

Back

Cover

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

**Sindh
Punjab**

Karachi and Hyderabad
Lahore, Chung, Faisalabad, Gujranwala,
Gujrat, Jhelum, Multan, Rabwa,
Rahim Yar Khan, Rawalpindi, Sargodha,
Sheikhupura, Sahiwal and Sialkot
Abbotabad, Peshawar and Swat
Quetta
Islamabad
Mirpur (A.J.K.)

**Khyber Pakhtunkhwa
Balochistan
Federal Capital
Azad Jammu Kashmir**

Schedule of Charges

Consumer Banking
(Abridged Version)
1st July 2013 to 31st Dec 2013

Complete list of branches with addresses, phone numbers,
location maps and services are available on our website
www.standardchartered.com.pk

For more information

  Call 111-002-002 |  standardchartered.com.pk

manhattan

Important Note:

This is an abridged version of the Schedule of Charges.
For detailed charges, please refer to the Schedule of Charges
available online at www.standardchartered.com.pk and at all
SCBPL branches.

**Standard
Chartered** 
Here for good

Cover inside

Back inside

Experience Breeze Mobile



Breeze Mobile at a glance

- Transfer funds and pay bills
- Check account balance and transaction history
- Find your nearest ATM
- User friendly interface

More ways to Bank with us

- Online Banking
- Phone Banking
- ATM / Debit Card Services
- Cash and Cheque Deposit Machine
- eStatements
- SMS Banking

*Only for 1 Link banks and billers
Note: Corporate / Private Limited / Partnership / Joint "AND" accounts are not eligible.



Visit:
www.standardchartered.com.pk



Nurturing relationships for generations

Since 1863, Standard Chartered Bank has taken great pride in helping to serve several generations across Pakistan*. We thank you for banking with us and look forward to serving your future generations too. Visit our branch today to find out more about our anniversary offers.

*The First Standard Chartered Bank office was opened in Karachi in 1863.

150 years
in Pakistan



Here for good
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 Pay Order / Demand Draft / any other related instrument for payment of fee / dues in favour of educational institutions, HEC / Board etc.
- j) The bank reserves the right to grant partial/ full exemption to some or all charges on a case to case basis depending on customer relationship, collateral business or as deemed appropriate by the Bank's Management.
- k) For Foreign Currency accounts, equivalent charges to that of Pak rupee 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 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.

Important Note:

This is an abridged version of the Schedule of Charges.

For detailed charges, please refer to the Schedule of Charges available online at www.standardchartered.com.pk and at all SCBPL branches.

Contents

Retail Banking

Visa Debit Card	01
Xtra Mile Visa Debit Card	01
Account Balance and Cheque Book Charges	02
Cheque Book Services	02
General Banking	03
Standing Instructions	03
Safe Deposit Lockers	03
Phone Banking	03

Consumer Financing

Visa Credit Cards	04
MasterCard Credit Cards	04
American Express Cards	05
Personal Loans	06
Revolving Credit	06
Mortgage	06
Auto Financing	06

DREAMPACK

07-08

SME Banking

Tana Bana	09
Business Power / Business Finance	09
Pharma Line (Mortgage)	09
Rang hi Rang	09
Agri Deal	09
Tijarat Classic Account	10
Tijarat Plus Account	10
Loans and Advances (SME-Relationship)	10
Payroll	10

