

Schedule of Charges

1st January 2012 - 30th June 2012

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



- You can bank 24/7
- Access up-to-date banking information on the go
- Enrol or reset password instantly using your active Debit Card and Credit Card details
- View Bank Account / Credit Card transaction details
- Transfer funds instantly within Standard Chartered
- Transfer funds to other banks*
- Pay Utility Bills*
- Pay your Standard Chartered Credit Card Bill
- Top up your mobile (buy prepaid vouchers)
- Order account cheque books and paper statements
- View your issued cheque status

* Only for 1 Link banks and billers

Note: Corporate / Private Limited / Partnership / Joint "AND" accounts are not eligible.



Visit:

www.standardchartered.com.pk

Important Notes:

- a) All government excise duties / taxes / Zakat etc. are applicable in addition to fee / charges.
- b) Out of pocket expenses will be collected for all banking services.
- c) 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.
- d) Courier charges and postage may be recovered, where applicable.
- e) Charges relating to corporate, SME and commercial customers may differ as a result of an agreement between the concerned customer and the Bank.
- f) Average monthly balance is defined as the average of each day-end balance of the month.
- g) Federal Excise Duty, wherever applicable, will be collected over and above normal charges. However, service charges on maintaining balance below the minimum monthly average balance will not exceed Rs 50 and will be inclusive of FED.
- h) Account maintenance fee / service charges are waived for the following categories of accounts.
 - Accounts of Students
 - Accounts of Mustahiqueen of Zakat
 - Accounts of Employees of Government / Semi Government Institutions maintained for salary and 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
- i) No service fee shall be charged from students depositing amount of fee directly in fee collecting account of educational institution.
 - Charge of 0.50% of fee / dues or Rs 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 institutions, HEC / Board etc.
- j) Where customers either maintain substantial balance or provide collateral business, the Bank reserves the right to waive, amend or reduce some / all charges.
- k) For Foreign Currency Accounts, equivalent charges to that of Pak rupees will be levied.
- l) No "Processing Charges" will be levied for requests of verification of bank account / statement received from Foreign Missions, Embassies / High Commissions and any other relevant office for Visa purpose. (As per SBP BPRD Circular No. 06 of 2010 dated May 17, 2010).
- m) Accounts opened and maintained by School Management Committees (SMCs) duly constituted by Education Department, Government of Sindh are exempted from levy of service charges on account of non-maintenance of minimum balance requirement. (As per SBP BPRD Circular Letter No. 02 of January 25, 2010).
- n) No service charges will be deducted from account which has been marked as dormant or unclaimed.

Contents

Cash Management (for Wholesale and SME Banking)

A. Straight2Bank – Web	01	G. Dividend Plus	02
B. Straight2Bank – Access	01	H. Cash Pickup and Delivery	02
C. Straight2Bank – Transaction Fee	01	I. Billpay Charges	02
D. Electronic Funds Transfer	01	J. Fee Collection	02
E. Premium Service Banking Courier	02	K. Home Remittances	02
F. National Collection Services	02	L. General Banking	03

Wholesale Banking

International Banking		D. Guarantees	08
A. Imports	04	E. Finance	08
B. Exports	05	F. Securities Services	09
C. Remittances	05	G. Supply Chain Finance	10
Domestic Banking		Global Markets	
A. Inland L/Cs and Bills	07	A. Investment Portfolio Securities (IPS) Accounts	10
B. Remittances	08		
C. Standing Instructions	08		

Retail Banking

Remittances (Domestic)	11	General Banking	15
Remittances (Foreign Currency) Inward	12	Transaction Charges	16
Outward	12	Reports and Certificates	16
Standing Instructions	13	Cheque Purchase and Collection	17
Investment Portfolio Securities		Collection	17
(IPS) Accounts	13	Account Balance and Cheque Book	
Safe Custody	13	Charges	18
Safe Deposit Lockers	13	Other Charges	19
Visa Debit Card	14	Phone Banking	19

Priority Banking 20

Consumer Financing

Visa Credit Cards	21	Revolving Credit	28
MasterCard Credit Cards	23	Payroll Over Draft	28
American Express Cards	25	Mortgage Loan	28
Personal Loans	28	Auto Financing	29

DREAMPACK 30

SME Banking

Tana Bana	33	Agri Deal	35
Business Power	33	Tijarat Plus Account	35
Business Instalment Loan		Tijarat Classic Account	36
(Partially Secured)	34	Kissan Card	36
Business Instalment Loan (Unsecured)	34	Loans and Advances (SME–Relationship)	36
Pharma Line (Mortgage)	34	Payroll	37
Rang hi Rang	35	Perks n Pay	38

Cash Management (for Wholesale and SME Banking)

A. Straight2Bank - Web

1. One - Time Setup Charges

Setup and Implementation

Up to Rs 15,000 inclusive of 2 Vasco devices

Approver Device (Vasco / Smartcard)

Up to Rs 6,000 per device

Corporate Cheque Module Setup

Up to Rs 5,000 per account

Training

Rs 2,000

2. Monthly Charges

Straight2Bank: Transaction Initiation and Reporting Module

Up to Rs 6,000 per month

Straight2Bank Reporting Only Module

Up to Rs 3,000 per month

Straight2Bank: Multi Bank Reporting (MT940/MT950)

Up to Rs 5,000 per account per month

3. Straight2Bank - Infomanager

Monthly Charge

Up to Rs 3,000 per month

B. Straight2Bank - Access

Setup and Implementation

Up to Rs 100,000

Monthly Charge

Up to Rs 10,000

C. Straight2Bank - Transaction Fee

Pay Order

Rs 300 per pay order or as per agreement with customer

Demand Draft

Up to 0.3%; Minimum Rs 1,000 or as per agreement with client

Corporate Cheque

Up to Rs 100 per instrument

Outward TT

Up to USD 25 or equivalent Local Currency

LC Issuance

As per conventional pricing

LC Amendment

As per conventional pricing

Guarantee Issuance

As per conventional pricing

Guarantee Amendment

As per conventional pricing

Book Transfer

Up to Rs 100 per transfer

D. Electronic Funds Transfer

1. Set up and Maintenance Charges

First Time set up

Up to Rs 100,000

Monthly Maintenance

Up to Rs 5,000

Training per visit to client

Up to Rs 15,000

2. Transaction Charges

Electronic Funds Transfer

Up to Rs 100 per transfer

Stop Payment

Up to Rs 25 per stop payment requirement

Rejection due to insufficient funds

Up to Rs 25 per rejection

Return Item

Up to Rs 100 per item

E. Premium Service Banking Courier

Up to Rs 25,000 per month per location

F. National Collection Services

Collection Charges

Up to 0.30% on face value of items collected with minimum Rs 500 per transaction or flat fee as agreed with client. Up to 0.25% of value of instrument or minimum Rs 500 for cheque purchase

Lockbox

Rs 100 per location per day

Direct Debits

Direct Debit Instruction: Up to Rs 100 per transaction or as agreed with client

Direct Debit Rejection: Up to Rs 100 per transaction or as agreed with client

Direct Debit Setup: Up to Rs 1,000 per mandate setup or as agreed with client

Cheque Return Charges

Up to Rs 500 per instrument

Post Dated Cheque

Discounting: KIBOR plus spread as agreed with client
Warehousing: Up to Rs 200 per instrument or as agreed with client

- i) Cancellation Charge: up to Rs 200
- ii) Hold Charge: up to Rs 200
- iii) Swap Charge: up to Rs 200

G. Dividend Plus

Up to 0.30% on the value of dividend payout; Minimum Rs 50 per warrant

H. Cash Pickup and Delivery

Per Trip Charge

Up to Rs 3,000 within 20 km per trip per day; beyond will be as agreed with client

Overnight Vault Charges

Up to Rs 1,000; Minimum Rs 500 or as per agreement with client

Seal Charges

Up to Rs 200 per seal; minimum Rs 25 per seal or as per agreement with client

Waiting Charges

Double the trip charges (if security company kept waiting for more than 15 minutes)

I. Billpay Charges

Cheque / Direct Debit to Current / Saving Account

Up to 0.25% of amount; minimum Rs 20 per bill or as per agreement with client

J. Fee Collection

Service Fee

Up to Rs 2,000 or as per agreement with client

Prepaid Card Fee

Up to Rs 500

K. Home Remittances

Payorder Issuance - SCBPL Network

Up to Rs 300 per instrument

Demand Draft - Non SCBPL Locations

Up to 0.3%; Minimum Rs 1,000 or as per agreement with client

L. General Banking

Floatation of Shares (IPO)

Up to 0.50% of total value. Minimum Rs 100,000 per issue

Same day clearing of high value instruments via NIFT

Rs 300 flat per instrument

Account Maintenance Charges

Rs 50 per month to be waived for customers maintaining minimum average balance

Demand Draft

Up to 0.3%; Minimum Rs 1,000 or as per agreement with client

Courier Charges for Pay Orders / Demand Drafts

Rs 200 per item or as per agreement with client

Deposit Slip / Instrument Copy Retrieval

Period up to 3 months: Rs 100 per deposit slip or instrument.

Period beyond 3 months:

1. Volume greater than 100: Rs 250 per slip / instrument
2. Volume less than 100: Rs 500 per slip / instrument

Tax Facilitation Fee

Up to Rs 2,000 per submission

Dividend Processing - Outside Dividend Plus

Up to 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

Corporate Customer internal salary transfer

Up to Rs 200 per employee per month

Pay Orders

Rs 300 or as per agreement with customer

Cancellation of Pay Orders / Demand Drafts

Rs 500 or as per agreement with client

Duplicate / Additional Copy of Bank Statement

Rs 35 per Statement

Third Party Real time Gross Settlement (RTGS) Charges

Monday - Friday	09:00 am - 01:30 pm	Rs 220
Monday - Friday	01:30 pm - 03:00 pm	Rs 330
Monday - Friday	03:00 pm - 04:00 pm	Rs 550
Saturday	09:00 am - 11:30 am	Rs 220
Saturday	11:30 am - 12:30 am	Rs 330

For wholesale banking customers rates may be negotiated subject to the volumes and values agreed with the customer.

