

# Schedule of Charges

1st January 2010 - 30th June 2010



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#### Notes

- All government excise duties/taxes/Zakat etc. are for clients account and will be deducted in addition to the above mentioned charges.
- Out of pocket expenses will be collected for all banking services and otherwise covered by the schedule.
- Correspondent bank charges will be recovered at actual. For funds transfer, applicable correspondent bank charges will be recovered either at the time of transaction origination or at the time of receipt of funds by the beneficiary, if any.
- Courier charges and postage will also be recovered.
- Charges relating to corporate customers may differ as a result of an agreement between the concerned customer and the Bank.
- Average monthly balance is defined as the average of each day-end deposits of the month.
- Federal Excise Duty wherever applicable will be collected over and above normal charges.
- No service fee shall be charged from students for deposit of fee amount directly in fee collecting account of educational institutes. A charge of 0.5% of fee dues or PKR 25 per instrument (whichever is less) will be levied for making PO / DD / any other related instrument for payment of fee / dues in favour of educational institutes, HEC / Board, etc.
- In case where large corporate relationships either maintain substantial balance or provide collateral business, the Bank reserves the right to waive, amend or reduce some /all charges.
- Withholding tax is applicable at the rate of 0.3% from the entire amount of Cash Withdrawal exceeding PKR 25,000 in a day under Section 231A of Income Tax Ordinance, 2001. This is a Govt. levy and subject to change.
- Account maintenance fee is waived for the following categories of accounts:
  - Accounts of Students
  - Accounts of Mustahiqeen of Zakat
  - Accounts of Employees of Government / Semi Government institutions maintained for salary & pension purposes including widows/children of deceased employees eligible for family pension/benevolent fund grant etc. shall be exempted from levy of service charges in any manner whatsoever

#### Your home Your tradition

Home Financing made  
easy with responsibility



#### Your secured future Your beliefs in place

Islamic Insurance Solutions  
for a brighter future



### Islamic Financial Solutions

| Saadiq Payroll Account |



#### Your pure earnings Your worthwhile savings

A unique Employee  
Banking Solution

| Saadiq Term Deposit Account |



#### Your hard earned wealth Your Shariah compliant returns

Investing with  
responsibility

**A. IMPORTS**

**1. Letter of Credit**

Issuance Service Charges	As per Appendix 1
Amendments	Rs 1,500 per amendment or Service Charges as per Appendix 1 if amendment involves increase in limit or extension in the validity of the LC

**2. Bills**

If bills are to be drawn at a usance under the LC	Rs 1,000 per bill to be charged at the time of retirement of bill plus upto 0.2% per month (Minimum Rs 500) extra service charges for any period beyond LC validity
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**3. Other**

Delivery Order issued for Air Freight Consignment	Rs 1,500 flat												
Documentary collection - inward	Rs 1,000 per item												
Item returned unpaid	Rs 500 per item												
Registration of contract for import on consignment basis	<table border="1"> <thead> <tr> <th>Volume (USD)</th> <th>1st Quarter</th> <th>Subsequent Quarters</th> </tr> </thead> <tbody> <tr> <td>● Upto 1 Mn</td> <td>● 0.25%</td> <td>● 0.15%</td> </tr> <tr> <td>● 1Mn - 2Mn</td> <td>● 0.15%</td> <td>● 0.10%</td> </tr> <tr> <td>● 2Mn-3Mn</td> <td>● 0.10%</td> <td>● 0.10%</td> </tr> </tbody> </table> <p>For Annual Charges above 3 Million, charges on registration of contract to be recovered as per agreement with client. Minimum charges Rs 2,000</p>	Volume (USD)	1st Quarter	Subsequent Quarters	● Upto 1 Mn	● 0.25%	● 0.15%	● 1Mn - 2Mn	● 0.15%	● 0.10%	● 2Mn-3Mn	● 0.10%	● 0.10%
Volume (USD)	1st Quarter	Subsequent Quarters											
● Upto 1 Mn	● 0.25%	● 0.15%											
● 1Mn - 2Mn	● 0.15%	● 0.10%											
● 2Mn-3Mn	● 0.10%	● 0.10%											
Amendment related to registration of contract	Rs 1,000 flat												
Import upto USD 10,000 (or as per State Bank Regulation) without opening of LC / registration of contract	Rs 2,500 flat												
LC reimbursement	USD 130 or actual (or equivalent LCY)												
Booking finance against imports & finance against trust receipts	Rs 1,000 per transaction												
Service charge on foreign exchange in lieu of TT	0.10% Minimum Rs 500												
Short Telex Import LC / amendment	Rs 1,000 per Telex / Swift												
Handling of discrepant documents under inland LC	Rs 2,000 per document												
Full telex Import LC	Rs 2,000 per Telex / Swift												
Postage on Import LC	Rs 250 per item - Airmail Rs 1,500 per item - Courier												
Import LC handling charges, correspondent's charges	Minimum of Rs 100 or actual												
Obtaining approval from SBP	Rs 500 per case												
Handling of discrepant documents under import LC	USD 60 + USD 35 for each Telex / Swift cost of discrepant advice / acceptance (or equivalent LCY)												
Credit information report including credit report of foreign suppliers / buyers	Actual + Rs 500 service charges												

**Note :**

- The Bank may charge an additional structuring fee of Rs 3,750 per quarter per Rs 1,000,000 in selected cases for additional LC related services that will be subject to agreement with the customer
- Discount may be allowed to customers in the above mentioned tiers subject to Management's approval

**B. Exports**

**1. Letter of Credit**

Advising - Customer	Minimum Rs 2,500
Advising - Non-Customer	Minimum Rs 3,000
Amendments	Rs 750 per amendment
Financing of PKR bills under LC	0.25% of value or as per arrangement, Minimum Rs 1,000
Financing of foreign currency bills under LC	0.25% of value or as per arrangement, Minimum Rs 1,000
Confirmation / Acceptance	2.0% of LC value minimum Rs 1,000
Transfer of export LC	Rs 5,000 per LC

**2. Bills**

Reimbursement payment to other banks	Rs 3,000 flat per reimbursement / payment or as per arrangement
If documents are sent to other local banks for financing under restricted LC	Rs 750 flat including courier charges
Collection:	
● Clean	Upto Rs 500 per item
● Discrepant	Upto Rs 1,000 per item
● Bills for Collection	Service charges against export documents sent on collection basis where payment cover is already with SCBPL upto 0.25% of value

**3. Others**

Handling of duty drawback claims	0.25% of value, Minimum Rs 250 per claim
Research & Development	Rs 1,000 per case
Document Dispatch (Courier Charges)	Rs 1,500 per case

**C. REMITTANCES**

**1. Outward**

Draft	Upto USD 25 (or equivalent LCY)
TT Handling Charges	Upto USD 25 (or equivalent LCY)
Special remittance in respect of Shipping Freight, Dividend, Advertising etc.	In addition to the above charges a flat fee of Rs 5,000 per remittance will be taken as processing fee or as agreed with client
Cancellation of demand draft	USD 10 per draft
Inquiries regarding non-receipt of funds where SCBPL acted correctly	Rs 2,000 each

**2. Inward**

If proceeds are credited to any SCB branch	Nil
With another bank	DD / pay order charges along with courier charges will apply

**3. Issuance of FCY Travellers' Cheques**

Debit to Account	1.0% charges of travellers' cheque amount / value on issuance Minimum Rs 500
Against Cash Payment	2.0% charges of travellers' cheque amount / value on issuance Minimum Rs 750

**4. FCY Cash Handling Fee**

Cash handling charges on deposits of currency notes for Credit to a Foreign Currency Account	0.25% of transaction amount
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**5. Cheque Encashment and Collection**

Encashment of FCY Travellers' Cheque in rupees, or credit to account	1.0% of value, Minimum Rs 500
Collection of FCY cheques / DD's / TC's etc	0.25% of value, Minimum Rs 300
Clean cheques / drafts encashed, returned unpaid	Rs 500 per item

**6. Others**

Foreign Exchange Permits:	
● Family maintenance	Rs 3,000 per year
● Studies abroad	Rs 5,000 first year, subsequent years Rs 3,000
Specific approvals from SBP relating to capital transfers, share sales & airline remittances etc.	Upto Rs 2,000 per approval
Other approvals for remittance from SBP	Rs 200 per approval
Recovery of LC advising confirmation / transfer charges from foreign banks	USD 25 + USD 25 per Telex / Swift
Communication Charges:	
● Relay charges	USD 16 per item
● Test verification charges for local banks	Rs 1,000 per test
● Charge for back-to-back TT transactions	USD 30 per transaction

**Domestic Banking**

**A. Inland LC & Bills**

**1. Inland LC**

Issuance Service Charges	As per Appendix 3
Amendments	Rs 1,000 per amendment or Service Charges as per Appendix 3 if amendment involves increase in amount or extension in validity of LC

**2. Bill Financing & Collection**

Collections:	
● Discrepant	0.3% of value, Minimum Rs 500
● Clean	0.25% of value, Minimum Rs 300; Maximum Rs 5,000 plus actual charges levied by correspondents
Cheques drawn on cities with SCBPL Branches	Rs 100 per instrument
Documentary bills drawn against inland LC:	
● Sight Bills	0.25% of value, Minimum Rs 500
● Usance Bills	Upto 0.30% of value, Minimum Rs 1,500

