



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 from your salary account should your monthly salary 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 - Mortgage, Auto Loan, Personal Loan, Investment or monthly Insurance premium (waiver applicable for accounts from which the insurance premium is deducted).
3. The average monthly balance is computed as the sum of the ending daily available balances in all Current and Savings Accounts and 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 and +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.

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
STANDING ORDERS		
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
BANK CERTIFICATION/DOCUMENTS		
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 Fusion Account, ACTIV Account, Call Account, Salary Account, Extra Cover Salary Account, Individual MMDA Account and SaveMore 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
OUTWARD		
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
INWARD		
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

Lending Products of Wealth Management

Facility charges in effect from 7th June 2009

Leverages / Overdraft Lending Against Investment

Processing Fee	Per Application	Up to AED 500
Interest Rate	Per Application	SCBLR + 2%

Cash Backed Lending

Processing Fee	Per Application	Up to AED 500
Interest Rate	Per Application	SCBLR + 2% or Deposit rate + 2% whichever is higher

Temporary / Casual Excess / Overdue Amounts

Interest Rate	20% per annum on the outstanding amount
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Facility charges for leverage/overdraft/cash back customers existing prior to 7th June 2009

Leverages / Overdraft Lending Against Investment

Processing Fee	Per Application	Up to AED 500
Interest Rate	Per Application	Dibor + 2% for AED lending Libor + 2% for USD lending

Cash Backed Lending

Processing Fee	Per Application	Up to AED 500
Interest Rate	Per Application	Dibor + 2% for AED lending Libor + 2% for USD lending

Temporary / Casual Excess / Overdue Amounts

Interest Rate	20% per annum on the outstanding amount
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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: Current Account : Quarterly Savings Account : Half-yearly Fusion Account : Quarterly ACTIV Account : Quarterly Call Account : Half-yearly Salary Account : Quarterly • Extra Cover Salary Account: Quarterly SaveMore Account: Half-yearly.

Personal Loans & Overdrafts

PERSONAL LOANS		(AED)
Interest rates		up to 17% p.a.
Processing Fees		
New Loan		1% of the loan amount*
Loan Top up		1% of the Top up amount*
LOAN SHIELD INSURANCE (OPTIONAL)		
Death Benefit		
Single Premium		0.80% of loan•
Monthly Premium		0.35% p.a.**
Death Benefit + Permanent Total Disability		
Single Premium		0.99% of loan amount•
Monthly Premium		0.40% p.a.**
EARLY SETTLEMENT OF LOAN		
Cash settlement		1% of principal outstanding
Transfer to another bank		1% of principal outstanding
Final Settlement from other sources/ End of Service Benefits		1% of principal outstanding
Partial Settlement from all Sources including EOSB		1% of partial payment amount
Delayed payment interest rate		2% of the delayed amount. Min. AED 50/Max AED 200
Instalment deferment Fees		100
Loan 're-scheduling'		250
Loan Cancellation Fee•		100
No Liability Certificate		100
Liability Letter		100
Release Letter		50
Standing Instruction Setup		50
Penalty Fee for insufficient funds for standing order		25
Cheques returned drawn on the account (per instrument/cheque)		100
OVERDRAFT		
Interest rates		Up to 21% p.a.
Revolving Overdraft Fees		200

*Minimum AED 500/Maximum AED 2500

**Charged monthly as part of the overall interest rate

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

Auto Loans

	(AED)
Interest rate	up to 16% p.a. reducing balance*
Processing Fees	1% of Loan amount*
Deferred payment	AED 100 per deferment*
Advance payment of instalment	1% of the advanced payment*
Early settlement of loan (pre-payment)	1% of loan outstanding*
Late payment Penal Interest Charges	2% over agreed rate Min AED 50/Max AED 200*
Change of due date on standing instruction	25*
Loan Rescheduling Fee	250*
Penalty fee for insufficient funds for standing orders	25*
Cheques returned drawn on the account (per instrument/cheque)	100*

* Minimum AED 500 / Maximum AED 2500

• The revised charges are effective from 1st May 2011. Fees and charges are subject to change.