Wholesale Banking

International Banking

A. Imports

1. Letter of Credit

Opening Commission

Up to 0.50% per quarter for up to USD 0.5Mn value or Minimum Charges: Rs 3,000. Pricing of any Letter of Credit over USD 0.5Mn to be agreed with client on a case to case basis

Amendments

Minimum Rs 1,500 per amendment or commission under all of the above items if amendment involves increase in amount or extension in period of shipment

2. Bills

If bills are to be drawn at an issuance under the above LCs

Rs 1,000 per bill to be charged at time of retirement of bill, plus up to 0.20% per month. Minimum Rs 500 extra commission per month for any period beyond the LC validity

3. Other

Delivery Order issued for Air Freight Consignment

Rs 1,500 flat

Item returned unpaid

Rs 500 per item

Amendment relating to registration of contract

Rs 1,000 flat

LC / Contract Reimbursement

Minimum USD 130 or actual (or equivalent Local Currency)

Transfer to past due account in Finance Against Imports and Finance Against Trust Receipt

Rs 2,000 per bill

Short Swift Import LC / Amendment

Rs 1,000 per swift

Postage on Import LC

Rs 250 per item - Airmail
Rs 1,500 per item - Courier

Obtaining Approval from SBP

Rs 500 per case

Credit Information Report including credit report of foreign suppliers/ buyers

Actual + Rs 500 service charge

Non reimbursable LC under Barter/Aid Loan

1.0% per quarter or part thereof; 0.30% for each subsequent quarter or part thereof; Minimum Rs 1,500

Import-Bill under LC / Collection

0.10% of value; Minimum Rs 500

Documentary Collection - Inward

Rs 1,000 per item

Registration of contract for import on consignment basis

Up to 0.25% per quarter for up to USD 0.5Mn value or Minimum Charges: Rs 2,000. Pricing of any Contracts over USD 0.5Mn to be agreed with client on a case to case basis

Import Up to USD 10,000 (or as per State Bank Regulation) without opening of LC / registration of contract

Rs 2,500 flat

Booking of Loan under Finance Against Imports and Finance Against Trust Receipt

Rs 1,000 per loan

Service Charge on foreign exchange in lieu of TT

0.10% of value; Minimum Rs 500

Full Swift Import LC

Rs 2,000 per swift

Import LC Handling Charges, Correspondent's Charges

Minimum Rs 100 or actual

Additional Charges for handling discrepant documents

USD 80 + USD 35 for each Swift cost of discrepant advice / acceptance (of equivalent Local Currency)

B. Exports

1. Letter of Credit

Advising - Customer

Minimum Rs 2,500

Amendments

Rs 750 per amendment

Confirmation / Acceptance

Pricing would be subject to bank and country risk of the issuing country

Service Charges against export documents (under Letter of Credit-non negotiated/discounted) where payment cover is already with Standard Chartered Bank (Pakistan) Limited

Up to 0.25% for up to USD 0.5 Mn value. Pricing of any Letter of Credits over USD 0.5Mn to be agreed with client on a case to case basis.

2. Bills

Reimbursement payment to other banks from non resident Rupee Account

Rs 3,000 flat per reimbursement / payment or as per arrangement

Clean

Up to Rs 500 per item

Service Charges on Advance Payments

0.25% of value minimum Rs 1,000 or as per arrangement

3. Other

Handling of Duty Drawback Claims

Rs 1,000 Flat

Document Dispatch (Courier charges)

Rs 1,500 per case

Handling Charges of Freight Subsidy Claims

Rs 1,000 Flat

Issuance of Tax Deduction Certificate

Rs 1,000 per certificate plus FED

C. Remittances

1. Outward

Draft

Up to USD 25 (or equivalent Local Currency)

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

Inquiries regarding non-receipt of funds where SCBPL acted correctly

Rs 2,000 each

Advising - Non - Customer

Minimum Rs 3,000

Negotiations of Bills under LC (Rupee and Foreign Currency)

0.25% of value; Minimum Rs 1,000 or as per arrangement

Transfer of Export LC

Minimum Rs 1,000 per LC

If documents are sent to other local banks for negotiation under restricted LC

Rs 750 flat including courier charges

Collection:

Service Charges against export documents sent on collection basis where payment cover is already with Standard Chartered Bank (Pakistan) Limited

Up to 0.25% of bill value

Documentary

Up to Rs 1,000 per item

Research and Development

Rs 1,000 per case

Prepaid Export Document Collection

2.5% of Invoice Value plus funded costs

Issuance of NOC for E-Form

Rs 1,000 per NOC plus FED

TT Handling Charges

Up to USD 25 (or equivalent Local Currency)

Cancellation or Repurchase of Demand Draft

USD 10 (or equivalent Local Currency)

2. Inward

If proceeds are credited to any SCB branch

NIL

With another bank

Demand Draft / Pay Order charges along with Courier Charges will apply

Home Remittances

Applicable PO and TT charges; no charges if the funds are credited to beneficiary's account with SCBPL

3. Issuance of Foreign Currency Traveller's Cheques

Debit to Account

1.0% commission of Cheque value on issuance; Minimum Rs 500

Against Cash Payment

2.0% commission of cheque value on issuance; Minimum Rs 750

4. Cheque Purchase and Collection

Encashment of Foreign Currency Travellers'

Cheque in Rs, or Credit to Account

1.0% of value; Minimum Rs 500

Collection of Foreign Currency Cheques/DD's/TC's etc

0.25% of value; Minimum Rs 300

Purchase of Foreign Currency bank drafts / personal cheques for immediate credit into customer Local Currency Account

1.0% of value; Minimum Rs 500; Maximum Rs 5,000

Purchase of Foreign Currency bank drafts / personal cheques for immediate credit into customer Foreign Currency Account

0.25% of value; Minimum Rs 300

Clean cheques / drafts purchased / discounted, returned unpaid

Rs 500 per item

5. 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 and airline remittances etc.

Up to 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 swift

Communication Charges:

Relay Charges

USD 16 per item (or equivalent Local Currency)

Test Verification Charges for local banks

Rs 1,000

Charge for back-to-back Telegraphic Transfer transactions

USD 30 per transaction (or equivalent Local Currency)

Domestic Banking

A. Inland LC and Bills

1. Inland LC

LC Opening Commission

0.4% per quarter or part thereof; Minimum Rs 1,500 for annual volume in excess of Rs 150 million, commission on inland LC to be recovered as per arrangement with the customer

Amendments

Minimum Rs 1,000 per amendment or commission under all of the above items if amendment involves increase in amount or extension in period of shipment

2. Bill Purchase and Collection

If bills are to be drawn at a usance under the above LCs

Rs 1,000 per bill to be charged at time of retirement of bill, plus up to 0.20% per month or minimum Rs 500 extra commission per month for any period beyond the LC Validity

Handling of discrepant documents

Rs 2,000

Collections:

Documentary

0.3% of bill value; Minimum Rs 500

Clean

0.25% of bill 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% flat; Minimum Rs 500

Usance Bills

Up to 0.30% of value; Minimum Rs 1,500

Purchase of bills and cheques:

Other cheques / demand instruments

0.20% of value; Minimum Rs 300

Commission for Local Bill Discounting:

Sight Bills

Minimum Rs 1,000 flat

Usance Bills

Collection Charges plus mark-up on discounting 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 and TT's

Swift

Customer: Rs 1,500
Non Customer: Rs 2,500

Pay Order - Customer

As per agreement with client; Maximum Rs 300

Pay Order - Non Customer

As per agreement with client; Maximum Rs 1,200

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

D. Guarantees

Guarantees issued to shipping companies in lieu of Bill of Lading

Rs 1,500 flat for 1st month and Rs 500 per subsequent month where 100% cash margin is held. In case of no cash margin held, up to 0.25% per quarter will be charged for up to USD 0.5Mn value. Pricing of any Guarantees over USD 0.5Mn to be agreed with client on a case to case basis

Guarantees in Foreign Currency

Up to 0.50% per quarter for up to USD 0.5Mn value or minimum Rs 3,000. Pricing of any Guarantees over USD 0.5Mn to be agreed with client on a case to case basis

Financial guarantees in local currency in favor of Government Departments in lieu of payment of duties / taxes, etc.

Up to 0.60% per quarter for up to Rs 35Mn value or minimum Rs 3,000. Pricing of any Guarantees over Rs 35Mn to be agreed with client on a case to case basis

Other Guarantees

Up to 0.50% per quarter or part thereof; Minimum Rs 2,000. Pricing of any guarantees over Rs 35 Mn to be agreed with client on a case to case basis

Expired Guarantees

As per above items until original is returned to the Bank

Amendments

Rs 1,000 per amendment; 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

Swift

Rs 1,000 flat

E. Finance (Addition to profit on investment)

Legal

Actual

Arrangement Fee

Up to 1.0% of value; Minimum Rs 2,500

Review Fee

Up to 1.0% of value; Minimum Rs 2,500

Interim Review Fee

Up to 1.0% of value; Minimum Rs 2,500

Administration Fee

Up to 2.0% of value; Minimum Rs 2,000

Commitment Fee (in case of earlier repayment, or utilisation below 50% of the facility)

1.0% of value; Minimum Rs 1,000

Booking of Loans under FAP

Rs 500 per loan

Transfer to past due account FAP

Rs 1,000 per transfer

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

Sale / Purchase of shares securities held against banking facilities

Rs 0.10 per share; Minimum Rs 1,000

Financing against pledge / hypothecation:

Godown Rent / Staff Salaries

Actual

Delivery Charges if godown keeper is not posted

Rs 1,000 per hour

Transfer of Goods from bond to pledge godown

Rs 1,000 per transfer

Import Clearing Charges

Rs 1,000 per case

Project Examination Fee

Up to 2.0% of value

Penalty for late mark-up payment and/or dormancy

Rs 100 per day

Past Dues

Up to 21%

Miscellaneous Charges

Actual

Lodging of Govt. Securities issued by other banks, handling charges for marking of lien will be recovered

Rs 100 per issue

Collection of profit coupons on Govt. Savings Certificates issued by other banks/ saving centres under lien to us

0.25% of profit amount; Minimum Rs 400

Individual shares without transfer deeds attached to respective individual share scrips

Rs 20 per scrip; Minimum Rs 2,500

Charges for holding bearer securities in safe custody on behalf of customers against banking facilities

0.20% per annum of document value

Inspection Charges

Within municipal limits Rs 5,000

Outside municipal limits Rs 7,500 per day

Registration of Charge at Registrar's Office

Rs 3,500 per case

Delivery of Goods under Pledge

Rs 1,000 per delivery

Charges for Delivery of Goods under Finance Against Imports stored in our own or rented godown

Rs 1,000 per delivery

F. Security Services

1. Local Custody

Safe Custody Fee

Up to 1% of portfolio value per month

2. Global Custody

Safe Custody Fee

Based on month end portfolio value and as agreed with clients

Transaction Fee

Up to Rs 5,000 per transaction

Transaction Fee

Based on turnover and portfolio size as agreed with clients

Account Maintenance Fee
Up to USD 1,000 per month

Communication Charges
USD 30 per communication

Power Of Attorney Registration Charges
Rs 2,000 per power of attorney

Gdr/ ADR Disinvestments Processing Fee
Rs 3,500 per transaction

Designated Bank Services
Rs 25,000 flat; Minimum up to 10 registered non-resident shareholders. Rs 50,000 flat above 10 registered non-resident share holders.
Rs 1,000 per registration per customer

Remittance Charges
Rs 500

Stamp Duty, Central Depository, Legal and other Fees
Actual

GDR / ADR Processing Fee-Physical Shares
Rs 0.10 per share

GDR/ADR Advising Fee
Rs 1,500 per advice

Any other charges in relation to the Bank providing designated bank or shares custodial service will be recovered separately
As agreed with client

G. Supply Chain Finance

Annual Facility Fee
Up to 2% of facility value

Other Fees
Up to 1% of facility value or as agreed with customer

Global Markets

A. Investor Portfolio Securities (IPS) Account

For Face Value Holding up to Rs 1.0 Million
No Charge

For Face Value Holding of > Rs 1.0 Million
Up to 0.05%, Minimum charge of Rs 1,000 per month
Up to Maximum of Rs 100,000 p.a. per issue

Subsequent Transfer to IPS of another bank
Rs 1,000 per transaction

For wholesale banking customers rates may be negotiated subject to the volumes and values agreed with the customer.