**Note :**

- The Bank may charge an additional structuring fee of Rs 3,750 per quarter per Rs 1,000,000 in selected cases for additional LC related services that will be subject to agreement with the customer
- Discount may be allowed to customers in the above mentioned tiers subject to Management's approval

Charges for Local Bill Financing:	
● Sight Bills	0.25% of value. Minimum Rs 500 + profit as per arrangement with customer
● Usance Bills	Collection charges + profit as per arrangement with customer. Minimum Rs 1,500
● Bills / Cheques returned unpaid	Rs 500 for documentary collection and Rs 200 for clean collection

### 3. Others

Postage on local LC / Bills	Rs 200 per item
Collection agent charges	Actual

### B. Remittances

#### 1. Issuance of Pay Orders, Drafts & TT's

Swift - Customer	Rs 1,500 per swift message
Swift - Non Customer	Rs 2,500 per swift message
Pay Order - Customer	Upto Rs 300 or as per agreement with client
Pay Order - Non Customer	Upto Rs 1,200 or as per agreement with client
Demand Draft drawn on Correspondent Bank - Customer	0.3% of value. Minimum Rs 1,000
Demand Draft drawn on Correspondent Bank - Non Customer	0.3% of value. Minimum Rs 2,000
Cancellation of Pay Orders / Demand Drafts	Rs 500 each

### C. Standing Instructions

Charges per Application	Rs 500 per transaction in addition to the usual charges on remittance
Amendments	Rs 100 per amendment
Default due to lack of funds	Rs 500 per transaction

### D. Guarantees

Issuance Service Charges for Guarantees issued to Shipping companies in lieu of Bill of Lading	Rs. 1,500 flat for 1st month & Rs. 500 per subsequent month where 100% cash margin is held. In case of no cash margin held 0.25% or as agreed with client (for period beyond LC expiry)
Issuance Service charges for other guarantees	As per Appendix 2
Expired Guarantees	As per above items until original returned to the Bank.
Amendments	Rs 1,000 per amendment and Service Charges as per Appendix 2 if amendment involves increase in amount or extension in validity of guarantee. USD 50 for back-to-back guarantees
Handling of claim cases	Rs 1,000 flat + out of pocket costs
Vendor charges for arranging stamp paper	2.0% of bond paper value. Minimum Rs 100
Telex / Swift	Rs 1,000 flat

### E. Finance (In addition to profit on financing)

Legal	Actual
Arrangement Fee	Upto 1.0% of value. Minimum Rs 2,500
Review Fee	Upto 1.0% of value. Minimum Rs 2,500
Interim review fee	Upto 1.0% of value. Minimum Rs 2,500
Administration fee	Upto 1.0% of value. Minimum Rs 2,000
Project examination fee	Upto 2.0% of value

Miscellaneous charges	Actual
Replacement of securities under lien to the Bank	Rs 1,000 per replacement
Fee for verifying and marking lien on Govt. Securities issued by us on request of third party	Rs 100 per scrip. Maximum Rs 2,000
Handling charges for deposit of shares and other securities in safe custody marked under lien for banking facilities will be as follows:	
● Individual shares with respective transfer deeds attached	Rs 20 per scrip. Minimum Rs 2,500. Rs 10 per scrip if annual volume is over 100,000 scrips
● Individual shares without transfer deeds attached to respective individual share scrips	Rs 20 per scrip. Minimum Rs 2,500
● Sale / purchase of shares	Rs 0.10 per share. Minimum Rs 1,000
● Charges for holding bearer securities in safe custody on behalf of customers against banking facilities	0.20% of document value per annum
Financing against pledge / hypothecation:	
● Godown rent / staff salaries	Actual
● Inspection charges	Within municipal limits Rs 5,000 / outside limits Rs 7,500 per day
● Delivery charges if godown keeper is not posted	Rs 1,000 per hour
● Registration of charge at Registrar's office	Rs 3,500 per case
● Transfer of goods from bond to pledge godown	Rs 1,000 per transfer
● Delivery of goods under pledge	Rs 1,000 per delivery
● Import clearing charges	Rs 1,000 per case
● Charges for delivery of goods under finance against imports stored in our own or rented godown	Rs 1,000 per delivery

### F. Supply Chain Finance

Annual Facility Fee	Upto 3% of facility value
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### Cash Management

#### A. Straight2Bank - Web

##### 1. One -Time Setup Charges

Setup and Implementation	Upto Rs. 15,000 inclusive of 2 vasco devices
Approver Device (Vasco / Smartcard)	Upto Rs. 3,000 per instrument
Corporate Cheque Module Setup	Upto Rs. 5,000 per account
Training	Rs. 2,000

##### 2. Monthly Service Fee

Straight2Bank: Transaction Initiation & Reporting Module	Upto Rs. 6,000 per month
Straight2Bank: Reporting Only Module	Upto Rs. 3,000 per month
Straight2Bank: Multi Bank Reporting (MT940 / MT950)	Upto Rs. 5,000 per account per month

##### 3. Straight2Bank - Infomanager

Monthly Service Fee	Upto Rs. 3,000 per month
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##### B. Straight2Bank - Access

Setup and Implementation	Upto Rs. 100,000
Monthly Service Fee	Upto Rs. 10,000

##### C. Straight2Bank - Transaction Fee

Pay Order	Rs. 300 per pay order or as per agreement with customer
Demand Draft / external fund transfer	Upto 0.3% of draft amount. Minimum Rs. 1,000 or as per agreement with client
Corporate Cheque	Rs. 100 per instrument
Outward TT	Upto USD 25 or equivalent LCY
LC Issuance	As per Saadiq pricing
LC Amendment	As per Saadiq pricing
Guarantee Issuance	As per Saadiq pricing
Guarantee Amendment	As per Saadiq pricing

##### D. Electronic Funds Transfer

###### 1. Set up and Maintenance Charges

First time set up	Upto Rs 100,000
Monthly Maintenance	Upto Rs 5,000
Training per visit to client	Upto Rs 15,000

###### 2. Transaction Charges

Electronic funds transfer	Upto Rs 100
Rejections due to insufficient funds	Upto Rs 25
Stop payment	Upto Rs 25
Return item	Upto Rs 100

##### E. Premium Service

Banking Courier Upto Rs 25,000 per month per location

##### F. National Collection Services

Collection Fee	Upto 0.30% on face value of items collected with minimum Rs 500 per transaction or flat fee as agreed with client
Return Cheque Charges	Upto Rs 500 per instrument

<b>G. Dividend Plus</b>	Upto 0.30% on the value of dividend payout. Minimum Rs 50 per warrant
<b>H. Cash Pickup &amp; Delivery</b>	
Cash Pickup & Delivery charges	Upto Rs 3,000 within 20 km. per trip per day; beyond will be as agreed with client
Seal Fee	Upto Rs 200 per seal; minimum Rs.25 per seal or as per agreement with client
Overnight Vault Fee	Upto Rs 1000; minimum Rs.500
Waiting Fee	Double the trip charges (if security company kept waiting for more than 15 minutes)
<b>I. Billpay Charges</b>	
Cheque/ Direct Debit to Current / Saving A/c	Upto 0.25% of amount; minimum of Rs 20 per bill
<b>J. Fee Collection</b>	
Service Fee	Upto 0.25% of amount; minimum of Rs 20 per bill or as per agreement with client
Prepaid Card Fee	Upto Rs 500
<b>K. Home Remittances</b>	
Pay Order Issuance - SCBPL Network	Upto Rs 300 per instrument
Demand Draft - Non SCBPL Locations	Upto 0.3%; of Instrument value. Minimum Rs 1,000 or as per agreement with client.
<b>L. General Banking</b>	
Flotation of shares	Upto 0.50%; Minimum Upto Rs 100,000 per issue
Dividend processing - Outside Dividend Plus	Upto 0.50% on total payout. Minimum up to Rs 50,000 per payout. Minimum up to Rs 50 per warrant. Revaluation / conversion up to Rs 100 per warrant
Same day clearing of high value instruments via NIFT	Rs 250 flat per instrument
Account closure	Upto Rs 2,000 per account
Corporate customer internal salary transfer	Upto Rs 200 per employee per month
Pay Orders	Rs 300 or as per agreement with customer
Demand Draft	Upto 0.3%; Minimum Rs 1,000 or as per agreement with client
Cancellation of Pay Orders / Demand Drafts	Rs 500 or as per agreement with client
Courier charges for Pay Orders / Demand Drafts	Rs 200 per item or as per agreement with client
Copy of Bank Statement	Rs 50 per statement
Deposit Slip / Instrument Copy Retrieval	Period up to 3 months : Rs 100 per deposit Period beyond 3 months Volume greater than 100 : Rs 250 per deposit slip / instrument Volume less than 100 : Rs 500 per deposit slip / instrument

