

دليل الخدمات  
والأسعار  
Service &  
Price Guide

## CURRENT AND SAVINGS ACCOUNTS#

### Account Maintenance Fee

RELATIONSHIP TYPE		CHARGE DETAILS	CHARGE	
			AED	ALL OTHER CURRENCIES
Personal Banking	Salary Transfer (<AED 5,000)	Per month	25	AED 25 equivalent
	Non-Salary Transfer	Per month	25	AED 25 equivalent
Excel Banking		Per month	25	AED 25 equivalent
Priority Banking		Per month	25	AED 25 equivalent

1. An Account Maintenance Fee will be charged to your account should you fail to maintain an average monthly balance greater than or equal to AED 3,000 or equivalent in all other currencies.
2. The Account Maintenance Fee will be waived should your monthly salary transfer be greater than or equal to AED 5,000 (supported by a valid income document) or should you hold one or more of the following products with regular monthly repayments - Home Finance, Auto Finance, Personal Finance, Investment or monthly Insurance/Takaful premium (waiver applicable for accounts from which the premium is deducted).
3. The average monthly balance is computed as the sum of the ending daily available balances in all Current, Savings, Term Accounts and Islamic Murabaha/Fixed Deposits held under each Master Number divided by the total number of days in the calendar month.
4. Your Relationship Type is determined according to the Bank's qualifying criteria unless you request an amendment. To know your Relationship Type, kindly enquire at the branch or call Phone Banking at 600 5222 88. For Priority Banking customers please call our Priority Banking hotline on 800 4949 with UAE or +9714 4039639 outside U.A.E.
5. If there are insufficient funds in your account, any unpaid fees will be deducted from deposits paid into your account until the fees are paid in full. No separate communication will be sent to you with regards to these fees, however, to know the amount of any unpaid fees, kindly enquire at the branch or call Phone Banking at 600 5222 88. For Priority Banking customers please call our Priority Banking hotline on 800 4949 within U.A.E. or +9714 4039 639 outside U.A.E.

Fee Waived for Priority Banking Customers

BASIC CHARGES	CHARGE DETAILS	CHARGES	
		BRANCH AED	ONLINE BANKING AED
Duplicate Statement (1 year history available)**	per request	25	FREE
Account Balance Letter	per request	50	NA
Outward Telegraphic Transfer-AED*	per transaction	25	10
Outward Telegraphic Transfer - Other Currencies*	per transaction	100	25
Demand Draft	per instrument	30	NA
Cashier's Order	per instrument	30	NA
Utility Bill Payments - DEWA, Etisalat, etc.**	per transaction	NA	FREE

\*Priority Banking customers will receive a rebate of Outward Telex Transfer remittance charges within 7 working days for international fund transfers between Standard Chartered Bank accounts. This is applicable at all our branches and online banking. Corresponding and beneficiary bank charges (including charges from foreign Standard Chartered entities) may apply and are not included in this.

\*\*Services Free through Automated Phone Banking only.

STATEMENT FREQUENCY CHARGES*	Charge Details	Charge
Yearly	per statement per account	10
Half Yearly	per statement per account	10
Quarterly**	per statement per account	10
Monthly	per month per account	25
Weekly	per month per account	25
Daily	per month per account	25

\*These charges will not be levied if the statement request falls under the regular product statement frequency. You may request us to send you statements by email. This service is free of charge.

\*\*Charges waived for Excel Banking customers.