Retail Banking

Remittances (Domestic)

1. Inter-city deposit and withdrawal and inter-city account to account transfer of funds will be applied charges if the customer is not maintaining an average balance of Rs 100K in the previous month for special saving accounts

- i) Rs 400 (For both Current and Savings Account)
- ii) Sahulat Online: Transaction up to Rs 1M free. For transaction for over Rs 1M, Current Account rates will apply
- iii) Inter-city charges:
If Rs 500 for Tjirat Plus Account
If amount exceeds Rs 2M / day

	General	Business Account	Mahana Izafa / PLS 6-Monthly
2. Inter-city transactions ("Mahana Izafa" "Business Account" and Six Monthly Savings Account)	Rs 50 For PLS / Term Accounts, there shall be a ceiling of Rs 2M per transaction	For accounts with monthly average balance: Rs 100K-250K 5 per month free Rs 250K-500K 10 per month free Rs 500K-1M 15 per month free Rs 1M and above all free	For accounts with monthly average balance: Rs 1M - 5M 5 per month free Rs 5M -10M 10 per month free Rs 10M and above all free

General

1. Swift (Customer)

Rs 1,500

4. HBL DDs

Rs 500 plus actual charges for customers

2. Swift (Non Customer)

Rs 2,500

5. NBP DDs

0.3% - min Rs 1,000 for customers
0.3% - min Rs 2,000 for non customers

3. POs / DDs against cash

0.3% - min Rs 2,500 for customers

	General	Business Account	Mahana Izafa / PLS 6-Monthly
7. Issuance of Pay Order / Demand Draft	Savings Account: Up to Rs 225 Current Account: Up to Rs 125	For accounts with monthly average balance: Rs 100K - 250 K 1 per month free Rs 250K - 500K 2 per month free Rs 500K-1M 4 per month free Rs 1M and above 8 per month free	For accounts with monthly average balance: Rs 1M - 5M 1 per month free Rs 5M -10M 2 per month free Rs 10M and above 4 per month free
8. Payment-Identification within branches	Rs 300	Rs 250K - Rs 500K 1 per month free Rs 500K - Rs 1M 2 per month free Rs 1M and above 4 per month free	Rs 1M - 5M 1 per month free Rs 5M -10M 2 per month free Rs 10M and above 4 per month free

Remittances (Domestic)

	General	Business Account	Mahana Izafa / PLS 6-Monthly
9. Demand Draft / Purchase Order / Money Transfer Cancellation	Rs 500	Rs 250K - Rs 500K 1 per month free Rs 500K - Rs 1M 2 per month free Rs 1M and above 4 per month free	Rs 1M - 5M 1 per month free Rs 5M - 10M 2 per month free Rs 10M and above 4 per month free
10. Duplicate Demand Draft / Purchase Order	Rs 200	Rs 250K - Rs 500K 1 per month free Rs 500K - Rs 1M 2 per month free Rs 1M and above 4 per month free	Rs 1M - 5M 1 per month free Rs 5M - 10M 2 per month free Rs 10M and above 4 per month free

Remittances (Foreign Currency) Inward

1. If proceeds are credited to any of our branches:

NIL

2. Home Remittances

Applicable PO and TT Charges - No charges if funds are credited to beneficiary's account with SCBPL

3. To another bank

DD Charges will apply

Issuance of Travelers Cheques

4. Debit to Account

1% commission on issuance-Minimum Rs 500

5. Against Cash Payment

2% Commission on issuance - Minimum Rs 750.
Private Travel Exchange Quota to be issued after completion of all formalities laid down by SBP

Outward

1. Inquiries regarding non-receipt of funds where the Bank acted correctly

Rs 2,000 each

2. Remittance Charges

If remittance is effected within 15 days - 0.25% of transaction amount

3. Purchase of Foreign Currency bank draft / personal cheques for immediate credit into customer Foreign Currency Account

1%- Minimum Rs 500/-, Correspondent Bank Charges will be additional (at actual)

4. Clean cheques / drafts purchased / discounted returned unpaid

Rs 500 / item, excluding agents charges at actual

5. Collection / Purchase of Foreign Currency Dividend Warrants

Rs 2,000 / warrant

6. FTT / FDD Cancellation

USD 10 or equivalent Foreign Currency

	General	Business Account	Mahana Izafa / PLS 6-Monthly
7. Outward TT (Current Account)	USD 25 or equivalent Foreign Currency	For accounts with monthly average balance: Rs 250K - Rs 500K 1 per month free Rs 500K - Rs 1M 2 per month free Rs 1M and above 4 per month free	For accounts with monthly average balance: Rs 1M - 5M 1 per month free Rs 5M - 10M 2 per month free Rs 10M and above 4 per month free
Outward TT (Saving Account)	USD 50 or equivalent Foreign Currency		
8. Outward DD	USD 10 (Additional USD 5 for SWIFT Charge if required)	Rs 250K - Rs500K 1 per month free Rs 500K - Rs 1M 2 per month free Rs 1M and above 4 per month free	Rs 1M - 5M 1 per month free Rs 5M - 10M 2 per month free Rs 10M and above 4 per month free

Standing Instructions

1. Amendment : Rs 100 amendment
2. Default due to lack of funds : Rs 500

	General	Business Account	Mahana Izafa / PLS 6-Monthly
1. Standing Instruction fee will be recovered in addition to the usual charges	Rs 500 per transaction Rs 100 per transaction for "Business Account" and "Mahana Izafa" Account	For accounts with monthly average balance: Rs 250K and above 1 per month free	For accounts with monthly average balance: Rs 1M and above 1 per month free

Investment Portfolio Securities (IPS) Account

Applicable on GOP Debt Securities holdings of Retail and SME Clients.

- | | |
|---|---|
| <ol style="list-style-type: none"> 1. For Face Value Holding of up to Rs 1 Million
Up to Rs 1,000/- per month 2. For Face Value Holding of > Rs 1 Million
Up to Rs 2,500/- per month or 0.10% p.a. of Face Value whichever is greater.
Maximum of Rs 100,000/- p.a. per issue. | <ol style="list-style-type: none"> 3. Transfer From or To IPS of another Bank
Up to Rs 2,500/- per transaction per issue |
|---|---|

Safe Custody

This service will not normally be provided in those branches which offer Safe Deposit Lockers

- | | |
|--|--|
| <ol style="list-style-type: none"> 1. Boxes and Packages
Rs 3,000 per quarter, payable in advance 2. Envelopes, including those sealed by customers
Rs 2,000 per quarter, payable in advance 3. Other Items (Life Policies, Govt. Securities, NITs, Title Deeds etc.)
Rs 2,000 per quarter, payable in advance 4. Lodgement
Rs 1,000 per scrip / certificate 5. Withdrawal
Rs 1,000 per scrip / certificate | <ol style="list-style-type: none"> 6. Encashment of Profit Coupons (including securities under lien)
Rs 1,000 per scrip / certificate 7. Issuance of Certificate for items held in Safe Custody
Rs 1,000 per certificate 8. Conversion Consolidation or Subdivision of Govt. Securities
Rs 1,000 per certificate 9. Arrangement of Insurance for safe custody articles
Rs 2,000 flat |
|--|--|

Safe Deposit Lockers*

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

- | | |
|---|--|
| <ol style="list-style-type: none"> 1. Extra Small
Up to Rs 2,000 2. Small
Up to Rs 4,000 3. Medium
Up to Rs 5,000 4. Large
Up to Rs 8,000 | <ol style="list-style-type: none"> 5. Locker Key Charges
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)
Up to Rs 750 per month |
|---|--|

* Note:

- Locker Facilities can be availed by account holders only. Annual rent will double if average balance of Rs 25,000 is not maintained in the last quarter, except BBA account holder which will be charged standard rates.
- First year's 50% annual rent will be waived off for customers maintaining an average balance of Rs 100,000 in last 3 months (Next year onwards applicable rates will be charged).
- For SCBPL staff all services are free of cost except for the lockers annual fee.
- For Lockers the staff is exempt from the minimum balance requirement and 50% annual rent.
- Branch Manager has the discretion to give waiver on Locker Fee based on customer relationship of Rs 500,000 in deposits or Fee Income of Rs 10,000.
- Locker rental charges may be deducted from dormant accounts, only if lockers are in operation.

Visa Debit Card



1. Issuance Fee

- Current Account : Rs 500
- Savings Account : Up to Rs 1,000

2. Replacement Fee

- Current Account : Up to Rs 500
- Savings Account : Up to Rs 1,000

3. Annual Fee

- Current Account : Up to Rs 500
- Savings Account : Up to Rs 1,000

4. Renewal Fee:

NIL

PIA Gold Visa Debit Card



1. Issuance Fee

- Current Account : Up to Rs 2,000
- Savings Account : Up to Rs 2,000

2. Replacement Fee

- Current Account : Up to Rs 2,000
- Savings Account : Up to Rs 2,000

3. Annual Fee

- Current Account : Up to Rs 2,000
- Savings Account : Up to Rs 2,000

4. Renewal Fee:

NIL

Xtra Mile Visa Debit Card



1. Issuance Fee

- Current Account : Rs 300

2. Replacement Fee

- Current Account : Up to Rs 500

3. Annual Fee

- Current Account : Up to Rs 500

4. Renewal Fee:

NIL

POS

1. POS Transaction Fee (International)

3% of transaction amount

ATM Cash Withdrawal

1. ATM Transaction Fee (International ATMs)

3% of transaction amount

2. 1-Link ATMs Cash Withdrawal

Rs 15 per withdrawal

3. MNET ATMs Cash Withdrawal

Rs 15 per withdrawal

4. International Debit and Credit Cards withdrawal on ATMs of SCBPL

USD 1 or 3% of transaction amount whichever is higher

SMS Alerts:

Rs 100 per month or Rs 1,200 per annum

ATM Balance Inquiry

1. 1-Link ATM (Balance Inquiry)

Free

2. MNET ATM (Balance Inquiry)

Rs 5 per transaction

3. International (Balance Inquiry)

Up to Rs 300

Voucher Retrieval Request Fee (Per Transaction)

- Domestic : Up to Rs 300
- International : Up to Rs 750

International Balance Inquiry Fee (for all debit cards)

Up to Rs 300

Inter Bank Funds Transfer (IBFT)

Up to Rs 100 per outgoing IBFT Transaction

Direct Debit Bill payments

Up to Rs 100 per month for every registered bill

General Banking

1. Account Maintenance Charges

Flex Account: Up to Rs 50 per month

Foreign Exchange Permits:

1. Family Maintenance

Rs 3,000 per year

2. Studies Abroad

Rs 5,000 first year, subsequent years Rs 3,000

3. Specific Approvals from SBP relating to capital transfers shares disinvestment proceeds and airline remittances etc.

Up to Rs 2,000 per approval

4. Other Approvals for remittance from SBP

Rs 200 per approval

5. For Balance Rs 1M and above

Free

6. For Balance of < Rs 1M

At 0.05% minimum Rs 1,000 per month.
Up to maximum of Rs 100,000 p.a. per issuance

Investment Portfolio Scheme (IPS) Accounts.

To maintain IPS Account for Market Based Government Securities on behalf of customers, "Service Charges" will be levied as per the following;

Charges to be calculated on the face value on the month end balance, on a monthly basis, with NIL charges for the origination of transaction, subsequent transfer of the fund to an IPS account of another bank will be charged at Rs 1,000 / transaction

Federal Investment Bonds

1. Collection of Coupon from SBP

Rs 500 per coupon per scrip

2. Registration at SBP

Rs 500 per customer

3. Encashment of Security

Rs 500 per scrip

4. Account Closure for Basic Banking Account

If the account is maintaining a zero balance for a period of 180 days, the bank reserves the right to close the account

5. Same Day Clearing via NIFT

Rs 300

6. SMS Alert Fee

Up to Rs 100 per month or Rs 1,200 per annum

14. Foreign Currency Cheque books

Business Account:

USD 10 or equivalent Foreign Currency
1 Cheque book of 25 leaves free

15. Premature Upliftment Penalty on Term Deposit

In case of premature encashment, the profit amount will be subject to adjustment. The adjustment will be 2% flat*, applied to profit for the number of days the deposit is held with the bank. Further, SCBPL reserves the right to recover charges incurred due to premature termination of the deposit for the remaining period. These charges shall be:

0% or (PKRV** of remaining tenor on the early settlement date - PKRV of original tenor on the booking date); whichever is higher; charged on principal amount for the remaining days.