Priority Banking

11

Retail Banking

Visa Debit Card



Issuance Fee

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

Replacement Fee

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

Annual Fee

Current Account Savings Account
Up to Rs 600 Up to Rs 1,100

Renewal Fee

Renewal Fee: NIL

Xtra Mile Visa Debit Card



Issuance Fee

Current Account
Up to Rs 300

Replacement Fee

Current Account
Up to Rs 500

Annual Fee

Current Account
Up to Rs 600

Renewal Fee

Renewal Fee: NIL

ATM Cash Withdrawal

ATM Transaction Fee (International ATMs)
3% of transaction amount

1-Link ATMs Cash Withdrawal

Rs 15 per withdrawal

MNET ATMs Cash Withdrawal

Rs 15 per withdrawal

International Debit and Credit Cards Withdrawal on
ATMs of SCBPL

USD 1 or 3% of transaction amount whichever is higher

POS

POS Transaction Fee (International) 3% of transaction
amount

Account Balance and Cheque Book Charges

Type of Accounts	Initial Deposit Requirement	Monthly Average Balance Requirement	Minimum Balance Charges*	Cheque Book Charges***
Current Accounts				
Tijarat Classic	Up to Rs 100,000	Up to Rs 100,000	Rs 50 / month	Rs 10 / Leaf
Sahulat Online	Up to Rs 100,000	Up to Rs 100,000	Rs 50 / month	Rs 10 / Leaf
Tijarat Plus	Up to Rs 100,000	Up to Rs 100,000	Rs 50 / month	Rs 10 / Leaf
Business Account / Current	Rs 100,000	Rs 100,000	Rs 50 / month	Rs 10 / Leaf
Rupee Current	Up to Rs 100,000	Up to Rs 100,000	Rs 50 / month	Rs 10 / Leaf
Basic Banking Account	Rs 1,000	NIL	NIL	Rs 10 / Leaf
Xtra Mile	Up to Rs 100,000	Up to Rs 100,000	Rs 50 / month	Rs 10 / Leaf
Pensioner Current	NIL	NIL	NIL	Rs 10 / Leaf
Special Saving Accounts				
Supersave	Up to Rs 200,000	Up to Rs 200,000	Rs 50 / month	Rs 30 / Leaf
Privilege	Up to Rs 500,000	Up to Rs 500,000	Rs 50 / month	Rs 30 / Leaf
Mahana Izafa	Up to Rs 200,000	Up to Rs 200,000	Rs 50 / month	Rs 30 / Leaf
High Yield	Up to Rs 500,000	Up to Rs 500,000	Rs 50 / month	Rs 30 / Leaf
6 Monthly Savings (Local Currency)	Up to Rs 200,000	Up to Rs 200,000	Rs 50 / month	Rs 30 / Leaf
Flex Account**	NIL	NIL	NIL	Rs 30 / Leaf
Bonus Saver	Up to Rs 500,000	Up to Rs 500,000	Rs 50 / month	Rs 30 / Leaf
Regular Savings Account				
Pensioner Saving	NIL	NIL	NIL	Rs 30 / Leaf
Basic Saver	Rs 100	NIL	NIL	Rs 30 / Leaf
Regular Savings Account	Rs 100	NIL	NIL	Rs 30 / Leaf

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

** Account Maintenance Fee will be charged Rs. 50/ month on Flex Account

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

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 30 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

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

Temporary Cheque Book

10 leaf temporary cheque book for Current and Savings Account will be for Rs. 350/ excluding FED

* 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

Inter-city deposit, 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 all current and special Savings account (Intercity charges applicable on all transactions for Basic Saver, Pensioner Current and Savings Account)

Rs. 400 / transaction

General Banking

Issuance of Pay Order / Demand Draft

Current Account: Up to Rs. 150
Savings Account : Up to Rs. 300

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

Current Account: Up to Rs. 150
Savings Account: Up to Rs. 200
Note 1: Online transaction charge levied, if the following monthly balance is not maintained.
Current Account: Up to Rs. 100,000
Savings Account: Up to Rs. 200,000
Note 2: All transactions carried out at parent branch will be free of charge.

Stop Payment of Cheques

Savings Account: Rs 750	Foreign Currency draft
Current Account: Rs 500	USD 25/- or cheque in case of insufficient funds
Lost Cheque Book	Local Currency draft
Rs 500 / cheque book	Rs 500 / draft

**Cheque Return charges (Due to insufficient funds)

Current Account: Rs 150 for Outward and Rs 500 for Inward clearing.
Savings Account: Rs 500 for Outward and Rs 1,000 for Inward clearing

Standing Instructions

Standing Instructions 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

***Safe Deposit Lockers

1. Extra Small up to Rs 2,000
2. Small up to Rs 4,000
3. Medium up to Rs 5,000
4. Large / Extra Large up to Rs. 8,000

Phone Banking

A Waiver of up to 50% on normal charges is offered on some services*

* For details refer to the complete Schedule of Charges

** Cheque Return Charges can be deducted from dormant account where actual charges are paid to NIFT on account of inward cheques returned unpaid.