**Appendix 1 - Import LC Issuance Service Charges For Sight and Usance (International)**

Letter of Credit Amount Range (Rs.)					
From		To	Per Quarter	From	
From	To	Per Quarter	From	To	Per Quarter
Less than equal to	500,000	5,000	67,500,001	70,000,000	700,000
500,001	800,000	8,000	70,000,001	72,500,000	725,000
800,001	1,000,000	10,000	72,500,001	75,000,000	750,000
1,000,001	1,500,000	15,000	75,000,001	77,500,000	775,000
1,500,001	2,000,000	20,000	77,500,001	80,000,000	800,000
2,000,001	2,500,000	25,000	80,000,001	82,500,000	825,000
2,500,001	3,000,000	30,000	82,500,001	85,000,000	850,000
3,000,001	3,500,000	35,000	85,000,001	87,500,000	875,000
3,500,001	4,000,000	40,000	87,500,001	90,000,000	900,000
4,000,001	4,500,000	45,000	90,000,001	92,500,000	925,000
4,500,001	5,000,000	50,000	92,500,001	95,000,000	950,000
5,000,001	5,500,000	55,000	95,000,001	97,500,000	975,000
5,500,001	6,000,000	60,000	97,500,001	100,000,000	1,000,000
6,000,001	6,500,000	65,000	100,000,001	105,000,000	1,050,000
6,500,001	7,000,000	70,000	105,000,001	110,000,000	1,100,000
7,000,001	7,500,000	75,000	110,000,001	115,000,000	1,150,000
7,500,001	8,000,000	80,000	115,000,001	120,000,000	1,200,000
8,000,001	8,500,000	85,000	120,000,001	125,000,000	1,250,000
8,500,001	9,000,000	90,000	125,000,001	130,000,000	1,300,000
9,000,001	9,500,000	95,000	130,000,001	135,000,000	1,350,000
9,500,001	10,000,000	100,000	135,000,001	140,000,000	1,400,000
10,000,001	10,500,000	105,000	140,000,001	145,000,000	1,450,000
10,500,001	11,000,000	110,000	145,000,001	150,000,000	1,500,000
11,000,001	11,500,000	115,000	150,000,001	155,000,000	1,550,000
11,500,001	12,000,000	120,000	155,000,001	160,000,000	1,600,000
12,000,001	15,000,000	150,000	160,000,001	165,000,000	1,650,000
15,000,001	17,500,000	175,000	165,000,001	170,000,000	1,700,000
17,500,001	20,000,000	200,000	170,000,001	175,000,000	1,750,000
20,000,001	22,500,000	225,000	175,000,001	180,000,000	1,800,000
22,500,001	25,000,000	250,000	180,000,001	185,000,000	1,850,000
25,000,001	27,500,000	275,000	185,000,001	190,000,000	1,900,000
27,500,001	30,000,000	300,000	190,000,001	195,000,000	1,950,000
30,000,001	32,500,000	325,000	195,000,001	200,000,000	2,000,000
32,500,001	35,000,000	350,000	200,000,001	225,000,000	2,250,000
35,000,001	37,500,000	375,000	225,000,001	250,000,000	2,500,000
37,500,001	40,000,000	400,000	250,000,001	275,000,000	2,750,000
40,000,001	42,500,000	425,000	275,000,001	300,000,000	3,000,000
42,500,001	45,000,000	450,000	300,000,001	325,000,000	3,250,000
45,000,001	47,500,000	475,000	325,000,001	350,000,000	3,500,000
47,500,001	50,000,000	500,000	350,000,001	375,000,000	3,750,000
50,000,001	52,500,000	525,000	375,000,001	400,000,000	4,000,000
52,500,001	55,000,000	550,000	400,000,001	425,000,000	4,250,000
55,000,001	57,500,000	575,000	425,000,001	450,000,000	4,500,000
57,500,001	60,000,000	600,000	450,000,001	475,000,000	4,750,000
60,000,001	62,500,000	625,000	475,000,001	500,000,000	5,000,000
62,500,001	65,000,000	650,000	500,000,001	525,000,000	5,250,000
65,000,001	67,500,000	675,000	525,000,001	550,000,000	5,500,000

From	To	Per Quarter	From	To	Per Quarter
550,000,001	575,000,000	5,750,000	2,600,000,001	2,700,000,000	27,000,000
575,000,001	600,000,000	6,000,000	2,700,000,001	2,800,000,000	28,000,000
600,000,001	625,000,000	6,250,000	2,800,000,001	2,900,000,000	29,000,000
625,000,001	650,000,000	6,500,000	2,900,000,001	3,000,000,000	30,000,000
650,000,001	675,000,000	6,750,000	3,000,000,001	3,250,000,000	32,500,000
675,000,001	700,000,000	7,000,000	3,250,000,001	3,500,000,000	35,000,000
700,000,001	725,000,000	7,250,000	3,500,000,001	3,750,000,000	37,500,000
725,000,001	750,000,000	7,500,000	3,750,000,001	4,000,000,000	40,000,000
750,000,001	775,000,000	7,750,000	4,000,000,001	4,250,000,000	42,500,000
775,000,001	800,000,000	8,000,000	4,250,000,001	4,500,000,000	45,000,000
800,000,001	825,000,000	8,250,000	4,500,000,001	4,750,000,000	47,500,000
825,000,001	850,000,000	8,500,000	4,750,000,001	5,000,000,000	50,000,000
850,000,001	875,000,000	8,750,000	5,000,000,001	5,250,000,000	52,500,000
875,000,001	900,000,000	9,000,000	5,250,000,001	5,500,000,000	55,000,000
900,000,001	925,000,000	9,250,000	5,500,000,001	5,750,000,000	57,500,000
925,000,001	950,000,000	9,500,000	5,750,000,001	6,000,000,000	60,000,000
950,000,001	975,000,000	9,750,000	6,000,000,001	6,250,000,000	62,500,000
975,000,001	1,000,000,000	10,000,000	6,250,000,001	6,500,000,000	65,000,000
1,000,000,001	1,050,000,000	10,500,000	6,500,000,001	6,750,000,000	67,500,000
1,050,000,001	1,100,000,000	11,000,000	6,750,000,001	7,000,000,000	70,000,000
1,100,000,001	1,150,000,000	11,500,000	7,000,000,001	7,250,000,000	72,500,000
1,150,000,001	1,200,000,000	12,000,000	7,250,000,001	7,500,000,000	75,000,000
1,200,000,001	1,250,000,000	12,500,000	7,500,000,001	7,750,000,000	77,500,000
1,250,000,001	1,300,000,000	13,000,000	7,750,000,001	8,000,000,000	80,000,000
1,300,000,001	1,350,000,000	13,500,000	8,000,000,001	8,250,000,000	82,500,000
1,350,000,001	1,400,000,000	14,000,000	8,250,000,001	8,500,000,000	85,000,000
1,400,000,001	1,450,000,000	14,500,000	8,500,000,001	8,750,000,000	87,500,000
1,450,000,001	1,500,000,000	15,000,000	8,750,000,001	9,000,000,000	90,000,000
1,500,000,001	1,550,000,000	15,500,000	9,000,000,001	9,250,000,000	92,500,000
1,550,000,001	1,600,000,000	16,000,000	9,250,000,001	9,500,000,000	95,000,000
1,600,000,001	1,650,000,000	16,500,000	9,500,000,001	9,750,000,000	97,500,000
1,650,000,001	1,700,000,000	17,000,000	9,750,000,001	10,000,000,000	100,000,000
1,700,000,001	1,750,000,000	17,500,000	More than	10,000,000,000	150,000,000
1,750,000,001	1,800,000,000	18,000,000			
1,800,000,001	1,850,000,000	18,500,000			
1,850,000,001	1,900,000,000	19,000,000			
1,900,000,001	1,950,000,000	19,500,000			
1,950,000,001	2,000,000,000	20,000,000			
2,000,000,001	2,100,000,000	21,000,000			
2,100,000,001	2,200,000,000	22,000,000			
2,200,000,001	2,300,000,000	23,000,000			
2,300,000,001	2,400,000,000	24,000,000			
2,400,000,001	2,500,000,000	25,000,000			
2,500,000,001	2,600,000,000	26,000,000			

**Note :**

- The Bank may charge an additional structuring fee of Rs 3,750 per quarter per Rs 1,000,000 in selected cases for additional LC related services that will be subject to agreement with the customer
- Discount may be allowed to customers in the above mentioned tiers subject to Management's approval

Appendix 2 - Guarantee Issuance Service Charges  
For Sight and Usance (Inland and International)