* For LCY deposits. For FCY deposits, profit will be paid at committed rate for days the deposit is held with the Bank

** LIBOR used for FCY deposits

** PKRV/LIBOR page of Reuters

16. Courier

1. Inland : At actual
2. Foreign : At actual

17. Telephone Charges

1. Inland : Rs 500 / telephone call
2. Foreign : Rs 1,000 / telephone call

18. Stamp Paper

At actual

19. Fax Charges

1. Inland : Rs 100 / sheet - Minimum Rs 150
2. Foreign : Rs 200 / sheet - Minimum Rs 300

20. Security Services / CIT Charges

At actual

	General	Business Account	Mahana Izafa / PLS 6-Monthly
1. Cheque Return Charges*	Current Account: Rs 150 for Outward and Rs 500 for Inward clearing Saving Account: Rs 500 for Outward and Rs 1,000 for Inward clearing	Rs 500K -1M 4 / month free Rs 1M and above 8 / month free	Rs 5M -10M 4 / month free Rs 10M and above 8 / month free
2. Hold Mail Instructions	Up to Rs 5,000 per year (in advance)	Rs 1M and above free	Rs 10M and above free

Transaction Charges

1. Transaction Charges on Basic Banking Accounts where the total debit / credit transactions in a month exceed 2

Rs 100 per transaction (this excludes ATM and CDM transactions)

2. Transaction Fee (for Foreign Currency and Rupee Accounts) for Over-The-Counter transactions

Current Account: Up to Rs 150
Saving Account: Up to Rs 200

Note 1: Transaction charge levied, if the following minimum monthly balance is not maintained (except Basic Banking and Basic Saver Account)

Current Account: Up to Rs 50,000

Saving Account: Up to Rs 100,000

Note 2: Transaction charge levied for Super Save and Privilege Account, where transactions exceed 5 in a month.

Reports and Certificates

1. Obtaining Credit Reports on behalf of customers

Actual, plus Rs 100 / local swift; Rs 1,000 / foreign swift

2. Financial / Credit Worthiness Certificate

Rs 100 / certificate

3. Certificate regarding encashment of government securities and collection of profit coupons on government securities

Rs 500 / certificate

* Note:

- Cheque Return Charges can be deducted from dormant account where actual charges are paid to NIFT on account of inward cheques returned unpaid
- In case of premature encashment, the profit amount will be subject to adjustment. The adjustment will be 2% flat*, applied to profit for the number of days the deposit is held with the bank. Further, SCBPL reserves the right to recover charges incurred due to premature termination of the deposit for the remaining period. These charges shall be: 0% or (PKRV** of remaining tenor on the early settlement date - PKRV of original tenor on the booking date); whichever is higher; charged on principal amount for the remaining days.

* For LCY deposits. For FCY deposits, profit will be paid at committed rate for days the deposit is held with the bank

** LIBOR used for FCY deposits

** PKRV / LIBOR page of Reuters

4. Other Certificates (including certificate issued on encashment of Special USDBs, FCBCs and Foreign Currency Account etc.)

Rs 200 / certificate

5. Balance Confirmation Certificate

Rs 200 / certificate

6. Certificates issued regarding business dealings with banks and for Visa purposes

Rs 200 / certificate

7. Proceeds Rationalization Certificate and Encashment Certificate

For remittances received:	
within 3-6 months	Rs 250 / certificate
6-12 months	Rs 500 / certificate
After 12 months	Rs 1,000 / certificate

Cheque Purchase and Collection

	General	Business Account	Mahana Izafa / PLS 6-Monthly
1. <u>Collection of Foreign Currency Cheques / DD / TC / etc. (drawn outside Pakistan)</u>	0.25% - Minimum Rs 300 / USD 20 (flat) including courier charges for Business Account and Mahana Izafa	Rs 250K - Rs 500K 1 per month free Rs 500 K - Rs1M 2 per month free Rs 1M and above 4 per month free	Rs 1M - 5M 1 per month free Rs 5M -10M 2 per month free Rs 10M and above 4 per month free
2. <u>Encashment of Foreign Currency Travelers Cheques in Rupees, or Credit into Customers Foreign Currency Account</u>	1% - Minimum Rs 500		
3. <u>Foreign Currency Cheque Return Charges</u>	Rs 500 per item, excluding agent's charges at actual		
4. <u>Purchase of Foreign Currency Bank Drafts / Personal Cheques for immediate Credit into Customer Local Currency Account</u>			1% - Minimum Rs 500 item, maximum Rs 5,000 Correspondent Bank Charges will be extra at actual

Collection

1. <u>Clean Collection (Domestic)</u>	0.25%; Minimum Rs 300 Maximum Rs 5,000 per instrument. Plus actual charges levied by correspondents	5. <u>Courier Charges (non - SCBPL Location)</u>	Rs 200 per instrument
2. <u>Cheques drawn on cities with SCBPL branches (other than "Mahana Izafa" and "Business Account")</u>	Rs 100 per instrument	6. <u>Stop Payment of Lost Cheque book</u>	Rs 500 per cheque book
3. <u>Dividend Warrants</u>	Rs 50 per warrant	7. <u>Stop Payment of Foreign Currency Draft</u>	USD 25 or cheque in case of insufficient funds
4. <u>Collection Cheque Returned Charges</u>	Rs 500 per instrument	8. <u>Stop Payment of Local Currency Draft</u>	Rs 500 per draft

	General	Business Account	Mahana Izafa / PLS 6-Monthly
9. <u>Stop Payment of Cheques (Stop payment charges will be applicable on each cheque which is not in series)</u>	Current Account: Rs 500 Saving Account: Rs 750	Rs 250K - Rs 500K 1 per month free Rs 500K - Rs1M 1 per month free Rs 1M and above 3 per month free	Rs 1M - 5M 1 per month free Rs 5M -10M 1 per month free Rs 10M and above 3 per month free
10. <u>Duplicate Statement of Account</u>	Rs 35	Rs 500K - 1M 1 per month free Rs 1M and above 2 per month free	Rs 5M - 10M 1 per month free Rs 10M and above 4 per month free
11. <u>Confirmation of Balance to Auditors</u>	Rs 100	Rs 500K - 1M 1 per month free Rs 1M and above 2 per month free	Rs 5M - 10M 1 per month free Rs 10M and above 2 per month free
12. <u>Issuance of Loose Cheque</u>	Rs 1,000 plus Govt. Levies etc. (actual)	Rs 500K - 1M 1 per month free Rs 1M and above 2 per month free	Rs 5M - 10M 1 per month free Rs 10M and above 2 per month free

Account Balance and Cheque Book Charges

Type of Accounts	Initial Deposit Requirement	Monthly Balance Requirement	Minimum Balance Charges*	Cheque Book Charges***
Current Accounts				
Tijarat Classic	Rs 50,000	Rs 50,000	Rs 50 / month	Rs 7 / Leaf
Sahulat Online	Rs 50,000	Rs 50,000	Rs 50 / month	Rs 7 / Leaf
Tijarat Plus	Rs 50,000	Rs 50,000	Rs 50 / month	Rs 3 / Leaf
Business Account / Current	Rs 100,000	Rs 100,000	Rs 50 / month	Rs 20 / Leaf
PKR Current	Rs 10,000	Rs 10,000	Rs 50 / month	Rs 7 / Leaf
Basic Banking Account	Rs 1,000	NIL	NIL	Rs 7 / Leaf
XtraMile	Rs 15,000	Rs 15,000	Rs 50 / month	Rs 7 / Leaf
Saving Accounts				
Basic Saver	Rs 100	NIL	NIL	Rs 20 / Leaf
Easy Saver	Rs 5,000	NIL	NIL	N/A
Supersave	Rs 25,000	Rs 25,000	Rs 50 / month	Rs 20 / Leaf
Privilege	Rs 500,000	Rs 500,000	Rs 50 / month	Rs 20 / Leaf
Mahana Izafa	Rs 100,000	Rs 100,000	Rs 50 / month	Rs 20 / Leaf
High Yield	Rs 500,000	Rs 500,000	Rs 50 / month	Rs 20 / Leaf
6 Monthly Savings (Local Currency)	Rs 100,000	Rs 100,000	Rs 50 / month	Rs 20 / Leaf
Flex Account**	NIL	NIL	NIL	Rs 20 / Leaf
Bonus Saver	Rs 500,000	Rs 500,000	Rs 50 / month	Rs 20 / Leaf

* Minimum Balance Charges inclusive of Federal Excise Duty in compliance with BPRD Circular Letter no. 27 of September 2010

** 10 Leaf cheque book for Current and Savings Account will be for Rs 200/- excluding FED

*** Cheque Books are free when requested through Online Banking, except for Basic Saver and Pensioner Current and Savings Accounts

Cheque Book Services

	General	Business Account			Mahana Izafa / PLS 6-Monthly	
Issuance of Cheque books (Mahana Izafa, Business Account, PLS Savings PLS 6-Monthly)	Rs 20 per leaf	For accounts with monthly average balance: Rs 100K - 500K 1 cheque book of 50 leaves per month free	For accounts with monthly average balance: Rs 500K - 1M 3 cheque books of 50 leaves per month free	For accounts with monthly average balance: Rs 1M and above. 5 cheque books of 50 leaves per month free	For accounts with monthly average balance: Rs 100K - 3M 1 cheque book of 50 leaves per month free	For accounts with monthly average balance: Rs 3M and above. 2 cheque books of 50 leaves per month free

Issuance of urgent Cheque books

Up to Rs 20 / leaf (for corporate customers)

Starter Cheque books (to be issued with prior approval of the concerned Branch Manager)

Rs 100 plus duties

Ledger Fee* (on accounts not maintaining minimum balance requirements)

Foreign Currency equivalent of Rs 50 / month
Balance Requirement given below:

USD 2,000
GBP 2,000
EURO 2,000
JPY 200,000

Delivery of Cheque book by courier

Inland Rs 250 / Cheque book
Foreign Rs 2,000 / Cheque book

* 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 and 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

** Account Maintenance Fee will be charged Rs 50 / month

Other Charges

1. a) Duplicate Statement of Account

Rs 35
You are entitled to 2 free statements each calendar year, as per SBP Circular (BPRD Circular No. 2 of 2010)*

b) Delivery of Statement by Courier

Each additional statement will be charged Rs 35/- for delivery

2. Advice Charges

Rs 50 per advice Rs 500/- per month (for corporate customers)

3. Document Retrieval Fee (subject to availability of the record at the branch premises)

Rs 50 per advice Rs 500/- per month (for corporate customers)
Up to 3 months old: No charge
3 month - 2 years old: Rs 500 per document.
More than 2 years old: Rs 1,000 per document

Swift Finance

1. Legal Charges : At Actual

2. Processing Charges : Rs 5,000

Markup Agreement / Stamping Charges:

<Rs 1 M	: Rs 1,000
Rs 1 M - 10 M	: Rs 5,000
Rs 10 M - 50 M	: Rs 10,000
Rs 50 M - 100 M	: Rs 25,000
Rs 100 M - 300 M	: Rs 35,000
Rs 300 M - 500 M	: Rs 50,000
> Rs 500 M	: Rs 100,000

Markup Agreement / Stamping Charges

Rs 100 for all other cities except Karachi

Non Utilization Charges:

Rs 1,500 (Charged quarterly)*

Charges on Late Payment of Mark Up (Charged 30 days after the previous quarter end):

Rs 1,000 or 1 % of the outstanding Mark Up whichever is higher

* Twice a year on six monthly basis within 15 days from the close of half year.

