

S/NO/ PARTICULARS	DESCRIPTION	RATES	NOTES
	Emergency card Disbursement in Foreign Country	\$ 175	
	International Card usage	3% per merchant transaction (forex dependent) \$3 per ATM withdrawal on non SCB ATMs	
21. Visa Business Card Charges	Issuance fees Additional cards Renewal/ replacement of card Limit change International card usage	\$120 \$50 \$30 \$25 3% per merchant transaction; \$3 per ATM withdrawal on non-SCB ATMs	(For First 2 Cards)

For further information, please call:

(1). Abuja
Plot 374, Adetokunbo Ademola,
Crescent,
Wuse II, Abuja,
Nigeria.
(09) 4612665

(2.) Ahmadu Bello
142 Ahmadu Bello Way,
Victoria Island,
Lagos, Nigeria.
(01) 2719316-9

(3). Ajose Adeogun
105B Ajose Adeogun Street,
P.M.B. 80038,
Victoria Island,
Lagos, Nigeria
(01) 270 2131

(4). Apapa
40, Warehouse Road,
Apapa,
Lagos, Nigeria
(01) 270 4748-9

(5). Ibadan
105 Moshood Abiola Way
Run Road, Ibadan
Tel: (02) 200 5495-6

(6). Ikeja
30, Aromire Avenue, Ikeja,
Lagos, Nigeria
(01) 270 0938

(7). Kano
8c, Murtala Mohammed way Kano
Tel: (064) 649 284

(8). Lekki
37, The Palms Shopping Mall,
Lekki Peninsula,
Lagos, Nigeria.
(01) 270 7150-2

(9). Port Harcourt
Plot 7, Trans Amadi Industrial Layout
Port Harcourt
(084) 463 607-9

*Fees/Charges are effective August 1, 2007
and are subject to change without notice.*

Tariff Guide | Effective August 1, 2007

**You make
informed
decisions
with our
banking
fees**

Current Account				
S/NO	PARTICULARS	DESCRIPTION	RATES	NOTES
1.	Cheque book	Personal Corporate/SME Domiciliary (GBP) Domiciliary (USD) Domiciliary (EUR)	₦ 750 ₦ 1,250 GBP 8 \$11 EUR 9	Add stamp duty/VAT (Stamp duty: Individuals: ₦30 Corporate/SME: ₦50 VAT: 5%)
2.	COT		₦ 5 per mille	
3.	Standing order		₦ 250	per order
4.	Counter cheques		₦ 250	
5.	Statement		₦ 200	per page
6.	Stopped cheques		₦ 1,000 flat	
7.	Returned cheques	SME Individual	₦ 1,000 flat ₦ 1,000 flat	
8.	Account closure		₦ 500	
9.	Opening balance	Personal Corporate Account Business Premium Current Account Gold Crest Account	₦ 250,000 ₦ 250,000 ₦ 500,000 ₦ 1,000,000	0.5% interest p.a. on Excel Accounts: 1% p.a. On Priority Accounts 0.10% interest P.a. On SME Accounts Up to 3% interest p.a.
Savings Account				
S/NO	PARTICULARS	DESCRIPTION	RATES	NOTES
1.	Duplicate statement		₦200	per page
2.	Account closure		₦500	
3.	Opening balance		₦250,000	Up to 2% interest (My Dream Account - 3% p.a.)
Foreign Currency Accounts				
S/NO	PARTICULARS	DESCRIPTION	RATES	NOTES
1.	Cash withdrawal	(Savings & Current)	1%	
2.	Statements		\$2, GBP 1, EUR 2	per page
3.	Minimum opening deposit	USD Euro Pound sterling	\$2,000 EUR 1,700 GBP1,500	Individual/Corporate Individual/Corporate Individual/Corporate
4.	Account closure		\$10, GBP 10, EUR 10	
Other Services				
S/NO	PARTICULARS	DESCRIPTION	RATES	NOTES
1.	Bank drafts	LCY FCY	₦150 \$36 + 0.5% Commission	
2.	Bonds/Guarantees	Bid bonds/tender bonds Performance bonds Advance payment bonds Bonds of Customs & Excise All other bonds/ guarantees	1% per quarter 2% per half year 1% per half year 2% per half year 2% per half year	Minimum charge of ₦ 5,000 Plus 1% legal fees Negotiable if 100% cash covered