Mortgage Loans

	(AED)
Loan Processing Fee (Set up Fee)	1% of loan amount*
Application Processing Fee	0.5% of loan amount**
Interest Rate	Standard Chartered Base Lending Rate (SCBLR) +5%
Switching Fee (from variable to Fixed interest rate or vice versa)	1% of Outstanding Balance
Legal Charges (In case of property being constructed by owner)	2,500
Property Valuation (Appraiser) Charge	3,500
Partial Pre-payment/Redemption Fee	2% of payment
Full Pre-payment/Redemption Fee	
Balance Transfer Fee	5% of payment
Cash Settlement Fee	2% of payment
Default Interest Rate (Late Payment Interest)	18% p.a. on reducing basis charged on all overdue outstanding amounts
Late Payment Fee	250
Returned Cheque Charge (per cheque)	100
Balance Confirmation Letter	250
Liability Letter Charge	1000
Property Insurance	0.07% (per annum) of property value
Life Insurance	Minimum of 0.4% (per annum) of loan amount - Subject to approval from Insurance company and may vary on case to case basis.
Change in Security (property)	AED 5000
Change in Loan Tenor	AED 2500
Change in Payment Due Date	AED 1000
Request for NOC	AED 500
Addition/Removal of Co-borrower	AED 5000
Property and Mortgage Registration (+any applicable Government fee and charges, and legal and administration costs)	AED 3000
Loan Account Statement	AED 1000
Change in Loan Repayment Method	AED 1000

* Less amount received as Application Processing Fee

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

Credit Cards

Product Type	Platinum (Master Card)	Titanium (Master Card)	Gold/Golf (Master Card/Visa)	Standard/Classic (Master Card/Visa)	SME Business (Visa)	Business (Visa)
Annual fee (AED)						
Primary card						
• First card	750	500	500	150	750	500
Supplementary card(s)						
Regular supplementary card(s):						
• First card	Free	Free	Free	Free	Free	Free
• Second card onwards	150	75	75	75	150	75
Finance charge** (per month on all transactions) Calculated on average daily balance method from transaction date till repayment date						
Retail Transactions	2.79%	2.79%	2.99%	2.99%	2.79%	2.79%
Cash Transactions	2.99%	2.99%	2.99%	2.99%	2.99%	2.99%
Other fees & charges (all cards)						
• Overlimit charge (AED)	179	179	179	179	179	179
• Late payment charge (AED)	179	179	179	179	179	179
• Cash advance fee	3% of cash advance amount or AED 110 (AED 99 for Gold/Titanium & AED 60 for Platinum/SME Business & AED 85 for Business) whichever is higher					
• Credit Shield Insurance charge on monthly statement balance	0.89%	0.89%	0.89%	0.89%	0.89%	0.89%
• Credit Secure charges on monthly statement balance	0.99%	0.99%	0.99%	0.99%	0.99%	0.99%
• Duplicate statement (over 3 months)	AED 50					
• Returned cheque	AED 100					
• Outstation cheque processing	AED 50					
• Copy of sales voucher (up to a maximum of 3 months)	Retail		AED 50			
	Airline/Hotel		AED 100			
• Monthly statement of account charges (per statement per account)†	10	10	10	10	10	10
General (all cards)						
• Payment due date from statement date	20 days					
• Minimum amount due	5% or AED 110, whichever is higher					
• Credit Card Bill payments at third party outlets	Up to AED 5					
• Cash advance (% of credit limit) (Limit decided at customer level)	Visa & MasterCard 25% - 50%					
• Cashier's Order for refund of Credit Balances	AED 25					
Balance Transfer / Easy Pay / Smart Payment Plan / Fixed Payment Plan						
• Interest rate	Up to 3% monthly					
• Processing fee	Up to 4% or AED 300, whichever is higher					
• Early settlement charge	2% to 5% or AED 300, whichever is higher					
• Arbitration charges for each disputed transaction Visa/MasterCard*	Up to USD 500 or equivalent in AED per transaction					

Please note

- No finance charge (excluding for Cash Advances) will be levied in case 100% payment is made on or before the payment due date.
- All transactions effected in a currency other than the billing currency will be converted at a rate selected by Visa/MasterCard International 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 interest rates, fees, charges, etc. please call Platinum Help Line 04-403 9639 (for Platinum Credit Cards) and 6005 222 88 (for all other Credit Cards).
- Fees and charges indicated for this product type are also applicable for Cricket, Soccer and Marathon Credit Cards.

** Finance charges may vary depending on product type as indicated in the individual product declaration. Finance charges may vary for specific customer segments.

† 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
- 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
- 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 المنخول، 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، ديرة
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

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مجمع إعمار للأعمال التجارية، بناية رقم ٣
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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 (إلكترا)
مبنى الظفير بالقرب من سيتي سيزنز
فندق الحمراء،
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Standard Chartered Bank
Main Street, Opposite Mubarak Center,
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ستاندرد تشارترد بنك
الشارع الرئيسي، مقابل مركز مبارك،
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ص.ب ١٢٤٠
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