

## Account Services

	Business Plus Accounts	Business Premium Accounts	Business Priority Accounts	
	AED	USD	EURO	GBP
<b>MINIMUM RELATIONSHIP BALANCE*</b>				
- Business Plus Accounts	25,000	7,500	6,000	4,000
- Business Premium Accounts	200,000	50,000	40,000	30,000
- Business Priority Accounts	500,000	150,000	125,000	75,000

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

	AED	USD	EURO	GBP
<b>MINIMUM ACCOUNT BALANCE FEE (MONTHLY)* Chargeable at month end</b>				
For not maintaining the minimum relationship balance.				
- Business Plus Accounts	200	65	45	30
- Business Premium Accounts	300	90	60	40
- Business Priority 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.

All charges/tariff are in AED unless otherwise indicated

### STATEMENT FREQUENCY REQUESTS

#### Current Account:

	Business Plus Accounts	Business Premium Accounts	Business Priority Accounts
- Monthly	Free	Free	Free
- Daily Statement by Fax	100/Month	Free	Free

#### DUPLICATE STATEMENT (Per month)

	Business Plus Accounts	Business Premium Accounts	Business Priority Accounts
Upto 12 months	50	25	Free
Over 12 months	100	50	25

#### BANK CERTIFICATE/LETTER REQUESTS

	Business Plus Accounts	Business Premium Accounts	Business Priority Accounts
Balance Certificate	125	75	Free
Audit Confirmation Reports	250	150	100
Certificate for Trade License	350	250	Free
Bank Reference Letter/Clearance Letter	150	100	Free

#### UAE CENTRAL BANK SWITCH & ATM CHARGES

	Business Plus Accounts	Business Premium Accounts	Business Priority Accounts
From SCB ATM Machines	Free	Free	Free
Non SCB ATM - Cash Withdrawals	2	2	Free
Non SCB ATM - Balance Enquiry	1	1	Free
Rejected Transactions	1	1	Free
International Transactions	20	20	20

#### OTHER PRODUCTS & SERVICES

	Business Plus Accounts	Business Premium Accounts	Business Priority Accounts
Initial Cheque Book (25 leaves)	Free	Free	Free
Additional Cheque Book request (25 leaves)	25	25	25
Additional Cheque Book request (50 leaves)	50	50	50
Cheque book destruction charges, if not collected within 15 days	25	25	25
Copies of cheques/letters/other off-line documents:(available for the last 5 years)			
- Over 3 - 6 months (per document)	150	100	Free
- Over 6 months (per document)	250	150	100
Valid trade license not provided for more than 90 days after expiry of existing document (Monthly)	1000	1000	1000
Account Closure	250	350	500

#### CHARGES FOR TELLER TRANSACTIONS

Cash Withdrawal of <AED 10,000 per transaction	20	20	20
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#### VISA BUSINESS DEBIT CARD

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



## Cheques Collection

	Business Plus Accounts	Business Premium Accounts	Business Priority Accounts
<b>FOREIGN CURRENCY CHEQUE</b>			
- Charges*	0.125%*	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	100	100	100
In city where Standard Chartered branch exists, but outside the city of deposit	150	150	150
Stop payment of Cheque / Demand Draft	200	150	100

\*Subject to Police report/Court order

### CHEQUE RETURNS

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

## Remittances

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

### INWARD\*

Received from local banks within UAE for credit to account	Free	Free	Free
Received from banks outside UAE for credit to account:			
- AED	20	Free	Free
- USD/other currencies	USD 5	USD 5	Free
Remitters details/additional details required on inward payments	100	50	Free

### OTHERS

Specific customer request for details	100	50	Free
SWIFT copy request	30	30	30
Duplicate OTT/TT/S2B Advices	30	30	30

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

## Straight2Bank\*

	Business Plus Accounts	Business Premium Accounts	Business Priority Accounts
Installation Charges (per authorised Vasco token)	500	350	250
Monthly charges	250	200	150

\*Transaction charges extra, as per tariff.



## TCs and Foreign Currency Notes

	Business Plus Accounts	Business Premium Accounts	Business Priority Accounts
<b>Issue TCs:</b>			
- For Account Holders (minimum charge AED 30)	1%	Free	Free
<b>Encash TCs:*</b>			
- Amex TCs	25	Free	Free
- Other TCs	100	50	Free

\*Encashment is subject to submission of purchase agreement

### FOREIGN CURRENCY NOTES

Issue:

- By Debit to an AED account with Standard Chartered	Free	Free	Free
- In USD by Debit to a USD account	1%	1%	1%
- In other currencies, by debit to any other currency account (Euro, GBP, etc)	2%	2%	2%
- against AED cash	Free	Free	Free

Receive Foreign Currency Notes:

- For credit to an AED account	Free	Free	Free
- For cash payment in AED	Free	Free	Free
- In USD for Credit to a USD account	1%	1%	1%
- In other currencies, for credit to any other currency account (other than AED & USD accounts)	2%	2%	2%

## Business Instalment Loans/Business Overdraft

Arrangement fees for new loan/Overdraft	up to 2.5% loan amount
Arrangement fees for top up loan/Overdraft Renewal	up to 1% loan amount

### EARLY SETTLEMENT OF LOAN

Upto 12 months	5% of principal outstanding
13-24 months	3% of principal outstanding
More than 24 months	2% of principal outstanding
Delayed payment charges	250
Penal Interest Rate	+2.50% over the agreed rate for no. of days outstanding
EMI Cheque 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

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 March 15, 2009 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](http://www.standardchartered.ae)
- Call our 24-hour Phone Banking Service on 600 5222 88
- Visit a branch closest to you

## UAE Branch Listing

### Dubai

#### Bur Dubai

Al Mankhool Road  
Bur Dubai  
P.O. Box 999  
Dubai, UAE

#### Deira

Al Maktoum Road,  
Baniyas Square,  
P.O. Box 1125  
Dubai, UAE

#### Gold Souk

Gold Land Building  
Al Dagaya Street, Deira  
P.O. Box 64555  
Dubai, UAE

#### Dragon Mart Mall

Al Awir Road (Hatta Road)  
P.O. Box 4166  
Dubai, UAE

#### Emaar Business Park

Building #3  
P.O. Box 103668  
Dubai, UAE

#### Jebel Ali

Jebel Ali Free Zone Authority (Gate 3)  
P.O. Box 16920  
Dubai, UAE

#### Sharjah

Al Boorj Avenue Bank Street  
P.O. Box 5  
Sharjah, UAE

### Abu Dhabi

#### Khalidiya Street

Standard Chartered Financial Centre  
Crystal Tower, Khalidiya Street  
P.O. Box 240  
Abu Dhabi, UAE

#### Al Istiqlal Street

P.O. Box 241  
Abu Dhabi, UAE

### Al Ain

#### Sheikh Zayed Street

Near Clock Tower  
Sheikh Zayed Street  
P.O. Box 1240  
Al Ain, UAE

# دليل الخدمات والأسعار