Letter of Credit Amount Range (Rs.)					
From	To	Per Quarter	From	To	Per Quarter
Less than equal to	500,000	5,000	67,500,001	70,000,000	700,000
500,001	800,000	8,000	70,000,001	72,500,000	725,000
800,001	1,000,000	10,000	72,500,001	75,000,000	750,000
1,000,001	1,500,000	15,000	75,000,001	77,500,000	775,000
1,500,001	2,000,000	20,000	77,500,001	80,000,000	800,000
2,000,001	2,500,000	25,000	80,000,001	82,500,000	825,000
2,500,001	3,000,000	30,000	82,500,001	85,000,000	850,000
3,000,001	3,500,000	35,000	85,000,001	87,500,000	875,000
3,500,001	4,000,000	40,000	87,500,001	90,000,000	900,000
4,000,001	4,500,000	45,000	90,000,001	92,500,000	925,000
4,500,001	5,000,000	50,000	92,500,001	95,000,000	950,000
5,000,001	5,500,000	55,000	95,000,001	97,500,000	975,000
5,500,001	6,000,000	60,000	97,500,001	100,000,000	1,000,000
6,000,001	6,500,000	65,000	100,000,001	105,000,000	1,050,000
6,500,001	7,000,000	70,000	105,000,001	110,000,000	1,100,000
7,000,001	7,500,000	75,000	110,000,001	115,000,000	1,150,000
7,500,001	8,000,000	80,000	115,000,001	120,000,000	1,200,000
8,000,001	8,500,000	85,000	120,000,001	125,000,000	1,250,000
8,500,001	9,000,000	90,000	125,000,001	130,000,000	1,300,000
9,000,001	9,500,000	95,000	130,000,001	135,000,000	1,350,000
9,500,001	10,000,000	100,000	135,000,001	140,000,000	1,400,000
10,000,001	10,500,000	105,000	140,000,001	145,000,000	1,450,000
10,500,001	11,000,000	110,000	145,000,001	150,000,000	1,500,000
11,000,001	11,500,000	115,000	150,000,001	155,000,000	1,550,000
11,500,001	12,000,000	120,000	155,000,001	160,000,000	1,600,000
12,000,001	15,000,000	150,000	160,000,001	165,000,000	1,650,000
15,000,001	17,500,000	175,000	165,000,001	170,000,000	1,700,000
17,500,001	20,000,000	200,000	170,000,001	175,000,000	1,750,000
20,000,001	22,500,000	225,000	175,000,001	180,000,000	1,800,000
22,500,001	25,000,000	250,000	180,000,001	185,000,000	1,850,000
25,000,001	27,500,000	275,000	185,000,001	190,000,000	1,900,000
27,500,001	30,000,000	300,000	190,000,001	195,000,000	1,950,000
30,000,001	32,500,000	325,000	195,000,001	200,000,000	2,000,000
32,500,001	35,000,000	350,000	200,000,001	225,000,000	2,250,000
35,000,001	37,500,000	375,000	225,000,001	250,000,000	2,500,000
37,500,001	40,000,000	400,000	250,000,001	275,000,000	2,750,000
40,000,001	42,500,000	425,000	275,000,001	300,000,000	3,000,000
42,500,001	45,000,000	450,000	300,000,001	325,000,000	3,250,000
45,000,001	47,500,000	475,000	325,000,001	350,000,000	3,500,000
47,500,001	50,000,000	500,000	350,000,001	375,000,000	3,750,000
50,000,001	52,500,000	525,000	375,000,001	400,000,000	4,000,000
52,500,001	55,000,000	550,000	400,000,001	425,000,000	4,250,000
55,000,001	57,500,000	575,000	425,000,001	450,000,000	4,500,000
57,500,001	60,000,000	600,000	450,000,001	475,000,000	4,750,000
60,000,001	62,500,000	625,000	475,000,001	500,000,000	5,000,000
62,500,001	65,000,000	650,000	500,000,001	525,000,000	5,250,000
65,000,001	67,500,000	675,000	525,000,001	550,000,000	5,500,000

From	To	Per Quarter	From	To	Per Quarter
550,000,001	575,000,000	5,750,000	2,900,000,001	3,000,000,000	30,000,000
575,000,001	600,000,000	6,000,000	3,000,000,001	3,250,000,000	32,500,000
600,000,001	625,000,000	6,250,000	3,250,000,001	3,500,000,000	35,000,000
625,000,001	650,000,000	6,500,000	3,500,000,001	3,750,000,000	37,500,000
650,000,001	675,000,000	6,750,000	3,750,000,001	4,000,000,000	40,000,000
675,000,001	700,000,000	7,000,000	4,000,000,001	4,250,000,000	42,500,000
700,000,001	725,000,000	7,250,000	4,250,000,001	4,500,000,000	45,000,000
725,000,001	750,000,000	7,500,000	4,500,000,001	4,750,000,000	47,500,000
750,000,001	775,000,000	7,750,000	4,750,000,001	5,000,000,000	50,000,000
775,000,001	800,000,000	8,000,000	5,000,000,001	5,250,000,000	52,500,000
800,000,001	825,000,000	8,250,000	5,250,000,001	5,500,000,000	55,000,000
825,000,001	850,000,000	8,500,000	5,500,000,001	5,750,000,000	57,500,000
850,000,001	875,000,000	8,750,000	5,750,000,001	6,000,000,000	60,000,000
875,000,001	900,000,000	9,000,000	6,000,000,001	6,250,000,000	62,500,000
900,000,001	925,000,000	9,250,000	6,250,000,001	6,500,000,000	65,000,000
925,000,001	950,000,000	9,500,000	6,500,000,001	6,750,000,000	67,500,000
950,000,001	975,000,000	9,750,000	6,750,000,001	7,000,000,000	70,000,000
975,000,001	1,000,000,000	10,000,000	7,000,000,001	7,250,000,000	72,500,000
1,000,000,001	1,050,000,000	10,500,000	7,250,000,001	7,500,000,000	75,000,000
1,050,000,001	1,100,000,000	11,000,000	7,500,000,001	7,750,000,000	77,500,000
1,100,000,001	1,150,000,000	11,500,000	7,750,000,001	8,000,000,000	80,000,000
1,150,000,001	1,200,000,000	12,000,000	8,000,000,001	8,250,000,000	82,500,000
1,200,000,001	1,250,000,000	12,500,000	8,250,000,001	8,500,000,000	85,000,000
1,250,000,001	1,300,000,000	13,000,000	8,500,000,001	8,750,000,000	87,500,000
1,300,000,001	1,350,000,000	13,500,000	8,750,000,001	9,000,000,000	90,000,000
1,350,000,001	1,400,000,000	14,000,000	9,000,000,001	9,250,000,000	92,500,000
1,400,000,001	1,450,000,000	14,500,000	9,250,000,001	9,500,000,000	95,000,000
1,450,000,001	1,500,000,000	15,000,000	9,500,000,001	9,750,000,000	97,500,000
1,500,000,001	1,550,000,000	15,500,000	9,750,000,001	10,000,000,000	100,000,000
1,550,000,001	1,600,000,000	16,000,000	More than	10,000,000,000	150,000,000
1,600,000,001	1,650,000,000	16,500,000			
1,650,000,001	1,700,000,000	17,000,000			
1,700,000,001	1,750,000,000	17,500,000			
1,750,000,001	1,800,000,000	18,000,000			
1,800,000,001	1,850,000,000	18,500,000			
1,850,000,001	1,900,000,000	19,000,000			
1,900,000,001	1,950,000,000	19,500,000			
1,950,000,001	2,000,000,000	20,000,000			
2,000,000,001	2,100,000,000	21,000,000			
2,100,000,001	2,200,000,000	22,000,000			
2,200,000,001	2,300,000,000	23,000,000			
2,300,000,001	2,400,000,000	24,000,000			
2,400,000,001	2,500,000,000	25,000,000			
2,500,000,001	2,600,000,000	26,000,000			
2,600,000,001	2,700,000,000	27,000,000			
2,700,000,001	2,800,000,000	28,000,000			
2,800,000,001	2,900,000,000	29,000,000			

Appendix 3 - Inland LC Issuance Service Charges  
For Sight and Usance (Inland)

Letter of Credit Amount Range (Rs.)					
From	To	Per Quarter	From	To	Per Quarter
Less than equal to	500,000	4,000	67,500,001	70,000,000	630,000
500,001	800,000	7,200	70,000,001	72,500,000	652,500
800,001	1,000,000	9,000	72,500,001	75,000,000	675,000
1,000,001	1,500,000	13,500	75,000,001	77,500,000	697,500
1,500,001	2,000,000	18,000	77,500,001	80,000,000	720,000
2,000,001	2,500,000	22,500	80,000,001	82,500,000	742,500
2,500,001	3,000,000	27,000	82,500,001	85,000,000	765,000
3,000,001	3,500,000	31,500	85,000,001	87,500,000	787,500
3,500,001	4,000,000	36,000	87,500,001	90,000,000	810,000
4,000,001	4,500,000	40,500	90,000,001	92,500,000	832,500
4,500,001	5,000,000	45,000	92,500,001	95,000,000	855,000
5,000,001	5,500,000	49,500	95,000,001	97,500,000	877,500
5,500,001	6,000,000	54,000	97,500,001	100,000,000	900,000
6,000,001	6,500,000	58,500	100,000,001	105,000,000	945,000
6,500,001	7,000,000	63,000	105,000,001	110,000,000	990,000
7,000,001	7,500,000	67,500	110,000,001	115,000,000	1,035,000
7,500,001	8,000,000	72,000	115,000,001	120,000,000	1,080,000
8,000,001	8,500,000	76,500	120,000,001	125,000,000	1,125,000
8,500,001	9,000,000	81,000	125,000,001	130,000,000	1,170,000
9,000,001	9,500,000	85,500	130,000,001	135,000,000	1,215,000
9,500,001	10,000,000	90,000	135,000,001	140,000,000	1,260,000
10,000,001	10,500,000	94,500	140,000,001	145,000,000	1,305,000
10,500,001	11,000,000	99,000	145,000,001	150,000,000	1,350,000
11,000,001	11,500,000	103,500	150,000,001	155,000,000	1,395,000
11,500,001	12,000,000	108,000	155,000,001	160,000,000	1,440,000
12,000,001	15,000,000	135,000	160,000,001	165,000,000	1,485,000
15,000,001	17,500,000	157,500	165,000,001	170,000,000	1,530,000
17,500,001	20,000,000	180,000	170,000,001	175,000,000	1,575,000
20,000,001	22,500,000	202,500	175,000,001	180,000,000	1,620,000
22,500,001	25,000,000	225,000	180,000,001	185,000,000	1,665,000
25,000,001	27,500,000	247,500	185,000,001	190,000,000	1,710,000
27,500,001	30,000,000	270,000	190,000,001	195,000,000	1,755,000
30,000,001	32,500,000	292,500	195,000,001	200,000,000	1,800,000
32,500,001	35,000,000	315,000	200,000,001	225,000,000	2,025,000
35,000,001	37,500,000	337,500	225,000,001	250,000,000	2,250,000
37,500,001	40,000,000	360,000	2		