Phone Banking

A waiver of 25% on normal charges is offered on the following services:

1. Cheque Book
2. Demand Draft (Local Currency) - except Sahulat Online Account which has 50% waiver
3. Demand Draft (Foreign Currency)
4. Telegraphic Transfer (Local Currency)
5. Telegraphic Transfer (Foreign Currency)
6. Certificate regarding Profit and Tax Deed
7. Certificate regarding Zakat Deducted
8. Balance Confirmation Certificate

Note : Courier, swift, fax, charges and stamp duty will be recovered. SMS / E-mail alert service
- Charges up to Rs 100 per month or Rs 1,200 per annum

Note: Individual Customers who maintain the below-mentioned relationship with us, would be eligible to avail Charge-Fee Issuance of pay orders, demand drafts and telegraphic transfers
- 50% for OD and balance of Rs 1,500,000 for current account.
- Average quarterly balance of > Rs 1,500,000 current account.
- An overdraft line of > Rs 6,000,000.

Priority Banking

Individual Customers who maintain the below-mentioned deposit balances on relationship basis, will be eligible to avail the following services free of charge:

- Avg. quarterly balance of Rs 3,000,000 and above in Rupee Current, PLS and / or Term Deposit accounts
- Avg. quarterly balance of Rs. 3,000,000 and above (or equivalent in FCY) in Rupee Current, PLS, and / or Term Deposit accounts

a) Debit Card:

Platinum Visa Debit Card



- Waiver on Annual Fee
- Issuance / Replacement fee of up to Rs 4,000

PIA Platinum Visa Debit Card



- Waiver on Annual Fee
- Issuance / Replacement fee of up to Rs 4,000

b) Banking Services:

1. Issuance of Pay Orders, Drafts and Telegraphic Transfer.
2. Standing Instructions related to regular banking.
3. Cancellation of Pay Orders and Demand Drafts.
4. Issuance of Balance Confirmation Certificate / Proceed Realization Certificate.
5. Collection of cheques (Local Currency/Foreign Currency).
6. Inter-City Banking.
7. Duplicate Statement
8. Courier Services.
9. Zakat Certificate.
10. Issuance of traveler cheques.
11. Stop payments of cheques.
12. Return of unpaid cheques.
13. Delivery of cheque books by courier.
14. Inward remittance.
15. Issuance of counter cheques.
16. Issuance of cheque books.
17. Free E-Statements.

c) Locker Facility:

50% waiver on 1st year locker rental fee for locker issued between 1st January 2012 - 30th June 2012. (On availability of Lockers)

d) Auto Loans / Lease

50% waiver on regular processing fee.

e) Credit Card:

Annual and joining fee waivers on credit cards

f) Mortgage:

50% waiver on regular processing fee.

g) Priority Banking Membership Fee:

Rs 3,000 per quarter
This fee will be waived off for Priority Banking customers who are maintaining the required minimum quarterly average balance of Rs 3 Million.

Consumer Financing

Visa Credit Cards

Visa Platinum / Visa PIA Co-brand Platinum



<u>Annual Fee</u>	<u>Supp. Annual Fee</u>
Rs 6,000	Rs 3,000

Visa Gold / Visa PIA Co-brand Gold



<u>Annual Fee</u>	<u>Supp. Annual Fee</u>
Rs 4,000	Rs 2,000

Visa Classic / Visa PIA Co-brand Classic



<u>Annual Fee</u>	<u>Supp. Annual Fee</u>
Rs 2,000	Rs 750

Charges applicable on all variants

• Service Fee (Retail and Cash)*

Up to 3.5% per month of the outstanding amount translated into APR of 42%

• Late Fee

Up to Rs 1,500 or 10% of the minimum amount due, whichever is higher

• Overlimit Fee

Up to Rs 1,000 for all Visa Credit Cards Or 10% of the Overlimit Amount, whichever is higher

• Cash Advance Fee**

Up to Rs 1,000 (per transaction) or 3% of the cash advance transaction amount, whichever is higher. Plus all charges passed on by acquiring bank

* Discounts on rates may be offered during special promotions

* Service Fee on Cash Advance Transaction will be charged from the date of transaction

** Additional advance tax of 0.3% of the value for transaction or the sum of all transactions in a day exceeding Rs 25,000

Standard Chartered Credit Card Services

Charges Applicable on All Visa Credit Cards

1. Cheque / Cash Pick Up Fee	Rs 200 for all cards
2. Dial a Draft	Bank Remittance charges plus up to Rs 1,000 (per request) and Accrual of charges as Cash Advance
3. Voucher Retrieval Fee Local Foreign	Rs 250 per document Rs 800 per document
4. Balance Transfer Booking Charge	Up to 3% of transfer amount or Rs 500, whichever is higher
5. Balance Transfer Service Fee	Up to 3.5% of the outstanding amount per month translated into an APR of 42%
6. Cover for life (optional feature)	Rs 3,000 per year @ Rs 250 per month on Aasaan Instalment at 0%
7. Credit Cover (optional feature)	0.35% of outstanding amount per month
8. Credit Cover Plus (optional feature)	Up to 0.69% of outstanding amount per month
9. Smart Wallet (optional feature)	Rs 95 per month for all cards
10. Family Income Plus (optional feature)	Rs 3,600 per year @ Rs 300 per month on Aasaan Instalment at 0%
11. Direct Debit Fee	Up to Rs 1,000 or 2% of transaction amount whichever is higher
12. Arbitration Charges for Disputed Transactions	Up to USD 500 or equivalent for all cards
13. Card Replacement Fee	Rs 200 for all cards
14. Utility Bill Payment	Up to Rs 1,000 per transaction for all cards
15. Cheque Return Charges / Payment Coupon Charges	Up to Rs 1,000 for all cards
16. Pay Order/Demand Draft Issuance Fee	Up to Rs 1,000 for all cards
17. Duplicate Statement	NIL
18. Foreign Transaction Charge	Foreign currency transactions processed through foreign merchants or otherwise will incur a foreign transaction charge of Re 1 per USD and 3% of the transaction amount
19. Credit Worthiness Certificate	1 certificate per half year free; Subsequent requests, up to Rs 200 per certificate
20. Safe Custody Charges on Post Dated Cheques	Rs 500 per cheque for all cards
21. Account Maintenance Fee	Rs 500 per month for all cards
22. Card Conversion Fee	Rs 1,000 for all cards
23. SMS / Email Alert Service Fee*	Up to Rs 100 per month for all cards
24. Mahfooz Takaful (optional feature)	Islamic insurance - Rs 199 per month
25. Aasaan Instalment Plan Service Fee	Up to 42% per annum for all cards
26. Aasaan Instalment Plan Processing Fee	Up to 2.5% of transaction amount
27. Aasaan Instalment Plan Prepayment Fee	Rs 1,000 or 5% of the remaining balance, whichever is higher
28. Credit Protector (optional feature)	0.35% of outstanding amount per month
29. 0 2 Insurance (optional feature) PLAN A PLAN B	Rs 160 (coverage of Rs 540,000) Rs 250 (coverage of Rs 690,000)
30. Business Protector (optional feature) PLAN A PLAN B	Rs 299 (coverage of Rs 620,000) Rs 399 (coverage of Rs 1,250,000)
31. Simple Payment Programme (SPP) Service Fee	Up to 1.95% per month on transaction amount
32. Simple Payment Programme (SPP) Prepayment Fee	First 6 months of booking: 10% of the Prepayment Fee remaining amount or Rs 1,000 whichever is higher After 6 months of booking: 5% of the remaining amount or Rs 500, whichever is higher
33. Simple Payment Programme (SPP) Prepayment Fee	No Charge
34. Rewards Programme Fee	Rs 1,000 per annum

* Free SMS alert will be sent to credit card customers informing about outstanding amount, minimum amount due and that eStatement has been sent via e-mail. SMS sent to serve 14 days notice before proceeding for debt recovery will be free of charge

MasterCard Credit Cards

MasterCard Titanium



<u>Annual Fee</u>	<u>Supp. Annual Fee</u>
Rs 4,000	Rs 2,000

MasterCard Gold



<u>Annual Fee</u>	<u>Supp. Annual Fee</u>
Rs 4,000	Rs 2,000

MasterCard Cashback



<u>Annual Fee</u>	<u>Supp. Annual Fee</u>
Rs 2,000	Rs 750

MasterCard Easy Credit



<u>Annual Fee</u>	<u>Supp. Annual Fee</u>
Rs 1,500	Rs 300

Charges applicable on all variants

• Service Fee (Retail and Cash)*

Up to 3.5% per month of the outstanding amount translated into APR of 42% per annum

• Overlimit Fee

Up to Rs 1,000 for all MasterCard Credit Cards Or 10% of the overlimit amount, whichever is higher

• Late Fee

Up to Rs 1,500 or 10% of the minimum amount due, whichever is higher

• Cash Advance Fee**

Up to Rs 1,000 (per transaction) or 3% of the cash advance transaction amount, whichever is higher. Plus all charges passed on by acquiring bank

* Service fee on Easy Credit Card (Retail and Cash) will be charged from the day of transaction
 * Discounts on rates may be offered during special promotions
 ** Additional advance tax of 0.3% of the value for transaction or the sum of all transactions in a day exceeding Rs 25,000
 ** Service Fee on Cash Advance Transaction will be charged from the date of transaction

Standard Chartered Credit Card Services

Charges Applicable on All MasterCards

1. Cheque / Cash Pick up Fee	Rs 200 for all cards
2. Dial a Draft	Bank Remittance charges plus up to Rs 1,000 (per request) and Accrual of charges as Cash Advance
3. Voucher Retrieval Fee Local Foreign	Rs 250 per document Rs 800 per document
4. Balance Transfer Booking Charge	Up to 3% of transfer amount or Rs 500, whichever is higher
5. Balance Transfer Service Fee	Up to 3.5% of the outstanding amount per month translated into an APR of 42%
6. Cover for life (optional feature)	Rs 3,000 per year @ Rs 250 per month on Aasaan Instalment at 0%
7. Credit Cover (optional feature)	0.35% of outstanding amount per month
8. Credit Cover Plus (optional feature)	Up to 0.69% of outstanding amount per month
9. Smart Wallet (optional feature)	Rs 95 per month for all cards
10. Family Income Plus (optional feature)	Rs 3,600 per year @ Rs 300 per month on Aasaan Instalment at 0%
11. Direct Debit Fee	Up to Rs 1,000 or 2% of transaction amount, whichever is higher
12. Arbitration Charges for Disputed Transactions	Up to USD 500 or equivalent for all cards
13. Card Replacement Fee	Rs 200 for all cards
14. Utility Bill Payment	Up to Rs 1,000 per transaction for all cards
15. Cheque Return Charges / Payment Coupon Charges	Up to Rs 1,000 for all cards
16. Pay Order / Demand Draft Issuance Fee	Up to Rs 1,000 for all cards
17. Cash Payment Processing Fee	Up to Rs 100 per bill for SCBPL Account Holders Rs 200 per bill for non SCBPL account holders
18. Duplicate Statement	No Charge
19. Foreign Transaction Charge	Foreign currency transaction processed through foreign merchants or otherwise will incur a foreign transaction charge of Re 1 per USD and 3% of the transaction amount
20. Credit Worthiness Certificate	1 certificate per half year free; Subsequent requests, up to Rs 200 per certificate
21. Safe Custody Charges on Post Dated Cheques	Rs 500 per cheque for all cards
22. Account Maintenance Fee	Rs 500 per month for all cards
23. Card Conversion Fee	Rs 1,000 for all cards
24. SMS / Email Alert Service Fee*	Up to Rs 100 per month for all cards
25. Mahfooz Takaful (optional feature)	Islamic insurance - Rs 199 per month
26. Cheque book issuance	Rs 25 per leaf for MasterCard Easy Credit only
27. Aasaan Instalment Plan Service Fee	Up to 42% per annum for all cards
28. Aasaan Instalment Plan Processing Fee	Up to 2.5% of transaction amount
29. Aasaan Instalment Plan Prepayment Fee	Rs 1,000 or 5% of the remaining balance, whichever is higher
30. Rewards Programme Fee	Rs 1,000 per annum