## Branch Services

All charges/tariffs are in AED unless otherwise indicated	Charge Details	Charge
<b>STANDING ORDERS</b>		
Setup of Standing Order	per instruction	50
Account to Account Transfer	within SCB UAE only	FREE
Payment to SCB Credit Card	within SCB UAE only	FREE
Standing Order Charges due to lack of funds	per transaction	25
<b>BANK CERTIFICATION/DOCUMENTS</b>		
Release Letter	per document	50
Copies of cheques within 1 year to date	per document	10
Copies of cheques greater than 1 year to date	per document	20

# Includes Saadiq ACTIV Account and Saadiq Salary Account.  
Fees and charges are subject to change.

All charges/tariffs are in AED unless otherwise indicated

Charge Details

Charge

### DEBIT CARDS

First Debit Card	upon account opening	FREE
Replacement	per card	25

### CENTRAL BANK UAE SWITCH & ATM CHARGES

Cash Withdrawal at non Standard Chartered Bank UAE ATM	per transaction	2
International ATM Withdrawals	per transaction	1.3% of the transaction amount

### CHEQUE BOOKS

25 Leaf Cheque Book	upon account opening	FREE
25 Leaf Bearer Cheque Book	per cheque book	25
25 Leaf Cheque Book	per cheque book	25

### CHEQUE COLLECTION

Cheque denominated in AED	per instrument	FREE
Cheque denominated in other currency (subject to minimum of AED 100/USD 25)	per instrument	0.125% of cheque amount
Stop payment	per instrument	50

### CHEQUE RETURNS

Deposited into your account	per instrument	FREE
Issued on your account	per instrument	100

## Remittances

Outward / Inward Remittance Advice Requests (through Phone Banking only)	per request	30
<b>OUTWARD</b>		
BCNR tracer & follow ups	per request	100
Amendments to beneficiary details	per request	100
Recalls on duplication of payment due to customer error	per request	100
SWIFT copy request	per request	30
Credit confirmation - Beneficiary non receipt of funds	per request	100
Request for recall of funds	per request	100
<b>INWARD</b>		
Paid in Cash (Subject to maximum of USD 5000 or equivalent) AED	per transaction	200
USD (minimum AED 100, maximum AED 1000)	per transaction	1% of deposit amount
Other currencies (minimum AED 200, max. AED 2000)	per transaction	2% of deposit amount
For Credit to Standard Chartered Bank UAE account: AED	per transaction	20
USD/other currencies	per transaction	AED 20 equivalent
Remitter's details/additional details required on inward payments	per transaction	100
Specific customer request for details	per transaction	100

Fees and charges are subject to change.

## Foreign Currency Notes

All charges/tariffs are in AED unless otherwise indicated	Charge Details	Charge
Withdrawal of Foreign Currency Notes:		
By Debit to an AED account with Standard Chartered	per transaction	FREE
In USD by Debit to a USD account	per transaction	0.75% of withdrawal amount
In other currencies, by debit to any other currency account (Euro, GBP, etc.)	per transaction	1.50% of withdrawal amount
Deposit of Foreign Currency Notes Into Standard Chartered Bank UAE Account		
USD	per transaction	1% of deposit amount
Other currencies	per transaction	2% of deposit amount
Exchange of AED Cash into Foreign Currency Notes	per transaction	FREE
Exchange of Foreign Currency Notes into AED Cash	per transaction	FREE

### Important

- Above tariff will be effective from 1st February 2012 for all Standard Chartered Bank branches in the UAE
- Fees and charges are subject to change
- For foreign currency fund transfers, beneficiary charges will also be levied where applicable
- Tariff for any services not mentioned in this booklet will be available on request
- Statement of Account issuance frequency:

Saadiq Current Account	: Quarterly	Saadiq Savings Account	: Half-yearly
Saadiq ACTIV Account	: Quarterly	Saadiq Salary Account	: Quarterly

## Saadiq Personal Finance

(AED)

<b>Profit rates</b>	up to 17% p.a.
<b>Processing Fees*</b>	
New Finance	1% of the finance amount*
Additional Finance	1% of additional finance amount*
<b>Islamic Credit Life Cover (Optional)</b>	
Death Benefit	
Single Premium	0.80% of finance amount•
Monthly Premium	0.35% p.a.**•
Death Benefit + Permanent Total Disability	
Single Premium	0.99% of loan amount•
Monthly Premium	0.40% p.a.**•
<b>Early Settlement</b>	As per Shariah Guidelines
<b>Finance Cancellation Processing Fee•</b>	100
<b>No Liability Certificate</b>	100
<b>Liability Letter</b>	100
<b>Release Letter</b>	50
<b>Late payment administrative charges</b>	50
<b>Personal Finance 're-scheduling' Processing Charges†</b>	250
<b>Instalment Deferment fee</b>	100
<b>Standing Instruction Set up</b>	50

\*Minimum AED 500 Maximum AED 2500

\*\*Charged monthly as part of the overall profit rate

†As per Shariah Guidelines

• These amendments are effective from 1st September, 2011. Fees and charges are subject to change.