From	To	Per Quarter	From	To	Per Quarter
550,000,001	575,000,000	5,175,000	2,600,000,001	2,700,000,000	24,300,000
575,000,001	600,000,000	5,400,000	2,700,000,001	2,800,000,000	25,200,000
600,000,001	625,000,000	5,625,000	2,800,000,001	2,900,000,000	26,100,000
625,000,001	650,000,000	5,850,000	2,900,000,001	3,000,000,000	27,000,000
650,000,001	675,000,000	6,075,000	3,000,000,001	3,250,000,000	29,250,000
675,000,001	700,000,000	6,300,000	3,250,000,001	3,500,000,000	31,500,000
700,000,001	725,000,000	6,525,000	3,500,000,001	3,750,000,000	33,750,000
725,000,001	750,000,000	6,750,000	3,750,000,001	4,000,000,000	36,000,000
750,000,001	775,000,000	6,975,000	4,000,000,001	4,250,000,000	38,250,000
775,000,001	800,000,000	7,200,000	4,250,000,001	4,500,000,000	40,500,000
800,000,001	825,000,000	7,425,000	4,500,000,001	4,750,000,000	42,750,000
825,000,001	850,000,000	7,650,000	4,750,000,001	5,000,000,000	45,000,000
850,000,001	875,000,000	7,875,000	5,000,000,001	5,250,000,000	47,250,000
875,000,001	900,000,000	8,100,000	5,250,000,001	5,500,000,000	49,500,000
900,000,001	925,000,000	8,325,000	5,500,000,001	5,750,000,000	51,750,000
925,000,001	950,000,000	8,550,000	5,750,000,001	6,000,000,000	54,000,000
950,000,001	975,000,000	8,775,000	6,000,000,001	6,250,000,000	56,250,000
975,000,001	1,000,000,000	9,000,000	6,250,000,001	6,500,000,000	58,500,000
1,000,000,001	1,050,000,000	9,450,000	6,500,000,001	6,750,000,000	60,750,000
1,050,000,001	1,100,000,000	9,900,000	6,750,000,001	7,000,000,000	63,000,000
1,100,000,001	1,150,000,000	10,350,000	7,000,000,001	7,250,000,000	65,250,000
1,150,000,001	1,200,000,000	10,800,000	7,250,000,001	7,500,000,000	67,500,000
1,200,000,001	1,250,000,000	11,250,000	7,500,000,001	7,750,000,000	69,750,000
1,250,000,001	1,300,000,000	11,700,000	7,750,000,001	8,000,000,000	72,000,000
1,300,000,001	1,350,000,000	12,150,000	8,000,000,001	8,250,000,000	74,250,000
1,350,000,001	1,400,000,000	12,600,000	8,250,000,001	8,500,000,000	76,500,000
1,400,000,001	1,450,000,000	13,050,000	8,500,000,001	8,750,000,000	78,750,000
1,450,000,001	1,500,000,000	13,500,000	8,750,000,001	9,000,000,000	81,000,000
1,500,000,001	1,550,000,000	13,950,000	9,000,000,001	9,250,000,000	83,250,000
1,550,000,001	1,600,000,000	14,400,000	9,250,000,001	9,500,000,000	85,500,000
1,600,000,001	1,650,000,000	14,850,000	9,500,000,001	9,750,000,000	87,750,000
1,650,000,001	1,700,000,000	15,300,000	9,750,000,001	10,000,000,000	90,000,000
1,700,000,001	1,750,000,000	15,750,000	More than	10,000,000,000	150,000,000
1,750,000,001	1,800,000,000	16,200,000			
1,800,000,001	1,850,000,000	16,650,000			
1,850,000,001	1,900,000,000	17,100,000			
1,900,000,001	1,950,000,000	17,550,000			
1,950,000,001	2,000,000,000	18,000,000			
2,000,000,001	2,100,000,000	18,900,000			
2,100,000,001	2,200,000,000	19,800,000			
2,200,000,001	2,300,000,000	20,700,000			
2,300,000,001	2,400,000,000	21,600,000			
2,400,000,001	2,500,000,000	22,500,000			
2,500,000,001	2,600,000,000	23,400,000			

**Note :**

- The Bank may charge an additional structuring fee of Rs 3,750 per quarter per Rs 1,000,000 in selected cases for additional LC related services that will be subject to agreement with the customer
- Discount may be allowed to customers in the above mentioned tiers subject to Management's approval

Saadiq Deposit Products

Cheque book issuance charges	
i) Saadiq Current Account	Rs 5 per leaf
ii) Saadiq Sahulat Online Account	1st Cheque book free. Subsequent Cheque book Rs 5 per leaf
iii) Saadiq Saver & Saadiq Saver Plus	Rs 20 per leaf
Cheque return charges	Saadiq Current Account & Saadiq Sahulat Online Account: Rs 100 for Outward & Rs 500 for Inward clearing Saadiq Saver & Saadiq Saver Plus: Rs 500 for Outward & Rs 1000 for Inward clearing
Same day clearing of high value instrument via NIFT	Rs 250 flat
Standing order execution charge	Rs 500 per transaction in addition to the usual charges on remittances.
Default due to lack of funds on standing instructions.	Rs 500 per transaction
Stop payment of cheques	Saadiq Current & Saadiq Sahulat Online Account: Rs 500 Saadiq Saver & Saadiq Saver Plus: Rs 750
Duplicate statement of account	Saadiq Current & Saadiq Sahulat Online Account: Rs 50 Saadiq Saver & Saadiq Saver Plus: Rs 50
Transaction Charge	Saadiq Saver & Saadiq Saver Plus: Upto Rs 150 per transaction. Transaction charge will be levied on all OTC and ATM transactions if the monthly average balance of upto Rs 100,000 is not maintained in Saadiq Saver & Saadiq Saver Plus
Account Maintenance Fee applicable to only Saadiq Saver and Saadiq Saver Plus	Rs 50/- per month if monthly average balance in the account falls below the minimum requirement for LCY USD 0.8 (or equivalent) per month for FCY
* Online Transaction (intercity transaction) limit	
i) Saadiq Current Account	Free limit upto Rs 100,000 per day. Rs 50 will be levied on exceeding the limit.
ii) Saadiq Sahulat Online Account	Free limit upto Rs 1,000,000 per day; Rs 50 will be levied on exceeding the limit
iii) Saadiq Saver & Saadiq Saver Plus	Free limit upto Rs 100,000 per day; Rs 100 will be levied on exceeding the limit
Pay Order Issuance	
i) Saadiq Current Account	Rs 100
ii) Saadiq Sahulat Online Account	Rs 100
iii) Saadiq Saver & Saadiq Saver Plus	Rs 200
Pay Order cancellation charges	Rs 500
Monthly average balance requirement	
i) Saadiq Current Account	Zero
ii) Saadiq Sahulat Online Account	Zero
iii) Saadiq Current account - FCY	Zero
iv) Saadiq Saver	Rs 25,000
v) Saadiq Saver Plus	Rs 50,000
vi) Saadiq Saver & Saadiq Saver Plus - FCY	USD 2,000; GBP 2,000; EUR 2,000
Minimum deposit to open Saadiq Term Deposit Account	Rs 50,000
Minimum deposit to open Saadiq Term Deposit Account in FCY	USD 10,000; GBP 10,000; EUR 10,000
Phone Banking Charges	A waiver of 25% on normal charges

Note: \* Online transaction charge is applicable to inter-city cash deposits & withdrawals and withdrawals via cheque only. For Foreign Currency Accounts Equivalent Charges will be levied on foreign currency transactions.

Saadiq Term Deposit Account premature encashment:

In case of premature upliftment, the account-holder will receive profit for the last completed tenure based on respective profit rates for the number of days the funds are held with the bank. However, this is subject to a minimum investment period of 1 month. For upliftment within 1 month, profit will not be payable, only principal will be returned.