*** Locker rental charges may be deducted from dormant accounts, only if lockers are in operation.

Swift

Customer Rs 1,500
Non Customer Rs 2,500

Duplicate / Additional Copy of Bank Statement

Rs 35

Hold Mail Instructions

Up to Rs 5,000 per year (in advance)

Consumer Financing

Visa Platinum / Visa PIA Co-brand Platinum



Visa Platinum	Visa PIA Co-brand Platinum
<u>Annual Fee</u> Up to Rs 6,000	<u>Annual Fee</u> Up to Rs 8,000
<u>Supp. Annual Fee</u> Up to Rs 3,000	<u>Supp. Annual Fee</u> Up to Rs 4,000

Visa Gold / Visa PIA Co-brand Gold



Visa Gold	Visa PIA Co-brand Gold
<u>Annual Fee</u> Up to Rs 5,000	<u>Annual Fee</u> Up to Rs 5,000
<u>Supp. Annual Fee</u> Up to Rs 2,500	<u>Supp. Annual Fee</u> Up to Rs 2,500

Visa Classic / Visa PIA Co-brand Classic



Visa Classic	Visa PIA Co-brand Classic
<u>Annual Fee</u> Up to Rs 2,500	<u>Annual Fee</u> Up to Rs 3,000
<u>Supp. Annual Fee</u> Up to Rs 750	<u>Supp. Annual Fee</u> Up to Rs 1,000

Visa Infinite

<u>Annual Fee</u> Up to Rs 25,000	<u>Supp. Annual Fee</u> Up to Rs 15,000
--------------------------------------	--

MasterCard Titanium



<u>Annual Fee</u> Up to Rs 5,000	<u>Supp. Annual Fee</u> Up to Rs 2,500
-------------------------------------	---

MasterCard Cashback



<u>Annual Fee</u> Up to Rs 3,000	<u>Supp. Annual Fee</u> Up to Rs 1,000
-------------------------------------	---

MasterCard Easy Credit



<u>Annual Fee</u> Up to Rs 2,500 (Credit Limit <150K) Up to Rs 4,000 (Credit Limit >=150K)	<u>Supp. Annual Fee</u> Up to Rs 500
--	---

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

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

• Overlimit Fee

Rs 1,000 for all Visa / MasterCard Credit Cards or 10% of the overlimit amount, whichever is higher

• Cash Advance Fee**

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 for Easy Credit (Retail and Cash) will be charged from the date of transaction

* Discounts on rates may be offered during special promotions

** Withholding tax of 0.3% of the value for transaction or sum of all transactions in a day exceeding Rs 50,000

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

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
Up to Rs 4,000

Supp. Annual Fee
Up to Rs 2,000

American Express Credit Card (Green)



Annual Fee
Up to Rs 2,000

Supp. Annual Fee
Up to 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%

• Late Payment Charges (Credit Cards)

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

• Late Payment Charges (Charge Cards and Corporate Cards)

Rs 1,500 / USD 20

• Overlimit Fee (Credit Cards)

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)**

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)**

Rs 1,000 (per transaction) or 3% of the cash advance transaction amount, whichever is higher. Plus all charges passed on by acquiring bank. Additionally, withholding tax of 0.3% of the value of transactions or the sum of all transactions in a day exceeding Rs 50,000

* Refer to important notes for tax implications

* Discounts on rates may be offered during special promotions

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

Personal Loans



Markup Rates
22% - 38% Per annum (Fixed)

Prepayment Charges
Up to 10% of the outstanding amount

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

Revolving Credit



Annual Fee
Rs 2,500

Processing Fee (inclusive of stamp duty)
Rs 2,000

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

Mortgage



Pre-Payment Fee
Up to 10% of the outstanding balance

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

Auto Financing



Repossession Charges
Rs 30,000

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

Legal Fee
Rs 30,000

Vehicle Insurance
Up to 7.5% of the vehicle value

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 20 leaves cheque book 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 20 leaves Cheque Book free

DREAMPACK Cash In Hand



Benefit:

1. First 20 leaves Cheque Book free
2. Free Visa Debit Card
3. Annual Fee Waiver on Revolving Credit for the first year

DREAMPACK Ready Cash



Benefit:

