

## A clear commitment to you

In order to make the best decisions about your finances, you need to be informed. Always. That's why we are committed to being open and transparent about what we charge. This leaflet contains a clear and itemized list of all our rates and charges.



### Current Accounts (LCY)

Chequebook	
Personal	NGN1,250 Add stamp duty; NGN30 plus VAT 5%
Corporate/SME	NGN2,500 Add stamp duty; NGN50 plus VAT 5%
Commission on Turnover (COT)	NGN5 per mille
Standing Order	NGN250 per order
Counter Cheque	NGN250
Statement Print	NGN200 per page
Stopped Cheque Charge	NGN1,000 flat
Returned Cheque Charge	
SME	NGN1,000 flat
Individual	NGN1,000 flat
Account Closure	NGN500 flat

### Current Accounts Continued

Opening Balance	
Individual	NGN250,000 Interest in line with Market Conditions
DIVA	NGN250,000 Zero COT if balance > NGN100,000 Interest in line with Market Conditions
Corporate (SME)	NGN250,000 Interest in line with Market Conditions
Business Premium Current Account (SME)	NGN500,000 up to 1.5%p.a interest on a tiered basis
Gold Crest Account (SME)	NGN1,000,000
Non ATM usage (in-branch cash withdrawal) fee	
On own account (amounts below NGN20,000)	NGN100
<b>Savings Accounts</b>	
Duplicate Statement	NGN200 per page

### Savings Accounts Continued

Account Closure	NGN500
Opening Balance	NGN250,000 (Individual) Interest in line with Market Conditions NGN250,000 (eSaver) Interest in line with Market Conditions NGN25,000 (My Dream Account) Interest in line with Market Conditions
Non ATM Usage (in-branch cash withdrawal) fee	On Own account (Amount below NGN20,000) NGN100

### Foreign Currency Account

Cash Withdrawal (Savings and Current)	1% Minimum charge of USD10/GBP10/EUR10. Plus 5% VAT
Statements	USD2, GBP2, EUR2 per page
Minimum Opening Deposit (Individual/Corporate)	
USD	USD 2,000
EURO	EUR 1,700
GBP	GBP 1,500
Account Closure	USD10, GBP10, EUR10
Cheque Book	
USD	
Personal	USD22
Corporate/SME	USD22
GBP	
Personal	GBP16
Corporate/SME	GBP16
EUR	
Personal	EUR18
Corporate/SME	EUR18

### Premium Banking

Relationship Balance on all accounts	
Excel Customer	\$10,000.00 (or equivalent in

### Premium Banking continued

	NGN, GBP, EUR) Naira account to maintain balance > N500K for full COT waiver
Priority Customer	\$50,000.00 (or equivalent in NGN, GBP, EUR) Fall below fee of N5000.00 per quarter
Commission on Turnover (COT)	
Priority Accounts	Zero COT
Excel Accounts	Zero COT with account balance >N500k; Balance < N500k = NGN5/mille
BT/PTA	
Excel & Priority customers	Commission Free

### Other Services

Bank Drafts	
Naira	NGN150
Foreign Currency	USD36 plus 0.75% commission
Bonds/Guarantees	
Bid bonds/Tender bonds	1% per quarter
Performance bonds	2% per half year
Advance payment bonds	2% per half year
Bonds of customs and excise	2% per half year
All other bonds and guarantees	2% per half year Minimum charge of NGN5,000 applies to all
LC Commission- Import	
Processing & registration of Form	NGN5,000
Amendment	NGN5,000
Revalidation	NGN5,000
Extensions	NGN5,000
Establishment of commission for credits up to 180 days	1% Plus communication charges
Establishment of commission for credits up to 270 days	1.25% Plus communication charges