Safe Deposit Lockers

(To be recovered in advance or at start of the period yearly/ half yearly/ quarterly as the case may be)

1. Extra Small	Upto Rs 3,000
2. Small	Upto Rs 7,000
3. Medium	Upto Rs 8,000
4. Large	Upto Rs 10,000
5. Key Deposit	Rs 2,000/locker (non-refundable)
6. Locker Breaking Charges	Actual charges – minimum Rs 5,000
7. Late Fee (in case locker falls in arrears for more than one month)	Upto Rs 750 per month

Note:

- Locker facilities can be availed by account holders only
- For SCBPL staff all services are free of cost except for the lockers annual fee
- For SCBPL staff key deposit and 50% annual rent will be charged
- Branch Manager has the discretion to give waiver on Locker fee based on customer relationship of Rs 500,000 in deposits

Saadiq VISA Debit Card

Issuance Fee	Saadiq Current & Saadiq Sahulat Online Account: Rs 500 Saadiq Saver & Saadiq Saver Plus: Rs 750
Annual Fee	Saadiq Current & Saadiq Sahulat Online Account: Rs 500 Saadiq Saver & Saadiq Saver Plus: Rs 750
Replacement/ Renewal Fee	Saadiq Current & Saadiq Sahulat Online Account: Rs 500 Saadiq Saver & Saadiq Saver Plus: Rs 750
POS Transaction Fee (International)	3% of transaction amount
ATM Cash Withdrawal	
(i) International Cash Withdrawal	3% per withdrawal
(ii) 1-Link ATMs Cash Withdrawal	Rs 15 per withdrawal
(iii) MNET ATMs Cash Withdrawal	Rs 15 per withdrawal
ATM Balance Inquiry	
(i) 1-Link ATMs	No charge
(ii) MNET ATMs	Rs 5 per transaction
(iii) International ATM	Upto Rs 300
Voucher Retrieval Request Fee	
(i) Domestic	Upto Rs 300
(ii) International	Upto Rs 750
* Arbitration charges for disputed transaction	USD 500 or equivalent per transaction

\* Arbitration charges will not be levied if the decision is made in favor of the Cardmember

### Saadiq Payroll Account

Cheque book issuance charges i. Saadiq Payroll Current Account ii. Saadiq Payroll Saving Account	Free <b>Platinum</b> Free <b>Gold</b> Rs 10 per leaf <b>Silver</b> Rs 20 per leaf
Cheque Return Charges	Saadiq Payroll Current Account: Rs 100 for Outward & Rs 500 for Inward clearing Saadiq Payroll Saving Account: Rs 500 for Outward & Rs 1000 for Inward clearing
Same day clearing of high value instrument via NIFT	Rs 250 flat
Standing order execution charge i. Saadiq Payroll Current Account ii. Saadiq Payroll Saving Account	No charge Rs 500 per transaction in addition to usual charges on remittances
Default due to lack of funds on standing instructions	Rs 500 per transaction
Stop payment of Cheque i. Saadiq Payroll Current Account ii. Saadiq Payroll Saving Account	Rs 500 Rs 750
Duplicate statement of account i. Saadiq Payroll Current Account ii. Saadiq Payroll Saving Account	Rs 25 <b>Platinum</b> Free <b>Gold</b> Rs 50 <b>Silver</b> Rs 50
Transaction charge	Saadiq Payroll Current Account: No charge Saadiq Payroll Saving Account: Upto Rs 150 per transaction Transaction charge will be levied on all OTC and ATM transactions if the monthly average balance of upto Rs 100,000 is not maintained in Saadiq Payroll Saving Account.
Account maintenance fee i. Saadiq Payroll Current Account ii. Saadiq Payroll Saving Account	Zero Zero
*Online banking (intercity transaction) limit i. Saadiq Payroll Current Account ii. Saadiq Payroll Saving Account	Free limit upto Rs 100,000 per day; Rs 50 will be levied on exceeding the limit Free limit upto Rs 100,000 per day; Rs 100 will be levied on exceeding the limit
Pay Order Issuance i. Saadiq Payroll Current Account ii. Saadiq Payroll Saving Account	Free <b>Platinum</b> Free <b>Gold</b> Rs 200 <b>Silver</b> Rs 200
Pay Order cancellation charges	Rs 500
Phone Banking charges	A waiver of 25% on normal charges
Saadiq VISA Debit Card Issuance Fee i. Saadiq Payroll Current Account ii. Saadiq Payroll Saving Account	Free Rs 750
Saadiq VISA Debit Card Annual / Replacement / Renewal Fee i. Saadiq Payroll Current Account ii. Saadiq Payroll Saving Account	Free Rs 750
Saadiq VISA Debit Card-POS Transaction Fee (International)	3% of transaction amount
ATM Cash Withdrawal i. International Cash Withdrawal ii. 1-Link ATM Cash Withdrawal iii. MNet ATM Cash Withdrawal	3% per withdrawal Rs 15 per withdrawal Rs 15 per withdrawal

\*Note: Online transaction charge is applicable to inter-city cash deposits & withdrawals and withdrawals via cheque only.

Voucher Retrieval Request Fee (i) Domestic (ii) International	Upto Rs 300 Upto Rs 750
ATM Balance Inquiry i. 1-Link ATM ii. MNET ATM iii. International ATM	No charge Rs 5 per transaction Upto Rs 300
*Arbitration charges for disputed transaction	USD 500 or equivalent per transaction

### Saadiq Payroll Saving Account Classification

Segment	Monthly Gross Salary
Platinum	PKR 200,000 & above
Gold	PKR 50,000 to less than PKR 200,000
Silver	Less than PKR 50,000

### Saadiq Consumer Financing

#### Saadiq VISA Credit Card

	Classic	Classic Blue	Gold	Gold Plus
1. Joining Fee	Rs 500	Rs 500	Rs 1000	Rs 1000
2. Annual Fee	Rs 2000	Rs 2000	Rs 4000	Rs 4000
3. Supplementary Annual Fee	Rs 500	Rs 500	Rs 1000	Rs 1000
4. Maintenance Fee	Rs 1000	Rs 2000	Rs 3000	Rs 6000
<b>Other Fees and Charges</b>				
5. Late Payment Charges	None			
6. Cash Advance Processing Fee	Rs 500 per transaction			
7. Overlimit Processing Fee	Rs 600			
<b>Voucher Retrieval Fee</b>				
8. Local	Rs 250 per document			
9. Foreign	Rs 800 per document			
10. Balance Transfer Processing Fee	None			
11. Arbitration Charges for Disputed Transaction	Upto USD 500 or equivalent per transaction			
12. Card Replacement Fee	Rs 200			
13. Cheque Return Charges/Insufficient Funds on Auto Debit	Rs 600			
14. Pay Order / Demand Draft Issuance Fee	Rs 500			
15. Duplicate Statement Fee	Rs 200 for each statement over 1 month old			
16. Cash Handling Fee on Foreign Currency Transactions	40 paisas per USD			
17. Foreign Transaction Charge	Foreign currency transactions processed, through foreign merchants or otherwise, will incur a foreign transaction charge of 2% of transaction amount			
18. Credit Worthiness Certificate	1 Certificate per half year free: subsequent requests, upto Rs 200 per certificate			
19. Safe custody Charges on Post Dated Cheques	Rs 500 per cheque			

\* Arbitration Charges will not be levied if the decision is made in favor of the Cardmember.

20. Utility Bill payment Service Fee	Upto Rs 1000 per transaction
21. *Convenience Service Fee	Upto Rs 2,500 per transaction
<b>Saadiq Auto Financing</b>	
Processing Fee (Non refundable)	Upto Rs 10,000
External Agency Fee	Upto Rs 3,000
Early purchase processing charges	Upto 7.5% of outstanding amount in 5th Year. Upto 10% of outstanding amount in 3rd & 4th Year. Upto 13% of outstanding amount in 1st & 2nd Year
Appraisal Fee (Used Cars)	Upto Rs 10,000
Repossession Charges	Upto Rs 30,000
Valuation Fee	Upto Rs 10,000
Legal Fee	Upto Rs 30,000
Repossessed Vehicle Storage charges	Upto Rs 10,000
Cheque return charges	Rs 500
Non-Payment due to lack of funds (standing instructions)	Rs 500
**Late Payment charges	Upto Rs 1,000 per installment
Vehicle Insurance / Takatful	Upto 7.5% of the vehicle value
Duplicate Amortization Schedule Issuance Charge	Rs 500
Tax Certificate Issuance charges	Rs 500
Cheque / Cash pick up from office / residence	Upto Rs 1,500
Cash deposit into Repayment Account	Upto Rs 500
Cheque deposit into drop box	Upto Rs 500

### Saadiq Home Financing

Processing Fee (Non-refundable)	Upto Rs 10,000
Appraisal Fee (Ready property)	Upto Rs 10,000
Appraisal for land	Upto Rs 5,000
Appraisal for Constructed Property	Upto Rs 5,000
Subsequent Stage wise appraisal	Upto Rs 6,000 (Includes confirmation that the Construction stage is completed as per the construction schedule and the customer has utilized the full value of tranche into Construction of the property)
Legal fee	Upto Rs 12,000
Switching Fee	Upto 7% Outstanding Amount
Cheque return charges	Rs 500
Non-Payment due to lack of funds (Standing instructions)	Rs 500
**Late Payment charges	Upto Rs 1,000 and 2% per month on amount overdue
Pre-Payment Fee	Upto 10% of the Outstanding Balance
Asset re-possession charges Court Fee Legal Fee	Upto Rs 60,000/- (or at Actual) Upto Rs 30,000/- (or at Actual)