* Free SMS alert will be sent to credit card customers informing about outstanding amount, minimum amount due and that eStatement has been sent via e-mail. SMS sent to serve 14 days notice before proceeding for debt recovery will be free of charge

American Express Cards

American Express Corporate Cards



Annual Fee
Up to Rs 6,000 / USD 100

American Express Charge Card Gold



Annual Fee
Up to Rs 6,000 / USD 100

Supp. Annual Fee
Up to Rs 4,000 / USD 75

American Express Charge Card Green



Annual Fee
Up to Rs 4,000 / USD 75

Supp. Annual Fee
Up to Rs 2,000 / USD 45

American Express Credit Card (Gold)



Annual Fee
Rs 4,000

Supp. Annual Fee
Rs 2,000

American Express Credit Card (Green)



Annual Fee
Rs 2,000

Supp. Annual Fee
Rs 1,000

Charges applicable on all variants

• Service Fee (Credit Card)**

Up to 3.5% per month of the outstanding amount translated into APR of 42% per annum

• Late Payment Charges (Credit Cards)

Up to Rs 1,500 or 10% of the minimum amount due, whichever is higher.

• Late Payment Charges (Charge Cards and Corporate Cards)

Up to Rs 1,500 / USD 20

• Overlimit Fee (Credit Cards)

Up to Rs 1,000 or 10% of the overlimit amount, whichever is higher

• Foreign Transaction Charge

Foreign Currency transaction processed through foreign merchants or otherwise will incur a foreign transaction charge of Re 1 per USD and 3% of the transaction amount

• Cash Advance Fee (Charge Cards)*

Up to Rs 1,000 / USD 15 (per transaction) or 5% of the cash advance transaction amount, whichever is higher. Plus all charges passed on by acquiring bank**

• Cash Advance Fee (Credit Cards)**

Up to Rs 1,000 (per transaction) or 3% of cash advance transaction amount, whichever is higher. Plus all charges passed on by acquiring bank. Additionally advance tax of 0.3% of the value of transactions or the sum of all transactions in a day

* Refer to important notes for tax implications

** Service Fee on Cash Advance Transaction will be charged from the date of transaction

*** Discounts on rates may be offered during special promotions

Standard Chartered American Express Credit Cards

Charges Applicable on All AMEX Credit Cards

1	Balance Transfer Facility Booking Charge	Up to 3 % or transfer amount Rs 500 whichever is higher
2	Balance Transfer Facility - Service Charges	Up to 3.5% per month of the outstanding amount translated into APR of 42%
3	Pay order / Demand Draft Fee	Up to Rs 1,000
4	Utility Bill Payment	Up to Rs 1,000 per transaction
5	Cheque Return Charges / Payment Coupon Charges	Up to Rs 1,000 Up to USD 15
6	Cash Payment Processing Fee	Up to Rs 100 per bill for SCBPL Account Holders Rs 200 per bill for non SCBPL Account Holders
7	Duplicate account statement	No Charge
8	Card Replacement Fee (Normal)	Rs 200 for all cards
9	Extended Payment Programme (EPP)/ Aasaan Instalment Service Charges	Up to 42% per annum
10	EPP / AI Processing Fees	Up to 2.5% of the transaction amount
11	EPP / AI Instalment Plan Prepayment Fee	Rs 1,000 or 5% of the remaining balance, whichever is higher
12	Credit Cover Plus (optional feature)	0.69% of the outstanding amount per month
13	Smart Wallet Premium (optional feature)	Rs 95 per month
14	Credit Protector (optional feature)	Up to 0.35% of the outstanding amount per month
15	360 Degrees (optional feature)	Up to Rs 160 per month on Green Card Up to Rs 215 per month on Gold Card
16	My Business My Wealth (optional feature)	Plan A: Up to Rs 299 per month Plan B: Up to Rs 399 per month
17	Mahfooz Takaful (Optional feature)	Rs 199 per month
18	Family Income Plus (optional)	Rs 3,600 per year @ Rs 300 per month on EPP installment at 0%
19	Document Retrieval charges per transaction	
	- i For foreign transaction on Rs cards	Up to Rs 800
	- ii For local trasactions on Rs cards	Up to Rs 250
20	SMS Alert Fee*	Up to Rs 100 per month

* Free SMS alert will be sent to credit card customers informing about outstanding amount, minimum amount due and that eStatement has been sent via e-mail. SMS sent to serve 14 days notice before proceeding for debt recovery will be free of charge

Standard Chartered American Express Charge Cards

	Currency	Charges Applicable on AMEX Charge Cards		
1. Pay Order / Demand Draft Fee	PKR USD	Up to Rs 1,000 for all cards Up to USD 15		
2. Membership Rewards Programme	PKR USD	Rs 500 per month USD 10 per month		
3. Direct Debit Fee	PKR USD	Rs 1,000 per month Up to USD 15 per month		
4. Cheque Return Charges / Payment Coupon Charges	PKR USD	Up to Rs 1,000 Up to USD 15		
5. Card Replacement Fee	PKR USD	Up to Rs 200 Up to USD 5		
6. Cash Payment Processing Fee	PKR USD	Up to Rs 100 per bill for SCBPL Account Holders Rs 200 per bill for non SCBPL Account Holders Up to USD 5		
7. SMS Alert Fee*	PKR USD	Up to Rs 100 per month Up to USD 2.5 per month		
		Corporate	Charge Green	Charge Gold
8. Credit Cover Plus (optional feature)	PKR	0.69% per month on card's outstanding balance	0.69% per month on card's outstanding balance	0.69% per month on card's outstanding balance
	USD	0.69% per month on card's outstanding balance	0.69% per month on card's outstanding balance	0.69% per month on card's outstanding balance
9. Credit Protector (optional feature)	PKR	0.35% per month on card's outstanding balance	0.35% per month on card's outstanding balance	0.35% per month on card's outstanding balance
	USD	0.35% per month on card's outstanding balance	0.35% per month on card's outstanding balance	0.35% per month on card's outstanding balance
10. Smart Wallet (optional feature)	PKR	Rs 95 per month	Rs 95 per month	Rs 95 per month
	USD	-	-	-
11. Mahfooz Takaful (optional feature)	PKR	Rs 199 per month	Rs 199 per month	Rs 199 per month
	USD	-	-	-
12. 360 Degrees (optional feature)	PKR	Rs 215 per month	Rs 160 per month	Rs 215 per month
	USD	USD 5.25 per month	-	USD 5.25 per month

* Free SMS alert will be sent to credit card customers informing about outstanding amount, minimum amount due and that eStatement has been sent via e-mail. SMS sent to serve 14 days notice before proceeding for debt recovery will be free of charge

Personal Loans

Application Processing Fee (Inclusive of stamp duty)

Rs 5,000 or 1% of the loan amount, whichever is higher

Late Payment Charges

Rs 500

Insurance

Credit Protection Insurance (optional feature)

3% of financing amount

Cheque Return Charges / Default due to insufficient funds on Standing Instructions

Rs 500

Revolving Credit

Processing Charges (Inclusive of Stamp Duty)

Rs 2,000

Cheque Return Fee

Rs 500

Cheque Encashment Charges

Rs 150 (3 free transactions per month)

Multiple Statements

Latest Statement fee

Cheque Book charges (25 leaves)

Rs 20 per leaf

Mark Up Rates

With prompt payment bonus 33%
Without prompt payment bonus 36%

Insurance

a) Credit Cover Plus (optional feature)

Up to 0.69% of outstanding per month

SMS Alert Fee

Up to Rs 100 per month

Payroll Over Draft (POD)

Utilisation Fee:

Rs 250 or 5% of utilised limit, whichever is higher

SMS Alert Fee

Up to Rs 100 per month

Mortgage Loan

Processing Fee (Including stamp duty) (Non Refundable)

Up to Rs 10,000 or 0.1% of financing amount, whichever is higher

Appraisal Fee

Up to Rs 10,000

Appraisal for Land

Up to Rs 5,000

Prepayment Charges

10% if prepaid within 12 months of disbursement of financing,
5% if prepaid after 12 months of disbursement of financing

Mark up Rates

25% - 38% per annum (fixed)

Annual Fee

Rs 2,500

Limit Enhancement

5% of the enhanced amount (maximum of Rs 2,000)

Interbank Transaction charges

0.3% or Rs 500, whichever is higher

Stop Payment of Cheques

Rs 25 per cheque
(maximum Rs 500 per cheque book)

Insurance

b) Credit Protector (optional feature)

Up to 0.35% of outstanding per month

Pay Order Charges

Up to Rs 500

Revolving Fee:

Rs 1,500 per month

Pre-Payment Fee

Up to 10% of the Outstanding Balance

Subsequent Stage wise appraisal

Up to 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)

Appraisal for Constructed Property

Up to Rs 5,000

Legal Fee
Up to Rs 12,000

Cheque Return Charges
Rs 500

Late Payment Fee
Up to Rs 1,000 or 2% per month on amount overdue

Income Estimation Charges
Up to Rs 6,500

Life Insurance Cover
Up to 0.75% of the loan amount

Tax Certificate Issuance Charges
Rs 500

Cheque deposit into drop box
Up to Rs 500

Auto Financing

Processing Fee (Non refundable)
Up to Rs 10,000

Early Purchase Processing charges
Up to 7.5% of outstanding amount in 5th Year
Up to 10% of outstanding amount in 3rd and 4th Year
Up to 13% of outstanding amount in 1st and 2nd Year

Repossession charges
Up to Rs 30,000

Valuation Fee
Up to Rs 10,000

Legal Fee
Up to Rs 30,000

Late Payment Fee recovery and Administration charges
Up to Rs 1,000 per instalment

Duplicate Ammortization Schedule Issuance Charge
Rs 500

Cheque / Cash pick up from office / residence
Up to Rs 1,500

Cheque deposit into drop box
Up to Rs 500

Liquidated Damages
2% per month on amount overdue

Default due to lack of funds (Standing Instructions)
Rs 500

Asset repossession charges
Court Fee - Legal Fee
Up to Rs 60,000 (or at actual)
Up to Rs 30,000 (or at actual)

Property Insurance
Up to 0.75% of the loan amount

Duplicate Ammortization Schedule Issuance
Rs 500

Service Fee for proof of instalment / Cash deposit into Repayment Account
Up to Rs 500

Switching Fee
Up to 7 % of outstanding amount

External Agency Fee
Up to Rs 3,000

Appraisal Fee (Used Cars)
Up to Rs 10,000

Repossessed Vehicle storage charges
Up to Rs 10,000

Cheque Return charges
Rs 500

Non-Payment due to lack of funds (Standing Instructions)
Rs 500

Vehicle Insurance
Up to 7.5% of the vehicle value

Tax Certificate Issuance charges
Rs 500

Cancellation of application after Purchase Order
Up to Rs 1,000

DREAMPACK

Bundled Financial Solutions

General Conditions:

1. The benefits mentioned in each DREAMPACK are only applicable when all the products of the set are availed together and are activated within 90 days of Account Opening.
2. Terms and Conditions pertaining to each product in the DREAMPACK remain the same.
3. Where applicable, only 25 leaf cheque book is for free.
4. In case, where one of the products in your chosen DREAMPACK is declined due to any reason, you will still receive the other products mentioned in that DREAMPACK under the same terms and conditions.
5. Bank reserves the right to approve or reject any product from the bundle without assigning any reason.