3.	LC Commission - Import	Processing & registration of Form M Amendment Revalidation Extensions Establishment commission for credits up to 180 days Establishment commission for credits up to 270 days Establishment commission for credits up to 380 days Amendment Handling commission	₦ 5,000 ₦ 5,000 ₦ 5,000 1% 1.25% 1.50% ₦ 2,000 0.5%	Plus communication charges Plus communication charges Plus communication charges (min ₦5,000)
4.	LC Commission - Export	Processing & registration of NXP Form Advising Commission a) Where a Nigerian Bank simply verifies authenticity of the credit and delivers same b) Where a Nigerian Bank has to re-write the credit. Transferring Commission Confirming Negotiation	₦ 5,000 ₦ 2,000 ₦ 0.5 per mille. 0.5% 1% 1%	(Min equivalent of \$25) (min equivalent of \$25) (min ₦1,500)
5.	Bills for Collection (Inward)	Documentary Bill Holding charge : Bills under ₦25,000 Bills above ₦25,000 Extension Bills for collection Negotiation Protest charge + Notary public fees	2% ₦ 500 per Month ₦ 1,000 per month ₦ 1,000 per bill 0.5% flat 2% of bill amount	(min ₦1,000) (min ₦2,000)
6.	Bills for Collection (Outward)	Documentary Bills	2%	
7.	Prime lending rates	SME or Personal Smart credit (PIL)	Market driven (Linked to Regulatory policy). 1% Commitment fee; 0.5% credit life insurance; Management fee as applicable; (1% Delayed payment charge on repayment amount missed; 2.95% charge for early Payment; Change of employment fee as Applicable.	
8.	Fees	Overdraft * Commitment fees * Other fees Loans * Commitment fees * Other fees	1% Negotiable 1% Negotiable	
9.	Reference letters		₦ 2,500	
10.	Cheque confirmation		₦ 2,000	
11.	Salary processing		₦ 250	per employee

12.	Travelers cheques	Commission	1.5%	
13.	Telegraphic transfers	Inward Outward (foreign) Third party account transfer within SCB NIBSS	Free 0.5% Commission (Subject to minimum of \$10/GBP 10/Euro 10) plus \$36/ Euro28/GBP26/ ₦ 4,000 (Swift charge) 0.50% 0.01% plus ₦ 2,000	
14.	Temporary Overdrafts	Default rate Processing fee	Market driven (linked to regulatory Policy)	(Min flat fee N5,000)
15.	Up country cash transfers		₦ 1,000 flat	
16.	FCY cheques	Sent on collection	1%	Minimum \$10 Courier - \$18/GBP 13/EUR 15 VAT on both
17.	Professional fees	Corporate search Corporate Affairs Comm (CAC) * Certified true copy of form CO2 * Certified true copy of form CO7 * Certified true copy of MOA * Certified true copy of Cert of Inc	₦ 4,500 ₦ 5,000 ₦ 5,000 ₦ 6,000 ₦ 5,000	
18.	SMS Banking charge		₦ 100	per month
19.	Visa Electron debit card charges	Issuance fees Additional card Replacement of card Limit change Annual Fee International card usage	\$40/GBP 25/EUR 40 \$20/GBP12/EUR 20 \$10/GBP 8/EUR 10 \$20 \$10/GBP 6/EUR10 3% per merchant transaction (forex dependent) plus \$3/GBP 3/EUR3 per ATM withdrawal on non SCB ATMs	
20.	Platinum card charges	Issuance fees Additional card Replacement of card Annual Fee Emergency Replacement of Card in Foreign country	\$100 \$50 \$30 \$20 \$ 250	