## Saadiq Home Finance

	(AED)
<b>Finance Processing Fee</b>	1% of finance amount*
<b>Application Processing fee</b>	0.5% of finance amount**
<b>Accelerated Payment Processing charge</b>	2% on the accelerated amount being paid
<b>Profit Rate</b>	Standard Chartered Base Mortgage Rate + 5%
<b>Switching Fee</b>	1% of Outstanding Fixed Rental (from variable to Fixed rate or vice versa)
<b>Property Valuation (Appraiser) Charge</b>	3,500
<b>Early Settlement Profit Rate</b>	
Balance Transfer Profit Rate	5% of paid amount
Early Settlement Profit Rate	2% of paid amount
<b>Late Payment Charges</b>	2,000
<b>Returned Cheque Charges</b>	100
<b>Balance Confirmation Letter</b>	250
<b>Liability Letter Charges</b>	1000
<b>Property Takaful</b>	0.07% (per annum) of property value
<b>Life Takaful</b>	Minimum of 0.4% (per annum) of Finance subject to approval from Insurance/Takaful Company and may vary on case to case basis.
<b>Change in lease period (tenor)</b>	2500
<b>Change in payment due date</b>	1000
<b>Request for NOC</b>	500
<b>Addition/removal of co-customer</b>	5000
<b>Property registration</b>	3000
(+any applicable government fee and charges, and legal and administration costs)	
<b>Saadiq Home Finance account statement</b>	1000

\* or AED 180,000 (whichever is lower) Less amount received as Application Processing Fee

\*\* or AED 10,000 (whichever is lower)

## Saadiq Auto Finance

	(AED)
<b>Profit rate</b>	up to 16% p.a. reducing balance•
<b>Processing Fees</b>	1% of Finance amount*
<b>Instalment Deferment Charges</b>	AED 100 per request•
<b>Advance Payment of instalment</b>	1% of the advanced payment•
<b>Early settlement (Pre-payment)</b>	as per shariah guidelines•
<b>Late payment administrative charges</b>	50•
<b>Change of due date on standing instruction</b>	25•

\*Minimum AED 500 Maximum AED 2500

• These amendments are effective from 1st May, 2011.

Fees and charges are subject to change.

## Saadiq Credit Cards

	Saadiq Visa Gold Card (AED)	Saadiq MasterCard Platinum Card (AED)
<b>Annual fee</b>		
<b>Primary card</b>		
• First card	500	750
<b>Supplementary card(s)</b>		
• First card	Free	Free
• Second card onwards	75	150
<b>Fees &amp; charges</b>		
• Monthly maintenance fee	300	750
• Overlimit charge	179	179
• Late payment charge (if minimum amount due is not paid within payment due date)	179	179
• Cash advance fee	125	125
Cash withdrawal limit per transaction	2000	3000
• Card replacement fee	200	300
• Duplicate statement (over 3 months)	50	50
• Returned cheque	100	100
• Outstation cheque processing	50	50
• Copy of sales voucher (up to a maximum of 3 months)	Retail AED 50	50
	Airline/Hotel AED 100	100
• Monthly statement of account charges (per statement per account)†	10	10
<b>Balance Transfer</b>		
• Monthly Maintenance charges	300	750
• Processing fee	N/A	N/A
<b>General</b>		
• Payment due date from statement date	20 days	20 days
• Minimum amount due	5% or AED 100 whichever is higher	5% or AED 100 whichever is higher
• Credit Card Bill payments at third party outlets	up to AED 5	up to AED 5
• Cash advance (% of credit limit) (Limit decided at customer level)	25%	25%
• Cashier's Order for Refund of Credit Balance	25	25
• Arbitration charges for each disputed transaction Visa/MasterCard*	Up to USD 500 or equivalent in AED per transaction	