DREAMPACK for Non Employee Banking Customers

DREAMPACK Easy Banking



Benefit:

1. Rs 200 discount on Issuance Fee of Visa Debit Card
2. First 25 leaf Cheque Book free

DREAMPACK Spend 'n Save



Benefit:

1. Rs 200 discount on Issuance Fee of Visa Debit Card
2. First 25 leaf Cheque Book free

DREAMPACK Secure the Future



Benefit:

1. Free Family Care for the first year only
2. No Visa Debit Card Issuance fee

Secure the Future Conditions:

1. Free Family Care will be offered in the name of the person insured under Mustaqbil
2. Free Family Care benefit will be offered on minimum annual contribution of Rs 56,000 with annual deduction frequency for the first year

DREAMPACK Business Saver



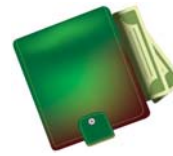
Benefit:

1. Free Cash Cover Plus for the first year only
2. Rs 200 discount on Issuance Fee of Visa Debit Card
3. First 25 leaf Cheque Book free
4. No minimum balance requirement

Business Saver Conditions:

1. Cash Cover Plus to be enrolled within one month of card activation
2. Standing Instructions to be applied in this case, where mandatory Rs 5,000 will be marked as auto debit on Xtra Mile Current Account, to be transferred to Easy Saver on the 1st of every month.

DREAMPACK Ready Cash



Benefit:

1. First 25 leaf Cheque Book free
2. Rs 200 discount on Issuance Fee of Visa Debit Card
3. Waiver on Processing Fee of Revolving Credit for the first year
4. Waiver on Annual Fee of Revolving Credit for the first year

Ready Cash Conditions:

1. Loan amount / credit limit in personal installment loan and revolving credit will be as per Bank's internal policy
2. Bank reserves the right to approve or reject any product from the bundle without assigning any reason
3. Waiver on annual fee of revolving credit for the first year only.

DREAMPACK Ala Carte

Benefit:

1. Rs 200 discount to be offered to customers who purchase Cash Cover Plus at the time of purchasing the bundle.

DREAMPACK for Employee Banking Customers

Bundle Benefits based on Product selected:

1. Free Cheque Book for all bundle customers
2. Lifetime Annual Fee waiver on Credit Card
3. Spend based rewards on Credit Cards: if customer spends Rs 10,000 per month in the first three months, 2,000 Bonus reward points or Rs 1,000 Cashback rewards (for Cashback Mastercard customers) or 1,000 air miles (for PIA Co-brand customers)
4. Conditions: Loan amount in Personal Instalment Loan will be as per Bank's internal policy
5. Preferential Pricing in Personal Loans
6. Cash Cover: Discount of Rs 200 on Annual Premium
7. Revolving Credit: First year Annual Fee and Processing Fee waiver
8. Credit limit in Revolving Credit will be as per Bank's internal policy

OPT IN benefits when availing bundle:

1. One time discount of 5% on first year premium on policy enrolment on availing Pay continuation plan by opting in when availing a bundle - Only for policies booked on an annual premium for all Employee Banking Bundles.

NOTE:

- Inherent Employee Banking benefits for Platinum, Gold and Silver packages will remain applicable on top of the DreamPack bundle benefits.
- Standard Chartered Bank (Pakistan) Limited has the right to retract fee waivers and other benefits that apply to an Employee Banking customer if the salary is not credited to the Payroll account for three consecutive months.

PRIORITY Banking



DREAMPACK Guardian

Benefit:

1. ATM cash withdrawal insurance (25% discount on Cash Cover Plus)
2. Free locker facility for the first year .
3. All Priority Banking Membership Benefits

Priority Guardian Conditions:

- The Bonus Saver Account will be offered to you at the prevailing rates. Rates are subject to change from time to time at the sole discretion of the Bank
- Locker Facility is subject to availability of a locker in the respective branch
- Cash Cover Plus is offered at 25% discount on the annual premium. The discount may be amended at the sole discretion of the Bank
- Priority Banking Membership conditions apply



DREAMPACK Lifestyle

Benefit:

1. All Priority Banking Membership Benefits
2. ATM cash withdrawal insurance (25% discount on Cash Cover Plus)

Priority Lifestyle Conditions

- The Flex Saving Account with monthly profit payout will be offered at the prevailing rates. Rates are subject to change from time to time at the sole discretion of the Bank
- Cash Cover Plus is offered at 25% discount on the annual premium. The discount may be amended at the sole discretion of the Bank
- Priority Banking Membership conditions apply

SME Banking

Tana Bana

Application Processing Fee

Rs 1,000

Line Renewal Fee

Rs 1,000

Legal Fee

Up to Rs 6,000

Note: All Call Centre Services are free of Charge

Management Consultant Fee

- Line amount Rs 1 Mn - Rs 5 Mn
Rs 4,000 - Rs 5,000
- Line amount > Rs 5 Mn
Up to Rs 10 Mn : Rs 5,000 - Rs 6,000 and above
Rs 10 Mn : Rs 6,000 - Rs 7,000

Appraisal Fee

Up to Rs 5,000

Business Power / Business Finance

Processing Fee

- Commercial Property
Rs 7,000
- Residential Property
Rs 5,000

Late Payment Charges

Withdrawal of prompt payment bonus as per criteria

Line Enhancement Fee

- Commercial Property
Up to Rs 5,000 or 0.05% of line amount, whichever is higher
- Residential Property
Up to Rs 5,000 or 0.05% of line amount, whichever is higher

Appraisal Fee

- Rs 5,000
- For cities other than Lahore, Karachi and Islamabad / Rawalpindi
Rs 500 in addition to original charges if the firm is not locally available

Property and Terrorism Insurance Premium

Residential: 0.05% of line amount, Commercial: 0.09% of line amount, Industrial: 0.15% of line amount
Commercial / Semi Commercial / Industrial properties:
Rate as per agreement with insurance company

Management Consultant Fee

- Amount Rs 1M to Rs 3M
Rs 4,000
- Amount > Rs 3M to Rs 5M
Rs 5,000
- Amount >Rs 5M
Rs 6,000
- For cities other than Lahore, Karachi and Islamabad / Rawalpindi
Rs 500 in addition to original charges if the firm is not locally available

Liquidation Damages

25% of overdue amount

Line Renewal Fee

- Commercial Property
Up to Rs 5,000 or 0.05% of line amount, whichever is higher
- Residential Property
Up to Rs 5,000 or 0.05% of line amount, whichever is higher
- Business Finance
Rs 5,000/- Flat

Legal Fee

Up to Rs 6,000

Cheque Return Fee

Rs 500

Cheque / Cash Pick-up from office / residence

Rs 500

Inter Branch Transactions

- Same City
No Charges
- Other Cities
 - Line size < Rs 5 M
2 Free Transactions per month
 - Line size Rs 5M - Rs 10M
4 Free Transactions per month
 - Line size Rs 10M - Rs 15M
8 Free Transactions per month
 - Line size > Rs 15 M
Free unlimited per month

Payorders and DDs

- Line size Rs 5M - Rs 10M
3 Free Pay Orders and / or Demand Draft
- Line size Rs 10M - Rs 15M
5 Free Pay Orders and / or Demand Draft
- Line size > Rs 15 M
10 Free Pay Orders and / or Demand Draft

Cheque Book Charges

Rs 5 Per Leaf

Business Instalment Loan (Partially Secured)

Processing Fee

Rs 2,500 upfront
Rs 5,000 at the time of disbursement

Prepayment Fee

Up to 5% of the outstanding balance

Late Payment Charges

Rs 500

Cheque Return Fee

Rs 500

Borrower Assessment Charges

Rs 2,500

Default due to lack of funds on Standing Instructions

Rs 500

Business Instalment Loan (Unsecured)

Processing Fee

1 % of the limit allowed out of which Rs 2,500 to be charged upfront and remaining at the time of disbursement

Prepayment Fee

Up to 5% of the outstanding balance

Late Payment Charges

Rs 500

Cheque Return Fee

Rs 500

Borrower Assessment Charges

Rs 2,500

Default due to lack of funds on Standing Instructions

Rs 500

Pharma Line (Mortgage)

Application Processing Fee

Rs 1,000

Management Consultant Fee

- Line amount Rs 1 M - Rs 5 M
Rs 4,000 - Rs 5,000
- Line amount > Rs 5 M
Up to Rs 10 M:
Rs 5,000 - Rs 6,000
and above Rs 10M:
Rs 6,000 - Rs 7,000

Line Renewal Fee

Rs 1,000

Appraisal Fee

Up to Rs 5,000

Legal Fee

Up to Rs 6,000

Note: All Call Centre Services are free of Charge

Rang hi Rang

Application Processing Fee

Rs 1,000

Line Renewal Fee

Rs 1,000

Legal Fee

Up to Rs 6,000

Note: All Call Centre Services are free of charge

Agri Deal

Application Processing Fee

Commercial Property Rs 7,000
Residential Property Rs 5,000

Line Renewal Fee

Rs 1,000

Legal Fee

Rs 6,000

Number of free Online Transactions per month RF Limit Range (Funded Line)

- Up to Rs 10 M
5
- Above Rs 10 M up to Rs 15 M
10
- Above Rs 15 M up to Rs 20 M
15

Tijarat Plus Account

Monthly average balance requirement

Rs 50,000

Online Banking (Inter City Transaction)

Rs 3 M / day free, upon exceeding the limit, flat fee of Rs 500/-

First cheque book / Subsequent cheque book

Free / Rs 3 per leaf

Management Consultant Fee

- Line amount Rs 1 M - Rs 5 M
Rs 4,000 - Rs 5,000
- Line amount > Rs 5 M
Up to Rs 10 M : Rs 5,000 - Rs 6,000 and
above Rs 10 M : Rs 6,000 - Rs 7,000

Appraisal Fee

Up to Rs 5,000

Management consultant Fee

- Line amount Rs 1 M - Rs 5 M
Rs 4,000 - Rs 5,000
- Line amount > Rs 5 M
Up to Rs 10 M : Rs 5,000 - Rs 6,000 and above
Rs 10 M : Rs 6,000 - Rs 7,000

Appraisal Fee

Detailed up to Rs 3,500
Land up to Rs 2,500
For peripheral area Rs 1,000 (additional charges)

Number of Free Pay orders and DDs per month Customer RF Limit Range (Funded Line)

Up to Rs 10 M 3
Above Rs 10 M
Up to Rs 15 M 5
Above Rs 15 M
Up to Rs 20 M 10

Letter of Guarantee

- If average utilisation of CF Limit is <40%: Bank
Commission Charges will be 2% per annum
- If average Utilisation of CF Limit is over 50%
and <60%: Bank Commission Charges will be
1.25% per annum
- If average utilisation of CF limit is 60% and
above: 1% p.a.