### Other Services Continued

Establishment of commission for credits up to 360 days	1.50% Plus communication charges
Amendment	N2,000
Handling commission	0.50% Min NGN5000
LC Commission- Export	
Processing and registration of NXP form	NGN5,000
Advising Commission	
Where a Nigerian Bank simply verifies authenticity of credit and delivers same	NGN2,000
Where a Nigerian Bank has to re-write the credit	0.50% Minimum equivalent of USD25
Transferring commission	0.50% Min equivalent of USD25
Confirming	1% Minimum NGN1,500
Negotiation	1%
Bills for Collection (Inward)	
Documentary Bill	2% Min NGN1000
Holding Charge:	
Bills under NGN 25,000	NGN500 per month
Bills above NGN25,000	NGN1,000 per month
Extension	NGN1,000 per bill
Bills for collection negotiation	0.5% flat
Protest charge plus Notary public fees	2% of bill amount Minimum NGN2,000
Bills for Collection (Inward)	
Documentary Bills	2%
Prime Lending Rates	
SME or Personal	Market driven (Linked to regulatory policy)

Other Services Continued	
Other Loan Charges	
<b>Smart Credit</b>	
Commitment fee	1%
Credit life insurance	0.50%
Management fee	Up to 5%
Delayed payment charge on missed repayment	1%
Premature liquidation fee	5%
Change of employment fee	As applicable
<b>Mortgage</b>	
Management fee	1%
Premature liquidation fee	Up to 3% original loan amount For loans run for less than 5 years a 3% fee will be applicable
Fees	
<b>Overdraft</b>	
Commitment fees	1%
Other fees	Cheque bounce protection offered at discretion of the bank. Fee of up to 1% on advanced sum.
Other fees	Negotiable
<b>Loans</b>	
Commitment fees	1%
Other fees	Negotiable
Reference Letters	NGN2,500
Cheque Confirmation	NGN2,000
Salary Processing	Negotiable per employee
PTA/BTA	
Commission	1%
	Discounted if bought with Travel Insurance. Waived for Excel/Priority clients and Cash Passport
Telegraphic Transfers	
Inward	Free
	Offshore bank charges may apply

Outward(foreign)	International Trade Account (FCY a/cs) • TT: To SCB a/cs – 0% • Other TT - 0.5% Plus \$36, GBP26 or Eur30 telex • Cash withdrawal: 1% flat per transaction • Other charges applicable to current accounts or trade transactions. Other SME/ Priority/Excel Current & Savings Accounts (Fcy) • TT - 0.75% (Subject to a minimum of \$20) plus \$36, GBP26 or Eur28 telex
Temporary Overdrafts	
Default rate	Market driven (linked to regulatory policy) Minimum flat fee of NGN5,000
Processing fee	Up to 1% flat
Up Country Cash Transfers	NGN1,000 flat
Foreign Currency Cheques	
Sent on collection	1% Minimum USD10; Courier USD18/GBP13/EUR15 VAT on both
Professional Fees	
Corporate search Corporate Affairs Commission(CAC)	NGN4,500
Certified true copy of form CAC 2	NGN5,000
Certified true copy of form CAC 7	NGN5,000
Certified true copy of MOA	NGN10,000
Certified true copy of Certificate of Incorporation	NGN10,000
<b>Cards</b>	
Vpay Charges (Local Debit Card)	
Issuance fee	Free
Card Insurance premium	NGN1,000 Covers cash robbery risk, accidental death
Card usage	Free on Standard Chartered ATMS;NGN100 on other banks ATM
Visa Electron Debit Card Charges	
Issuance fees	USD40/GBP25/EUR40

