				
Safety Net		0.25%	0.25%	0.25%
Smart Wallet		99/-	99/-	99/-
<b>Processing Fees:</b>				
Credit Ease		500/-	500/-	500/-
Loan on Card		Processing fee of 2% on transaction value and interest rate of 1%-1.5% per month		

		FlySmiLes Gold		
Annual Fee	Primary Card	5000/-		
	Supplementary Card	3000/-		
Joining Fee	Primary Card	2000/-		
	Supplementary Card	1000/-		

### Information on Finance Charging Mechanism - Credit Cards

Finance charges (interest) will apply if full payment is not received on the due date

Finance charges (interest) will also apply even if part / minimum payment is made on / before or after the due date.

Finance charges (interest) will apply if full payment is made after the due date.

Finance charges (interest) for part / minimum payments will be calculated on the full outstanding balance from the last statement date until payment receipt date and thereafter on the balance outstanding until the next statement date.

For full payments made after the due date, finance charges (interest) will be calculated on the outstanding balance from the statement date until payment receipt date. Where there have been no payments, finance charges (interest) will be calculated on the outstanding balance from the last statement date until the new statement date.

Cash advances will accrue finance charges (interest) from the transaction date until paid in full.

No finance charges (interest) will be levied (except on cash advances) if full payment is made on or before the due date.

Please note:

- The Bank reserves the right to change any or all of the above fees, at its sole discretion by giving a 10 day period notice to the Cardholder
- No refund of annual fees will be made if the card is terminated or not accepted.
- Additional expenses, such as legal fees, credit transfers, cheque issuance and overseas charges (eg. courier, fax, postage etc.) will be levied where incurred.
- Government charges will be applicable as per prevailing regulations.
- Charges for services not indicated in this guide are available on request.
- Other terms & conditions apply. Please refer Cardholder agreement.

**For any enquiries please call our Customer Care hot line 2480 480, any time.**

**E-mail: Card.CB@sc.com**

For suggestions and complaints please call us on 012480480 or write to us on Feedback.CB@sc.com or to Manager, Customer Care Unit, Standard Chartered Bank, No.37, York Street, Colombo 01.