\* This charge will be levied on processing of transactions, such as payment of educational institution fee, club membership fee, etc. upon customer / cardmember instruction.  
\*\* To be paid out in charity in accordance with the bank's charity fund policy approved by the bank's Shariah Advisor

Property Insurance / Takaful	Upto 0.75% of the financing amount
Life Insurance Cover / Takaful	Upto 0.75% of the loan amount
Duplicate Amortization Schedule Issuance Charge	Rs 500
Tax Certificate Issuance Charges	Rs 500
Cash Deposit into Repayment Account	Upto Rs 500
Cheque deposit into drop box	Upto Rs 500

**Imports**  
**Letter of Credit**

Issuance Service Charges	As per Appendix 1
Amendments	Rs 1,200 per amendment or Service Charges as per Appendix 1 if amendment involves increase in limit or extension in the validity of the LC

**Bills**

If bills are drawn at a usance under the above LC	Rs 1000 per bill to be charged at the time of retirement of bill, plus upto 0.20% per month (Minimum Rs 500) extra service charges for any period beyond LC validity
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**Other**

LC reimbursement	USD 130 or actual (or equivalent LCY)
Booking finance against imports & finance against trust receipts	Rs 1,000 per transaction
Service charge on foreign exchange in lieu of TT	0.10% Minimum Rs 500
Short Telex Import LC/amendment	Rs 1,000 per telex / swift
Full telex Import LC	Rs 2,000 per telex / swift
Postage on Import LC	Rs 250 per item - Airmail, Rs 1,500 per item - Courier
Import LC handling charges, correspondent's charges	Minimum Rs 100 or actual
Handling of discrepant documents under inland LC	USD 60 + USD 35 for each Telex / Swift cost of discrepant advice / acceptance
Credit information report including credit report of foreign suppliers/ buyers	Actual + Rs 500 service charges

**Exports**  
**Letter of Credit (LC)**

Advising	Rs 1,500 per LC
Amendments	Rs 750 per amendment
Financing of PKR bills under LC	0.25% or as per arrangement, Minimum Rs 1,000
Financing of foreign currency bills under LC	0.25% or as per arrangement Minimum Rs 1,000
Confirmation / Acceptance	2.00% Minimum Rs 1,000
Transfer of Export LC	Upto Rs 5,000 per LC

**Bills**

Reimbursement payment to other banks	Rs 3,000 flat per reimbursement / payment or as per arrangement
If documents are sent to other local banks for financing under restricted LC	Rs 750 flat including courier charges
Collection:	
• Clean	Upto Rs 500 per item
• Discrepant	Upto Rs 1,000 per item
• Bills for Collection	Service Charges against export documents sent on collection basis where payment cover is already with SCBPL upto 0.25%

**Note :**  
Discount may be allowed to customers in the above mentioned charges subject to Management's approval.

**Inland LC & Bills**

**1. Inland LC**

Issuance Charges	As per Appendix 3
Amendments	Rs 1,000 per amendment or service charges as per appendix 3 if amendment involves increase in amount or extension in validity of LC

**2. Bill Financing & Collection**

Collections:	
• Discrepant	0.3% Minimum Rs 500
• Clean	0.25% Minimum Rs 300 Maximum Rs 5,000 plus actual charges levied by correspondents
Cheques drawn on cities with SCBPL Branches	Rs 100 per instrument
Documentary bills drawn against inland LC:	
• Sight Bills	0.25% flat Minimum Rs 500
• Usance Bills	Upto 0.30% of collection charges Minimum Rs 1,500
Charges for Local Bill Financing:	
• Sight Bills	0.25% flat Minimum Rs 500 + profit as per arrangement with customer
• Usance Bills	Collection charges + profit as per arrangement with customer Minimum Rs 1,500
Bills/Cheques returned unpaid	Rs 500 for documentary collection and Rs 200 for clean collection

**3. Guarantees**

Issuance Service Charges for Guarantees issued to Shipping Companies in lieu of Bill of Lading	Rs 1,500 flat for 1st month & Rs 500 per subsequent month where 100% cash margin is held. In case of no cash margin held 0.25% or as agreed with client (for period beyond LC expiry)
Issuance Service Charges for other guarantees	As per Attached Appendix 2
Expired Guarantees	As per above items until original returned to the Bank
Amendments	Rs 1,000 per amendment and Service Charges as per Appendix 2 if amendment involves increase in amount or extension in validity of guarantee USD 50 for back-to-back guarantees
Handling of claim cases	Rs 1,000 flat + out of pocket costs
Vendor charges for arranging stamp paper	2.0% of bond paper value Minimum Rs 100
Telex/Swift	Rs 1,000 flat

**4. Supply Chain Finance**

Annual Facility Fee	Upto 3% of facility value
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**Note :**  
Discount may be allowed to customers in the above mentioned charges subject to Management's approval.