### Please note

- All transactions effected in a currency other than the billing currency will be converted at a rate selected by Visa/MasterCard from within a range of wholesale market rates in effect on the date of conversion, attracting a processing charge upto 3.15% of the transaction value.
- All fees and charges mentioned in this guide are subject to change and are applicable on each Credit Card account held.
- No refund of annual fees will be available if the Credit Card is terminated.
- Additional expenses, eg. postage, cable, courier, fax, legal fees, etc. will be charged for, where incurred.
- Charges for services not indicated in this guide are available on request.
- For any enquiries on fees, charges, etc. related to Saadiq Gold Credit Card please call 6005 222 88
- For any enquiries on fees, charges, etc. related to Saadiq Platinum Credit Card please call 800 4949.

† You may request us to send your statement by email. This service is free of charge.

\*Arbitration charges will not be levied if the decision is made in favour of the Cardholder.

للمزيد من المعلومات الرجاء :

- زياره موقعنا على [www.standardchartered.ae](http://www.standardchartered.ae)
- الاتصال على هاتف ٨٨ ٢٢٢ ٦٠٠٥ في أي وقت
- زياره أحد فروعنا القريبة منكم

### For more information:

- Visit our web site at [www.standardchartered.ae](http://www.standardchartered.ae)
- Call our 24-hour Phone Banking Service on 6005 222 88
- Visit a branch closest to you

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

ستاندرد تشارترد بنك  
شارع المنحول، بر دبي  
ص.ب ٩٩٩  
دبي، إ.ع.م

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

ستاندرد تشارترد بنك  
شارع المكتوم، ساحة بني ياس  
ص.ب ١١٢٥  
دبي، إ.ع.م

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

ستاندرد تشارترد بنك  
بناية حشر بن مكتوم بن جمعة آل مكتوم  
سوق الراس، جبلة  
ص.ب: ٦٤٥٥٥  
دبي - الامارات العربية المتحدة

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

ستاندرد تشارترد بنك  
ذا غاليريز، برج ٤،  
داون تاون، جبل علي  
ص.ب ١٦٩٢٠  
دبي، إ.ع.م

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

ستاندرد تشارترد بنك  
مجمع إعمار للأعمال التجارية، بناية رقم ٣  
ص.ب ١٠٣٦٦٩  
دبي، إ.ع.م

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

ستاندرد تشارترد بنك  
سوق التنين، شارع  
العوير (شارع حتا)  
ص.ب ٤١٦٦  
دبي، إ.ع.م

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

ستاندرد تشارترد بنك  
فرع دبي مول  
الطابق السفلي (ادنى مستوى الأرض الوحدة ١٥٦)  
ص.ب: ١٢٧٨٩٩  
دبي، الامارات العربية المتحدة

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

ستاندرد تشارترد بنك  
شارع البرج (شارع البنوك)  
ص.ب ٥  
الشارقة، إ.ع.م

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

ستاندرد تشارترد بنك  
مركز ستاندرد تشارترد المالي  
برج كريستال، خالدية، ص.ب ٢٤٠  
أبوظبي، إ.ع.م

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

ستاندرد تشارترد بنك  
تقاطع شارع النجدة زايد الأول (الكثرا)  
مبنى الظفير بالقرب من سيتي سيزنز  
فندق الحمراء،  
ص.ب ٢٤١  
أبوظبي، إ.ع.م

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

ستاندرد تشارترد بنك  
الشارع الرئيسي، مقابل مركز مبارك،  
مبنى مجموعة الظاهري  
ص.ب ١٢٤٠  
العين، إ.ع.م