

Service & Price Guide

Account Services

All charges/tariff are in AED unless otherwise indicated

	AED	USD	EURO	GBP
MINIMUM RELATIONSHIP BALANCE*				
Tijarah Plus Accounts	25,000	7,500	6,000	4,000
Priority Banking Tijarah Accounts	500,000	150,000	125,000	75,000

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

Minimum Account Balance Fee (Monthly)* chargeable at month end

For not maintaining the minimum relationship balance.	AED	USD	EURO	GBP
Tijarah Plus Accounts	200	65	45	30
Priority Banking Tijarah Accounts	600	180	150	90

*For 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

STATEMENT FREQUENCY REQUESTS

	Tijarah Plus Accounts	Priority Banking Tijarah Accounts
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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
Other Reference Letter/Clearance Letter	150	Free

UAE CENTRAL BANK SWITCH & ATM CHARGES

From SCB ATM Machines	Free	Free
Non SCB ATM - Cash Withdrawals	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 15 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	1000	1000
after expiry of existing document (Monthly)		

Account Closure within one year of account opening	250	500
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CHARGES FOR TELLER TRANSACTIONS

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

Issuance - Silver Cards	150	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

	Tijarah Plus Accounts	Priority Banking Tijarah Accounts
FOREIGN CURRENCY CHEQUE		
- Charges*	0.125%*	0.125%*
(*of Cheque amount subject to minimum of AED 50/USD 15)		
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

	Tijarah Plus Accounts	Priority Banking Tijarah Accounts
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 Transfer 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
Cancellation	100	100
Amendments	50	50
Penalty fee for insufficient funds	100	100

Straight2Bank*

	Tijarah Plus Accounts	Priority Banking Tijarah Accounts
Installation Charges (per authorised Vasco token)	500	250
Monthly charges	250	150

*Transaction charges extra, as per tariff.

Wages Protection System (WPS)

	Business Plus Accounts	Business Priority Accounts
Transaction Fee		
Transaction fee for WPS per record	3 per item	3 per item

Foreign Currency Notes

	Tijarah Plus Accounts	Priority Banking Tijarah Accounts
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%

Saadiq Tijarah Finance

Processing fee	2.5% of the finance amount or AED 6,560 whichever is lower
Deferred payment charges	250
EMI Cheque/Standing Order return charges	300
Changes of Post dated Cheques	250
Early settlement	as per Shariah guidelines

BANK CERTIFICATE / LETTER REQUEST

Balance Certificate	100
Clearance letter	100

Important:

- Above tariff will be effective from September 1, 2011 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 transfer 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