**Appendix 1 - Import LC Issuance Service Charges  
For Sight and Usance (International)**

Letter of Credit Amount Range (Rs.)					
From	To	Per Quarter	From	To	Per Quarter
Less than equal to	500,000	3,000	57,500,001	60,000,000	300,000
500,001	800,000	4,000	60,000,001	62,500,000	312,500
800,001	1,000,000	5,000	62,500,001	65,000,000	325,000
1,000,001	1,500,000	7,500	65,000,001	67,500,000	337,500
1,500,001	2,000,000	10,000	67,500,001	70,000,000	350,000
2,000,001	2,500,000	12,500	70,000,001	72,500,000	362,500
2,500,001	3,000,000	15,000	72,500,001	75,000,000	375,000
3,000,001	3,500,000	17,500	75,000,001	77,500,000	387,500
3,500,001	4,000,000	20,000	77,500,001	80,000,000	400,000
4,000,001	4,500,000	22,500	80,000,001	82,500,000	412,500
4,500,001	5,000,000	25,000	82,500,001	85,000,000	425,000
5,000,001	5,500,000	27,500	85,000,001	87,500,000	437,500
5,500,001	6,000,000	30,000	87,500,001	90,000,000	450,000
6,000,001	6,500,000	32,500	90,000,001	92,500,000	462,500
6,500,001	7,000,000	35,000	92,500,001	95,000,000	475,000
7,000,001	7,500,000	37,500	95,000,001	97,500,000	487,500
7,500,001	8,000,000	40,000	97,500,001	100,000,000	500,000
8,000,001	8,500,000	42,500	More than	100,000,000	525,000
8,500,001	9,000,000	45,000			
9,000,001	9,500,000	47,500			
9,500,001	10,000,000	50,000			
10,000,001	10,500,000	52,500			
10,500,001	11,000,000	55,000			
11,000,001	11,500,000	57,500			
11,500,001	12,000,000	60,000			
12,000,001	12,500,000	62,500			
12,500,001	13,000,000	65,000			
13,000,001	13,500,000	67,500			
13,500,001	14,000,000	70,000			
14,000,001	14,500,000	72,500			
14,500,001	15,000,000	75,000			
15,000,001	15,500,000	77,500			
15,500,001	16,000,000	80,000			
16,000,001	16,500,000	82,500			
16,500,001	17,000,000	85,000			
17,000,001	17,500,000	87,500			
17,500,001	18,000,000	90,000			
18,000,001	18,500,000	92,500			
18,500,001	19,000,000	95,000			
19,000,001	19,500,000	97,500			
19,500,001	20,000,000	100,000			
20,000,001	20,500,000	102,500			
20,500,001	21,000,000	105,000			
21,000,001	21,500,000	107,500			
21,500,001	22,000,000	110,000			
22,000,001	22,500,000	112,500			
22,500,001	23,000,000	115,000			
23,000,001	23,500,000	117,500			
23,500,001	24,000,000	120,000			
24,000,001	24,500,000	122,500			
24,500,001	25,000,000	125,000			
25,000,001	25,500,000	127,500			
25,500,001	26,000,000	130,000			
26,000,001	26,500,000	132,500			
26,500,001	27,000,000	135,000			
27,000,001	27,500,000	137,500			
27,500,001	28,000,000	140,000			
28,000,001	28,500,000	142,500			
28,500,001	29,000,000	145,000			
29,000,001	29,500,000	147,500			
29,500,001	30,000,000	150,000			
30,000,001	30,500,000	152,500			
30,500,001	31,000,000	155,000			
31,000,001	31,500,000	157,500			
31,500,001	32,000,000	160,000			
32,000,001	32,500,000	162,500			
32,500,001	33,000,000	165,000			
33,000,001	33,500,000	167,500			
33,500,001	34,000,000	170,000			
34,000,001	34,500,000	172,500			
34,500,001	35,000,000	175,000			
35,000,001	35,500,000	177,500			
35,500,001	36,000,000	180,000			
36,000,001	36,500,000	182,500			
36,500,001	37,000,000	185,000			
37,000,001	37,500,000	187,500			
37,500,001	38,000,000	190,000			
38,000,001	38,500,000	192,500			
38,500,001	39,000,000	195,000			
39,000,001	39,500,000	197,500			
39,500,001	40,000,000	200,000			
40,000,001	40,500,000	202,500			
40,500,001	41,000,000	205,000			
41,000,001	41,500,000	207,500			
41,500,001	42,000,000	210,000			
42,000,001	42,500,000	212,500			
42,500,001	43,000,000	215,000			
43,000,001	43,500,000	217,500			
43,500,001	44,000,000	220,000			
44,000,001	44,500,000	222,500			
44,500,001	45,000,000	225,000			
45,000,001	45,500,000	227,500			
45,500,001	46,000,000	230,000			
46,000,001	46,500,000	232,500			
46,500,001	47,000,000	235,000			
47,000,001	47,500,000	237,500			
47,500,001	48,000,000	240,000			
48,000,001	48,500,000	242,500			
48,500,001	49,000,000	245,000			
49,000,001	49,500,000	247,500			
49,500,001	50,000,000	250,000			
50,000,001	50,500,000	252,500			
50,500,001	51,000,000	255,000			
51,000,001	51,500,000	257,500			
51,500,001	52,000,000	260,000			
52,000,001	52,500,000	262,500			
52,500,001	53,000,000	265,000			
53,000,001	53,500,000	267,500			
53,500,001	54,000,000	270,000			
54,000,001	54,500,000	272,500			
54,500,001	55,000,000	275,000			
55,000,001	55,500,000	277,500			
55,500,001	56,000,000	280,000			
56,000,001	56,500,000	282,500			
56,500,001	57,000,000	285,000			
57,000,001	57,500,000	287,500			
57,500,001	58,000,000	290,000			
58,000,001	58,500,000	292,500			
58,500,001	59,000,000	295,000			
59,000,001	59,500,000	297,500			
59,500,001	60,000,000	300,000			
60,000,001	60,500,000	302,500			
60,500,001	61,000,000	305,000			
61,000,001	61,500,000	307,500			
61,500,001	62,000,000	310,000			
62,000,001	62,500,000	312,500			
62,500,001	63,000,000	315,000			
63,000,001	63,500,000	317,500			
63,500,001	64,000,000	320,000			
64,000,001	64,500,000	322,500			
64,500,001	65,000,000	325,000			
65,000,001	65,500,000	327,500			
65,500,001	66,000,000	330,000			
66,000,001	66,500,000	332,500			
66,500,001	67,000,000	335,000			
67,000,001	67,500,000	337,500			
67,500,001	68,000,000	340,000			
68,000,001	68,500,000	342,500			
68,500,001	69,000,000	345,000			
69,000,001	69,500,000	347,500			
69,500,001	70,000,000	350,000			
70,000,001	70,500,000	352,500			
70,500,001	71,000,000	355,000			
71,000,001	71,500,000	357,500			
71,500,001	72,000,000	360,000			
72,000,001	72,500,000	362,500			
72,500,001	73,000,000	365,000			
73,000,001	73,500,000	367,500			
73,500,001	74,000,000	370,000			
74,000,001	74,500,000	372,500			
74,500,001	75,000,000	375,000			
75,000,001	75,500,000	377,500			
75,500,001	76,000,000	380,000			
76,000,001	76,500,000	382,500			
76,500,001	77,000,000	385,000			
77,000,001	77,500,000	387,500			
77,500,001	78,000,000	390,000			
78,000,001	78,500,000	392,500			
78,500,001	79,000,000	395,000			
79,000,001	79,500,000	397,500			
79,500,001	80,000,000	400,000			
80,000,001	80,500,000	402,500			
80,500,001	81,000,000	405,000			
81,000,001	81,500,000	407,500			
81,500,001	82,000,000	410,000			
82,000,001	82,500,000	412,500			
82,500,001	83,000,000	415,000			
83,000,001	83,500,000	417,500			
83,500,001	84,000,000	420,000			
84,000,001	84,500,000	422,500			
84,500,001	85,000,000	425,000			
85,000,001	85,500,000	427,500			
85,500,001	86,000,000	430,000			
86,000,001	86,500,000	432,500			
86,500,001	87,000,000	435,000			
87,000,001	87,500,000	437,500			
87,500,001	88,000,000	440,000			
88,000,001	88,500,000	442,500			
88,500,001	89,000,000	445,000			
89,000,001	89,500,000	447,500			
89,500,001	90,000,000	450,000			
90,000,001	90,500,000	452,500			
90,500,001	91,000,000	455,000			
91,000,001	91,500,000	457,500			
91,500,001	92,000,000	460,000			
92,000,001	92,500,000	462,500			
92,500,001	93,000,000	465,000			
93,000,001	93,500,000	467,500			
93,500,001	94,000,000	470,000			
94,000,001	94,500,000	472,500			
94,500,001	95,000,000	475,000			
95,000,001	95,500,000	477,500			
95,500,001	96,000,000	480,000			
96,000,001	96,500,000	482,500			
96,500,001	97,000,000	485,000			
97,000,001	97,500,000	487,500			
97,500,001	98,000,000	490,000			
98,000,001	98,500,000	492,500			
98,500,001	99,000,000	495			

Financing Products

Legal	As per Actual
Arrangement Fee	Upto Minimum Rs 2500
Review Fee	Upto Minimum Rs 2500
Interim review fee	Upto Minimum Rs 2500
Penalty for Late Payment	Upon maximum rate as per the Customer Agreement
Miscellaneous Charges	As per Actual
Replacement of securities under lien with the Bank	Nil
Lodging of Govt. securities issued by other banks, handling charges for marking of lien will be recovered.	Nil
Fee for verifying and marking lien on Govt. securities issued by us on request of third party.	Nil
Collection of profit coupons on Govt. savings certificates issued by other banks/saving centres under lien to us.	Nil
Handling Charges for deposit of shares and other securities in safe custody marked under lien for banking facilities will be as follows:	
Charges for holding bearer securities in safe custody on behalf of customers against banking facilities	0.20% per Annum
Financing against pledge / hypothecation	
Godown rent / Staff salaries	As per Actual
Inspection Charges	Within municipal limits Rs. 5,000/outside limits Rs 7,500 per day
Registration of charge at Registrar's Office	As per Actual

**Note :**  
Discount may be allowed to customers in the above mentioned charges subject to Management's approval.

# Complaints? Suggestions?

Please contact us through any of the following:



**Call:**  
111-002-002 or 0800-44-444



**Fax:**  
+92-21-38140902



**e-mail:**  
ask.us@sc.com



**Web:**  
www.standardchartered.com.pk



**Post:**  
Complaint Management Unit,  
Standard Chartered Bank, 1st Floor,  
NJI Building, I. I. Chundrigar Road, Karachi.

Please obtain your tracking number for reference.

## Get more online with Standard Chartered Bank

As part of our policy to minimise our environmental impact, we have provided a comprehensive list of services online, absolutely free.

10  
Reasons



- Transfer Funds within bank & to any other bank\*
- Pay Utility / Credit Card Bills\*
- Free Cheque Book
- View Bank Account details
- Buy Prepaid Mobile Voucher
- View Credit Card details
- You can enroll instantly using your active ATM PIN
- You can bank 24/7
- Get your eStatement delivered into your inbox daily
- Keep upto date with your account, anywhere, anytime

\* Corporate / Private Limited / Partnership / Joint "AND" accounts are not eligible.



**Web:**  
www.standardchartered.com.pk

# Branch directory

## **Sindh Punjab**

Karachi and Hyderabad  
Lahore, Rawalpindi, Faisalabad, Sialkot,  
Multan, Gujranwala, Gujrat, Jhelum,  
Rahim Yar Khan, Raiwind, Sahiwal,  
Sargodha, Vehari and Wah Cantt.

## **NWFP**

Peshawar, Mardan and Mingora / Swat

## **Balochistan**

Quetta

## **Federal Capital**

Islamabad

## **Azad Jammu Kashmir**

Mirpur (A.J.K.)

## **Islamic Banking Branches**

### **Karachi**

Trade Tower Branch, Abdullah Haroon Road, Karachi Phone Number: 021-35657455

Muhammad Ali Society Branch, Shop No.4, Plot No. F-1, Survey Sheet No. 35-P/Q  
Muhammad Ali Memorial Co-operative Housing Society, Karachi  
Phone Number: 021-34397604

Defence Phase IV Branch, Plot No. 37-C, Sunset Comm., Street No.1, Defence,  
Karachi, Phone Number: 021-35313182

### **Lahore**

Gulberg Branch, 85-A, D/1, Gulberg 3, Lahore-Phone Number: 042-35781527

Shahalam Branch, 40-Shahalam Market, Lahore  
Phone Number: 042-37376814

### **Islamabad**

G-9 Markaz Branch, 16-B, Al-Rehman, G-9 Markaz, Islamabad  
Phone Number: 051-2285666

### **Faisalabad**

Madina Town Branch, S-1, S-2, Susan Road, Madina Town, Faisalabad  
Phone Number: 041-8555834

### **NWFP**

University Town Branch, Jabbar Flats, Flat No. 2, Main Jamrud Road, Peshawar  
Phone Number: 091-5854359

Hayatabad Branch, G.B. Plaza Jamrud Road, Hayatabad, Peshawar  
Phone Number: 091-5813437

Mardan Branch, Cantonment Plaza Mall Road, Mardan  
Phone Number: 093-7874419

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