Additional card	USD20/GBP12/EUR20
Replacement of card	USD10/GBP8/EUR10
Limit change	USD20
Quarterly fee	USD5/GBP5/EUR5
International card usage	3% per merchant transaction (forex dependent) plus USD3/GBP3/EUR3 per ATM withdrawal
Visa Gold Debit Card Charges	
Issuance fees	USD60/GBP40/EUR45
Additional card	USD30/GBP20/EUR20
Replacement of card	USD20/GBP10/EUR10
Limit change	USD20
Quarterly fee	USD12.50/GBP10/EUR10
International card usage	3% per merchant transaction (forex dependent) plus USD3/GBP3/EUR3 per ATM withdrawal
Platinum Card Charges	
Issuance fees	USD100
Additional card	USD50
Replacement of card	USD30
Quarterly fee	USD20
Emergency replacement of card in a foreign country	USD250
Emergency card disbursement in foreign country	USD175
International card usage	3% per merchant transaction (forex dependent) plus USD3/GBP3/EUR3 per ATM withdrawal
Visa Business Card Charges	
Issuance fees	USD120/GBP60/EUR80 For first two cards
Additional cards	USD50/GBP26/EUR35
Replacement of card	USD30/GBP20/EUR30
Limit change	USD25/GBP15/EUR20
Quarterly fee	USD20/GBP15/EUR18
International card usage	3% per merchant transaction (forex dependent) plus USD3/GBP3/EUR3 per ATM withdrawal
SMS Alerts	
	SMS Alert NGN100 monthly flat fee (The Alert service is available to customers with at least one LCY account)
Fees / charges are subject to change without notice	

## Branch directory

### HEAD OFFICE

142 Ahmadu Bello Way  
Victoria Island, Lagos,  
Tel: +234-(0)1-270 0025,  
270 4600

### BRANCHES

#### Lagos Branch with Priority Banking Centre

142 Ahmadu Bello Way  
Victoria Island, Lagos,  
Tel: +234-(0)1-271 9316 - 8  
Fax: +234-(0)1-271 9319  
Branch opening hours:  
Mon-Fri. 8am to 4pm;  
Closed Saturday & Sunday

105B Ajose Adeogun Street  
P.M.B. 80038,  
Victoria Island, Lagos,  
Tel: +234-(0)1- 270 0025,  
270 2131

Fax: +234-(0)1-270 2139  
Branch opening hours:  
Mon-Fri. 8am to 4pm;  
Closed Saturday & Sunday

#### Branch with Priority Banking Centre

30, Aromire Street, Ikeja  
Lagos, Nigeria  
Tel: +234 (1) 461 6596  
Fax: +234(1)- 461 6741  
Branch opening hours:  
Mon-Fri. 8am to 4pm;  
Closed Saturday & Sunday

40 Warehouse Road,  
Apapa, Lagos  
Tel: +234(1) 270 4751,  
270 4753, 730 3665  
Fax: +234(1)270 4750

Branch opening hours:  
Mon-Fri. 8am to 4pm;  
Closed Saturday & Sunday

The Palms Shopping Mall  
1, BIS Way Lagos -  
Epe Expressway Lekki, Lagos  
Tel: +234 (1) 270 7150, 270  
7152, 270 2145

Fax: + 234 (1) 270 2156  
Branch opening hours:  
Mon – Fri: 8am to 4pm;  
Sat: 11am to 3pm; 12 Noon  
to 3pm (Environmental Sat),  
Closed on Sunday

184 Awolowo Road  
Ikoyi, Lagos  
Tel: +234 (1) 271 6642,  
271 6644

Mon-Fri. 8am to 4pm;  
Closed Saturday & Sunday

138 Broad Street, Lagos  
Tel: +234 (1) 4614149  
Fax: +234 (1) 461 6743  
Mon-Fri. 8am to 4pm;  
Closed Saturday & Sunday

Kings Plaza  
80 Adeniran Ogunsanya Road  
Surulere, Lagos  
Tel: +234 (1) 271 1539,  
271 8134, 271 1299,  
279 3799, 270 1881

Branch opening hours:  
Mon – Fri: 8am to 4pm; Sat:  
11am to 3pm; Closed on Sunday

Road 5,K23 Ikota Shopping  
Complex [new annex],  
Besides VGC, Lekki –  
Epe Expressway,Lagos  
Tel: +234 (1) 461 3697-8,  
461 3690-2, 461 6953

Branch opening hours:  
Mon – Fri: 8am to 4pm; Sat:  
11am to 3pm; Closed on Sunday

Plot 1681 Sanusi  
Fafunwa Street,  
Victoria Island,Lagos  
Tel +234 (1) 2800720 - 4  
Mon-Fri. 8am to 4pm;  
Closed Saturday & Sunday

