

Service & Price Guide

Account Services

MINIMUM RELATIONSHIP BALANCE*	AED	USD
- Business Plus	25,000	-
- Business Essentials	500,000	-
- Business Saver Account	1,000,000	250,000
- International Trade Account (Minimum Throughput)**		

*Relationship balance is the average cleared balance across all current and call accounts under the same customer master calculated on a monthly basis

**Refer Most Important Document (MID) for ITA throughput

MINIMUM ACCOUNT BALANCE FEE (MONTHLY)* Chargeable at month end

For not maintaining the minimum relationship balance.	AED	USD
- Business Plus	200	-
- Business Essentials	600	-
- Business Saver Account	1000	250
International Trade Account ITA 1	200	-
International Trade Account ITA 2	600	-

*For all of the above and other currency account and multiple currencies, the average balance will be the AED equivalent

Charges not recoverable due to insufficient funds will be accumulated and will be recovered as and when funds are available in the account.

All charges/tariff are in AED unless otherwise indicated

STATEMENT FREQUENCY REQUESTS Business Plus Business Essentials

Current Account:

- Paper Statements/Monthly	Free	Free
- e-statements / Monthly	Free	Free
- Daily Statement by Fax	100/Month	Free

DUPLICATE STATEMENT (Per month)

Upto 12 months	50	Free
Over 12 months	100	25

BANK CERTIFICATE/LETTER REQUESTS

Balance Certificate	125	Free
Audit Confirmation Reports	250	100
Certificate for Trade License	350	Free
Bank Reference Letter/Clearance Letter	150	Free

UAE CENTRAL BANK SWITCH & ATM CHARGES

From SCB ATM Machines	Free	Free
Non SCB ATM Cash Withdrawal	2	Free
International Transactions	20	20

OTHER PRODUCTS & SERVICES

Initial Cheque Book (25 leaves)	Free	Free
Additional Cheque Book request (25 leaves)	25	25
Additional Cheque Book request (50 leaves)	50	50
Cheque book destruction charges, if not collected within 30 days	25	25
Copies of cheques/letters/other off-line documents: (available for the last 5 years)		
- Over 3 - 6 months (per document)	150	Free
- Over 6 months (per document)	250	100
Valid trade license not provided for more than 90 days after expiry of existing document (Monthly)	1000	1000
Account Closure within 1 year of account opening	250	500

CHARGES FOR TELLER TRANSACTIONS

3rd Party cheque encashments per instrument	25	Free
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VISA BUSINESS DEBIT CARD

Issuance - Silver Cards	Free	Free
Issuance - Gold Cards	250	Free
Annual - Silver Cards	100	Free
Annual - Gold Cards	150	Free
Replacement debit card if original card or PIN is lost/misplaced	100	Free

Cheques Collection

[Business](#) [Business Essentials](#)

FOREIGN CURRENCY CHEQUE

- Charges*	0.125%*	0.125%*
(*of Cheque amount subject to minimum of AED 50 or equivalent in USD)		

SPECIAL CLEARING

Within the same city of deposit where Standard Chartered branch exists	500	500
Stop payment of Cheque / Demand Draft	200	100
*Subject to Police report/Court order		

CHEQUE RETURNS

- Deposited into your account	Free	Free
- Issued on your account	500	500

Remittances

[Business Plus](#) [Business Essentials](#)

OUTWARD*

- Cashier's Order	25	Free
- Demand Drafts:		
< GBP 5,000 or equivalent	40	20
> GBP 5,000 or equivalent	100	50
- Central Bank Transfers within UAE (in AED)	50	20
- Central Bank Transfers through iBanking/S2B within UAE (in AED)	40	15
- Telex Transfers (AED outside UAE and other currencies within & outside UAE)	75	40
- Telex Transfers through iBanking/S2B (AED outside UAE and other currencies within & outside UAE)	65	35
- Fate Enquiry (Tracers & Amendments)		
Recall (per message)	150	50
- Fax advice for Inward and Outward Remittance (Monthly)	250	Free

INWARD*

Received from local banks within UAE for credit to account	Free	Free
Received from banks outside UAE for credit to account:		
- AED	20	Free
- USD/other currencies	USD 5	Free
Remitters details/additional details required on inward payments	100	Free

OTHERS

Specific customer request for details	100	Free
SWIFT copy request	30	30
Duplicate OTT/TT/S2B Advices	30	30

*Corresponding, routing, clearing & other non-Standard Chartered Bank UAE bank charges applicable, if any.