Benefit:

1. First 20 leaves Cheque Book free
2. Free Visa Debit Card
3. Processing Fee Waiver on Revolving Credit for the first year
4. Annual Fee Waiver on Revolving Credit for the first year

Ready Cash Conditions:

- Loan amount / credit limit in personal instalment loan and revolving credit will be as per Bank's internal policy

DREAMPACK Ala Carte



Benefit:

1. Rs 200 discount to be offered to customer who purchases Muhafiz at the time of purchasing the bundle.

SME Banking

Note : Charges relating to SME customers may differ as a result of an agreement between the concerned customer and the bank.

Tana Bana



Processing Fee

Rs 1,000

Appraisal Fee

Up to Rs 5,000

Line Renewal Fee

Rs 1,000

Business Power / Business Finance



Processing Fee

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

Liquidation Damages

Up to 25% of overdue amount

Late Payment Charges

Withdrawal of prompt payment bonus as
per criteria

Pharma Line (Mortgage)



Processing Fee

Rs 1,000

Appraisal Fee

Up to Rs 5,000

Line renewal Fee

Rs 1,000

Rang hi Rang



Processing Fee

Rs 1,000

Appraisal fee

Up to Rs 5,000

Line Renewal Fee

Rs 1,000

Agri Deal



Processing Fee

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

Appraisal Fee

Detailed up to Rs 3,500

Land up to Rs 2,500

For peripheral area Rs 1,000 (additional Charges)

Line Renewal Fee

Rs 1,000

Tijarat Classic Account



Online Banking (Inter City Transaction)
Rs 1.5 Million / day free, upon exceeding the limit, flat fee of Rs 500/-

Business Debit Card
Issuance Fee: Rs 500
Annual Fee: Rs 500

Tijarat Plus Account



Online Banking (Inter City Transaction)
Rs 2 Million / day free, upon exceeding the limit, flat fee of Rs 500/-

Business Debit Card
Issuance Fee: Rs 500
Annual Fee: Rs 500

Loans and Advances (SME-Relationship)



Arrangement Fee
Up to 2.0% Minimum Rs 5,000

Review Fee
Up to 2.0% Minimum Rs 5,000

Penalty for Late Mark-up payment
Up to maximum rate as per "Finance Agreement"

Facility Fee on Excess over Limit (EOL, OTT, etc)
Up to Rs 1M

Annual Account Maintenance Fee
Up to 0.15% off facility limits

Note: Mark-up/profit loss to be recovered from customer from time-to-time

Payroll

	Platinum (PKR 200,000 and above)	Gold (PKR 40,000 to 199,999)	Silver (PKR 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	NA	NA	NA

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

Priority Banking & International Banking

Individual customers (including Non Resident Pakistanis) who maintain the below mentioned deposit balances on relationship basis, will be eligible to avail to the following services free of charge:

- Average quarterly balance up to PKR 5,000,000 and above in Rupee Current Account, Savings Account, Term Deposit, Mutual Funds, Certificate of Deposit, Bancassurance (premium), and Fixed Income Products (purchased through SCBPL)
- Average quarterly balance up to PKR 5,000,000 and above on FCY 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 Realisation Certificate.
5. Collection of cheques (Local Currency / Foreign Currency).
6. Inter-City Banking.
7. Duplicate Statement
8. Zakat Certificate.
9. Issuance of traveler cheques.
10. Stop payments of cheques.
11. Return of unpaid cheques.
12. Delivery of cheque books by courier.
13. Inward remittance.
14. Issuance of counter cheques.
15. Issuance of cheque books.
16. Free E-Statements.

c) Locker Facility:

50% waiver on 1st year locker rental fee (on availability of Lockers)

d) Auto Loan / Lease:

50% waiver on regular processing fee.

e) Credit Card(s):

Annual and joining fee waivers on credit cards

f) Mortgage:

50% waiver on regular processing fee.

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 Resolution Unit,
Standard Chartered Bank, 1st Floor,
NJI Building, I.I. Chundrigar Road, Karachi.

Please obtain your tracking number for reference.

Standard
Chartered 
Here for good