Afprint Complex  
Plot 122/132 Apapa-Oshodi  
Expressway, Lagos  
Tel: +234 (1) 2800725-9  
Mon-Fri. 8am to 4pm;  
Closed Saturday & Sunday

Call (01) 270 4611- 4

or visit [standardchartered.com/ng](http://standardchartered.com/ng)

## Branch directory

### Abuja Branch with Priority Banking Centre

Plot 374, Adetokunbo Ademola  
Crescent, Wuse II FCT, Abuja  
Tel: +234 (9) 461 2665  
Fax: +234 (9) 461 8471  
Mon-Fri. 8am to 4pm;  
Closed Saturday & Sunday

NUJ Premises; Plot 4 Cadastral  
Zone B05, Jabi, Utako District,  
Abuja, FCT  
Tel: +234 (09) 8705070 - 4,  
8748325  
Mon-Fri. 8am to 4pm;  
Closed Saturday & Sunday

Siverbird Galleria,  
Plot 1161 Memorial Drive  
Central Business District,  
Abuja, FCT  
Tel: +234 (09) 870 0367 - 9  
Mon-Fri. 8am to 4pm;  
Closed Saturday & Sunday

Tswana Centre  
Plot 1517 Muhammadu Buhari  
Way, Garki, Abuja  
Tel: +234 (09) 875 5059  
Mon-Fri. 8am to 4pm;  
Closed Saturday & Sunday

#### Branch with Priority Banking Centre

Port Harcourt  
Plot 7, Trans Amadi Industrial  
Layout, Port Harcourt,  
Rivers State  
Tel +234 (84) 463 607-9  
Mon-Fri. 8am to 4pm;  
Closed Saturday & Sunday

143 Port Harcourt – Aba  
Express Road,  
Port Harcourt, Rivers State  
Tel: +234 (84) 464 321-6  
Mon-Fri. 8am to 4pm;  
Closed Saturday & Sunday

Free trade zone, Intels  
compound, ITT, FOT, Onne Port  
Harcourt, Rivers State  
Tel: +234 (84) 851595  
Mon-Fri. 8am to 4pm;  
Closed Saturday & Sunday

### Ibadan

102 Moshood Abiola Way,  
Ring Road, Ibadan, Oyo State  
Tel: +234 (2) 200 5495 - 6  
Mon-Fri. 8am to 4pm;  
Closed Saturday & Sunday

### Kano

8C Murtala Mohammed Way  
Kano, Kano State  
Tel: +234 (64) 890 635, 200 456  
Fax: +234 (64) 649 288  
Mon-Fri. 8am to 4pm;  
Closed Saturday & Sunday

### Aba

20, Aba – Owerri Road  
Aba, Abia State  
Tel: +234 (82) 228 600,  
288 565, 871 895-6  
Mon-Fri. 8am to 4pm;  
Closed Saturday & Sunday

### Ota

Km 3, Idi-Iroko Road, Ojuore  
Ota, Ogun State  
Tel: +234 (39) 600 077-9  
Mon-Fri. 8am to 4pm;  
Closed Saturday & Sunday

### Onitsha

No. 49 New Market Road,  
Onitsha  
Onitsha, Anambra State  
Tel: +234 (046)871070,  
871072-3  
Mon-Fri. 8am to 4pm;  
Closed Saturday & Sunday

### Kaduna

Plot 1 & 2C Kachia Road,  
Kaduna, Kaduna State  
Tel: +234 (062) 870134;  
870059, 899928  
Mon-Fri. 8am to 4pm;  
Closed Saturday & Sunday

### Maiduguri

Kashim Ibrahim Road,  
Maiduguri  
Tel: +234 (076) 916045,  
916047-9  
Mon-Fri. 8am to 4pm;  
Closed Saturday & Sunday

## Service and Price Guide



Facts  
Figures  
Fairness

All you need to  
know about our  
service and prices

Effective from July 2010

Here for good