STANDING INSTRUCTIONS (SI) - MANUAL

Set Up	50	50
Amendments	50	50
Penalty fee for insufficient funds	100	100
Cancellation of Standing Instruction	100	100

Straight2Bank* (Online Banking)

[Business Plus/Business A/c](#) [Business Essentials](#)

Installation Charges (per authorised Vasco token)	500	Free
Monthly charges	250	Free

*Transaction charges extra, as per tariff.

Wages Protection System (WPS)

	Business Plus	Business Essentials
Transaction Fee		
Transaction fee for WPS per record	3 per item	3 per item

Foreign Currency Notes

	Business Plus	Business Essentials
Issue:		
- By Debit to an AED account with Standard Chartered	Free	Free
- In USD by Debit to a USD account	1%	1%
- In other currencies, by debit to any other currency account (Euro, GBP, etc)	2%	2%
- against AED cash	Free	Free
Receive Foreign Currency Notes:		
- For credit to an AED account	Free	Free
- For cash payment in AED	Free	Free
- In USD for Credit to a USD account	1%	1%
- In other currencies, for credit to any other currency account (other than AED & USD accounts)	2%	2%

Business Instalment Loans/Business Overdraft

Arrangement fees for new loan/Overdraft	up to 2% loan amount
Arrangement fees for top up loan/Overdraft Renewal	up to 1% loan amount
Early settlement of Loan	4% of principal outstanding
Deferred payment charges	250
Penal Interest Rate	+2.50% over the agreed rate for no. of days outstanding
EMI Cheque/Standing order return charges	300
Replacement/Swap of Post dated cheques	250
BANK CERTIFICATE / LETTER REQUEST	
Loan balance certificate	100
Loan clearance letter	100

Loan Against Property (not available for new customers)

Loan processing and set up fee	1% of loan amount sanctioned
Partial pre-payment charges	2% of prepayment amount
Full pre-payment charges	2% of outstanding balance
Valuation charges	AED 3,000
Interest rate	Variable. Linked to Standard Chartered Base Lending Rate (SCBLR)

Important

- Above tariff will be effective from January 1, 2012 for all Standard Chartered Bank branches in the UAE
- The Bank may amend at any time, without prior notice, its charges, commission or fees and reserves the right to levy additional charges at its sole discretion.
- For Foreign Currency fund transfers, beneficiary charges will also be levied where applicable
- Tariff for any service not mentioned in this booklet will be available on request
- Statement of Account issuance frequency
 - Current Account - Monthly
 - Call Account - Half yearly

For more information:

- Visit our website at www.standardchartered.ae/sme
- Call our 24-hour SME Hotline on +971 600 5222 34
- Visit a branch closest to you

UAE Branch Listing

Dubai

Standard Chartered Bank*
Al Mankhool Rd, Bur Dubai
P.O. Box 999
Dubai, U.A.E

Standard Chartered Bank*
Maktoum Road, Baniyas Square
P.O. Box 1125
Dubai, U.A.E

Standard Chartered Bank
Al Ras Souq
Hasher Bin Maktoum Bin Juma Al Maktoum Bldg.
P.O. Box 64555
Dubai, U.A.E

Standard Chartered Bank
The Galleries, Tower 4
Downtown, Jebel Ali
P.O. Box 16920
Dubai, U.A.E

Standard Chartered Bank
Emaar Business Park, Building 3
P.O. Box 103669
Dubai, U.A.E

Standard Chartered Bank
Dragon Mart Mall,
Al-Awir Road (Hatta Rd)
P.O. Box 4166
Dubai, U.A.E

Standard Chartered Bank
Dubai Mall Branch
Lower Ground Level, Unit 156
P.O. Box 127899
Dubai, U.A.E

Sharjah

Standard Chartered Bank*
Al Boorj Ave (Banks St)
P.O. Box 5
Sharjah, U.A.E

Abu Dhabi

Standard Chartered Bank*
Standard Chartered Financial Centre
Crystal Tower, Khalidiya, P.O. Box 240
Abu Dhabi, U.A.E

Standard Chartered Bank
Al Nadja Street and, Zayed the
First (Electra) Street Intersection,
Dhafir Building, next to City Seasons,
Al Hamra Hotel, P.O. Box 241
Abu Dhabi, U.A.E

Al Ain

Standard Chartered Bank
Main Street, Opposite Mubarak Center,
Al Dhahri Group Building,
P.O. Box 1240
Al Ain, U.A.E