Note : All Call Centre Services are free of Charge

Account Maintenance Fee

Rs 50 (In case average balance requirement is not met)

Business Debit Card

Issuance Fee: Rs 500
Annual Fee: Rs 500

Note : Charges relating to SME customers may differ as a result of an agreement between the concerned customer and the bank.
All trade related transactional charges/fees for SME are same as mentioned in Wholesale Banking Section.

Tijarat Classic Account

Monthly average balance requirement

Rs 25,000

Online Banking (Inter City Transaction)

Rs 1.5 M / day free, upon exceeding the limit, flat fee of Rs 500/-

First cheque book / Subsequent cheque book

Free / Rs 3 per leaf

Account Maintenance Fee

Rs 50 (In case average balance requirement is not met)

Business Debit Card

Issuance Fee: Rs 500
Annual Fee: Rs 500

Kissan Card

Application Processing Fee

Rs 500

Late Payment Fee

Rs 200 or 1% of the outstanding amount, whichever is higher

Legal Fee

- Preliminary opinion
Rs 1,000
- Final opinion
Up to Rs 3,000

Note : All Call Centre Services are free of charge

Line Renewal Fee

Rs 500

Cash handling charges

N/A

Loans and Advances (SME-Relationship)

Legal

As per actual

Review Fee

Up to 0.1%; Minimum Rs 2,500

Penalty for Late Mark Up payment

Up to maximum rate as per "Finance Agreement"

Replacement of securities under lien to the Bank

NIL

Fee for verifying and marking lien on Govt. securities issued by us on request of third party.

NIL

Arrangement Fee

Up to 1%; Minimum Rs 2,500

Interim Review Fee

Up to 0.1%; Minimum Rs 2,500

Miscellaneous Charges

As per actual

Lodging of Govt. securities issued by other banks, handling charges for marking of lien will be recovered.

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 municipal limits Rs 7,500 per day

Registration of Charge at Registrar's office

As per actual

Note : Charges relating to SME customers may differ as a result of an agreement between the concerned customer and the bank. All trade related transactional charges/fees for SME are same as mentioned in Wholesale Banking Section.

Payroll

	Platinum (Rs 200,000 and above)	Gold (Rs 40,000 to 199,999)	Silver (Rs 20,000 to 39,999)
CA - Payroll			
Minimum Balance Requirement	Rs 0	Rs 0	Rs 0
Debit Card Issuance	Free	Free	Free
Cheque Book Issuance	Free	Free	Rs 7 / Leaf
Pay Order Issuance	Free	Rs 125	Rs 125
Rate	Not Available	Not Available	Not Available

- After tax salary credit. Other retail banking charges shall continue to apply

Perks n Pay



<u>Annual Fee</u>	<u>Supp. Annual Fee</u>
Rs 2,000	N/A



<u>Annual Fee</u>	<u>Supp. Annual Fee</u>
Rs 1,500	N/A



<u>Annual Fee</u>	<u>Supp. Annual Fee</u>
Rs 1,000	N/A



<u>Annual Fee</u>	<u>Supp. Annual Fee</u>
Rs 500	N/A

Charges applicable on all variants

Service Fee (Retail and Cash)*

Up to 3.5% per month of the outstanding amount translated into APR of 42%

Overlimit Fee

Up to Rs 1,000 for all Visa Credit Cards or 10% of the Overlimit Amount, whichever is higher

Late Fee

Up to Rs 1,500 or 10% of the minimum amount due, whichever is higher

Cash Advance Fee**

Up to Rs 1,000 (per transaction) or 3% of the cash advance transaction amount, whichever is higher. Plus all charges passed on by acquiring bank

* Service Fee on Cash Advance Transaction will be charged from the date of transaction

** Additional advance tax of 0.3% of the value for transaction or the sum of all transactions in a day exceeding Rs 25,000

Standard Chartered Credit Card Services

Charges Applicable on all Perks n Pay

1. Cheque / Cash Pick up Fee	Rs 200 for all cards
2. Dial a Draft	Bank Remittance charges plus up to Rs 1,000 (per request) and Accrual of charges as Cash Advance
3. Voucher Retrieval Fee Local Foreign	Rs 250 per document Rs 800 per document
4. Balance Transfer Booking Charge	Up to 3% of transfer amount or Rs 500, whichever is higher
5. Balance Transfer Service Fee	Up to 3.5% of the outstanding amount per month translated into an APR of 42%
6. Cover for life (optional feature)	Rs 3,000 per year @ Rs 250 per month on Aasaan Instalment at 0%
7. Credit Cover (optional feature)	0.35% of outstanding amount per month
8. Credit Cover Plus (optional feature)	Up to 0.69% of outstanding amount per month
9. Smart Wallet (optional feature)	Rs 95 per month for all cards
10. Family Income Plus (optional feature)	Rs 3,600 per year @ Rs 300 per month on Aasaan Instalment at 0%
11. Direct Debit Fee	Up to Rs 1,000 or 2% of transaction amount, whichever is higher
12. Arbitration Charges for Disputed Transactions	Up to USD 500 or equivalent for all cards
13. Card Replacement Fee	Rs 200 for all cards
14. Utility Bill Payment	Up to Rs 1,000 per transaction for all cards
15. Cheque Return Charges / Payment Coupon charges	Up to Rs 1,000 for all cards
16. Pay Order/Demand Draft Issuance Fee	Up to Rs 1,000 for all cards
17. Cash Payment Processing Fee	Up to Rs 100 per bill for SCBPL Account Holders Rs 200 per bill for non SCBPL Account Holders
18. Duplicate Statement	No Charge
19. Foreign Transaction Charge	Foreign Currency transactions processed through foreign merchants or otherwise will incur a foreign transaction charge of Re 1 per USD and 3% of the transaction amount
20. Credit Worthiness Certificate	1 certificate per half year free; Subsequent request, up to Rs 200 per certificate
21. Safe Custody Charges on Post Dated Cheques	Rs 500 per cheque for all cards
22. Account Maintenance Fee	Rs 500 per month for all cards
23. Card Conversion Fee	Rs 1,000 for all cards
24. SMS /Email Alert Service Fee	Up to Rs 100 per month for all cards
25. Mahfooz Takaful (optional feature)	Islamic insurance - Rs 199 per month
26. Aasaan Instalment Plan Service Fee	Up to 42% per annum for all cards
27. Aasaan Instalment Plan Processing Fee	Up to 2.5% of transaction amount
28. Aasaan Instalment Plan Prepayment Fee	Rs 1,000 or 5% of the remaining balance, whichever is higher
29. Credit Protector (optional feature)	0.35% of outstanding amount per month
30. 0 2 Insurance (optional feature) PLAN A PLAN B	Rs 160 (coverage of Rs 540,000) Rs 250 (coverage of Rs 690,000)
31. Business Protector (optional feature) PLAN A PLAN B	Rs 299 (coverage of Rs 620,000) Rs 399 (coverage of Rs 1250,000)
32. Simple Payment Programme (SPP) Service Fee	Up to 1.95% per month on transaction amount
33. Simple Payment Programme (SPP) Prepayment Fee	First 6 months of booking: 10% of the Prepayment Fee remaining amount or Rs 1,000 whichever is higher After 6 months of booking: 5% of the remaining amount or Rs 500, whichever is higher
34. Rewards Programme Fee	Rs 1,000 per annum

Standard Chartered Credit Card Services

Payroll Segments

Segment	Onyx	Emerald	Sapphire	Diamond
Salary Tier	0-10K	10K - 50K	50K - 100K	>100K
Annual Fee	Up to Rs 1,500	Up to Rs 1,000	Up to Rs 500	Free
Initial Deposit (Min)	NIL			
Monthly Average Balance Requirement	NIL			
Over The Counter charges	Up to Rs 100 / Transaction	Up to Rs 50 / Transaction	Free	Free
ATM				
Subsequent Debit Card	Up to Rs 500	Up to Rs 500	Up to Rs 350	Free
Cheque Book				
1st Cheque Book Issuance (25 Leaf)	N/A	Free	Free	Free
Subsequent Cheque Book Issuance	N/A	Rs 4 Leaf	Rs 4 Leaf	Free
Online Transaction	Up to Rs 100K free	Up to Rs 100K free	Up to Rs 100K free	Up to Rs 1M free
	0.1% or minimum Rs 100 per transaction up to a maximum of Rs 1,000 per transaction			
Statement of Account Charges	Biannual Free			
Duplicate Statements	Up to Rs 35	Up to Rs 25	Up to Rs 15	Free
Inactivity Fee for Accounts	NIL			
Phone Banking	Free Phone Banking is another facility, which is part of the Current Salary Account package. The TIN has to be applied for, which then gives one the access to their account via the call centre.			

- Joining fee, monthly maintenance fee and first ATM Debit Card Issuance are free of charge
- There are no Initial deposit or Monthly Average Balance Requirement
- Inactivity fee is also waived

Ways to Bank with us

Online Banking

If you have a Standard Chartered Bank Account, visit www.standardchartered.com.pk to register online and create your "User ID" and "Password". Standard Chartered Credit Card customers can apply for Online Banking by calling our 24 hour Phone Banking.



Phone Banking

Bank on your phone anywhere, anytime. As part of our ongoing commitment to provide you convenient solutions for your banking needs, we now give you 24 hour Phone Banking services. Just call 111-002-002.

ATM / Debit Card Services

You can withdraw cash, transfer funds, pay utility bills, change your PIN and avail a host of other services at any of our 200+ ATMs nationwide. Moreover, you can also make purchases with your Debit Card at more than 29 million outlets worldwide. Simply swipe and sign the receipt!



Cash and Cheque Deposit Machine

The Cash and Cheque Deposit Machine (CDM) is a self service terminal that lets you make deposits and payment transactions by cash or cheque. All successful cash transactions are immediately credited, while proceeds of cheque deposit transactions are credited upon realisation of funds. To operate the

CDM, simply use your Standard Chartered Bank Visa Debit Card or use the keypad to manually enter your deposit account number and / or credit card number for bill payment.

eStatements

Can't wait for your Credit Card or Bank Account Statement to be delivered via post? Relax! With eStatements, it's just a click away. Sign up for the FREE eStatement Service that delivers your Credit Card and/or Bank Account Statements via email.



SMS Banking

This service empowers you to stay on top of all your banking transactions anytime, anyplace. To register please call 111-002-002 and activate your SMS Banking PIN upon receiving the Welcome Message.

DREAM PACK

Bundled Financial Solutions

**To avail the pack
call 111-002-002**

Complaints? Suggestions?

Please contact us through any of the following:



Call:
111-002-002



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.

Standard
Chartered 

**Standard Chartered Bank (Pakistan) Limited
has branches in the following cities:**

Sindh

Karachi, Hyderabad,
Larkana and Sukkur.

Punjab

Lahore, Chung, Faisalabad,
Gakhar Mandi, Gujar Khan,
Gujranwala, Gujrat, Jhelum,
Kharian, Multan, Pir Mahal,
Rabwa, Rahim Yar Khan,
Raiwind, Rawalpindi, Sahiwal,
Sargodha, Sheikhupura, Sialkot,
Vehari and Wah Cantt.

Khyber Pakhtunkhwa

Abbotabad, Mardan, Peshawar
and Swat.

Balochistan

Quetta.

Federal Capital

Islamabad.

Azad Jammu Kashmir

Mirpur (A.J.K.).

Call 111-002-002

or visit www.standardchartered.com.pk

manhattan