

Account Services

All charges/tariff are in AED unless otherwise indicated	AED	USD	EURO	GBP
MINIMUM RELATIONSHIP BALANCE*				
Retail Banking (Average monthly balance)	10,000	3,000	3,000	3,000
Payroll/Employee Banking (Average monthly balance)‡	10,000	3,000	3,000	3,000
Excel Banking (Average quarterly balance)	100,000	25,000	25,000	25,000
Priority Banking (Average quarterly balance)	350,000	100,000	100,000	100,000

‡Payroll/Employee Banking Account average monthly balance of AED 10,000 applies for customers receiving a salary of < AED 5,000 per month

FALL BELOW FEE*	PAYROLL/EMPLOYEE BANKING	RETAIL	EXCEL	PRIORITY
For not maintaining the minimum relationship balance	monthly	monthly	quarterly	quarterly
AED	25	200	500	750
USD	10	100	150	250
EUR	10	100	150	250
GBP	10	100	150	250

*Relationship balance implies total balance across all accounts under the customer's Master Account Number

MINIMUM BALANCE FOR OPENING ACCOUNTS	AED	USD	EURO	GBP
Savings / Current Account	10,000	3,000	3,000	3,000
ACTIV Account**	Nil	N/A	N/A	N/A
Fusion Account	10,000	N/A	N/A	N/A
Payroll/Employee Banking Account	Nil	Nil	Nil	Nil
Call Account	25,000	7,000	7,000	7,000
Fixed Deposit	25,000	7,000	7,000	7,000

STATEMENT FREQUENCY REQUESTS	RETAIL	EXCEL	PRIORITY
Special requests over and above the standard frequency:			
Semi Annually / Quarterly / Monthly	250	150	100
Weekly / Daily	500	400	300

DUPLICATE STATEMENT			
Charge per quarter	50	30	25

STANDING ORDERS			
For account to account transfers & credit card payments	Free	Free	Free
Setting Up/Amendments for Telex Transfers	50	50	50
Charges if not effected due to lack of funds	100	100	100

BANK CERTIFICATE/LETTER REQUESTS			
Account Balance: Retail accounts	50	Free	Free
Audit Confirmation Reports	100	100	Free
Certificate of Account Closure	100	100	100
Reference Letter	100	50	Free

DEBIT CARDS			
First Debit Card on Account Opening	Free	Free	Free
Renewal	50	50	50
Replacement Debit Card if original card or PIN is lost/misplaced	50	50	50

CENTRAL BANK UAE SWITCH & ATM CHARGES			
Cash Withdrawals	2	2	Free
Balance Enquiry	1	1	Free
Rejected Transactions	1	1	Free
International Transactions	20	20	20

OTHER PRODUCTS & SERVICES			
Account Closure	Free	Free	Free
Hold Mail Facility (Annual Fee)	500	400	300
Copies of cheques/letters/other off-line documents:			
3 - 12 months (per document)	100	100	Free
Over 12 months (per document)	150	150	150
Processing fee-secured lending & leverage	500	500	500
Interest servicing secured lending & leverage	USD Libor + 1% (for all customers)		
Secured lending against term deposit	Term deposit rate + 2% per annum		

CHARGES FOR TELLER TRANSACTIONS	
Cash withdrawals of < AED 10,000 per transaction	20 (for all customers)

** Monthly fee for account maintenance - AED 70 for ACTIV Account

Cheques

ADDITIONAL CHEQUE BOOKS*	RETAIL	EXCEL	PRIORITY
10 leaves	15	10	Free
25 leaves	37	25	Free
40 leaves	N/A	40	Free
50 leaves	75	N/A	Free
100 leaves	150	100	Free

*First cheque book on account opening is free

CHEQUE USAGE CHARGES

Current Account	Free	Free	Free
Fusion Account (5th cheque onwards)	10	10	10
ACTIV Account	Free	Free	Free

LOCAL CURRENCY CHEQUE COLLECTION (AED)

City where Standard Chartered branch is located	Free	Free	Free
Other Emirates in UAE	40	25	25

FOREIGN CURRENCY CHEQUE COLLECTION

Within UAE	50	50	25
Other countries (Subject to minimum of AED 50/USD 15)	0.125%* *of cheque amount	0.125%*	0.125%*

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	100	75	50
Retain post dated cheques	25	25	Free

CHEQUE RETURNS

Deposited into your account	Free	Free	Free
Issued on your account	300	300	300

CHEQUE PURCHASE

AED cheque (subject to minimum of AED 75)	0.25%* *of cheque amount	0.25%*	0.25%*
Foreign currency cheque (subject to minimum of AED 100)	0.25%* *of cheque amount	0.25%*	0.25%*
Cheque returned unpaid*	175	175	175

*Plus clearing & drawee bank charges, if any. Third party cheques are not accepted for collection/purchase

Remittances

OUTWARD*	RETAIL	EXCEL	PRIORITY
Cashier's Order	25	Free	Free
Demand Drafts:			
< GBP 5,000	25	20	15
> GBP 5,000	100	75	50
Central Bank Transfers within UAE (in AED)	60	50	25
Telex Transfers (other currencies within & outside UAE, and in AED outside UAE)	80	70	60
Rate Enquiry	100	50	Free

*For Standard Chartered Consumer Banking Customers only. Corresponding bank charges applicable, if any.

INWARD

Paid in Cash (Subject to maximum of USD 5000 or equivalent):			
AED	200	200	200
USD (minimum AED 100, maximum AED 1000)	1%	1%	1%
Other currencies (min: AED 200, max: AED 2000)	2%	2%	2%
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	5	Free	Free

Foreign Currency Notes

FOREIGN CURRENCY NOTES	RETAIL	PRIORITY	EXCEL
Issue:			
By Debit to an AED account with Standard Chartered	Free	Free	Free
In USD by Debit to a USD account	1%	0.75%	0.50%
In other currencies, by debit to any other currency account (Euro, GBP, etc)	2%	1.75%	1.50%
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%	0.75%	0.50%
In other currencies, for credit to any other currency account (other than AED & USD accounts)	2%	1.75%	1.50%

Automated Banking Services

DUPLICATE STATEMENT REQUEST	RETAIL	EXCEL	PRIORITY
Through Phone Banking / iBanking charge per quarter	25	20	15
REMITTANCES (OUTWARD)			
		PHONE BANKING	iBANKING
Demand Draft / Cashier Order	15		N/A
Status of Inward Remittances (on-line viewing in iBanking)	Free		Free
Status of issued cheques (on-line viewing in iBanking)	Free		Free
Outward/inward remittance advice request	30		N/A
STANDING INSTRUCTIONS			
For account to account transfers & credit card payments	Free		Free
Setting Up/Amendments for Telex transfers	N/A		25
PAYMENTS			
DEWA & Etisalat, etc	Free		Free
Standard Chartered Credit Card payment	Free		Free
OTHER SERVICES			
Clearance Letter	Free		N/A
Liability / Balance Certificate for retail accounts	50		N/A
Liability / Balance Certificate for companies	100		N/A

Lending Products of Wealth Management

LEVERAGES LENDING		
Processing Fee Upto AED 500		Dibor + 1% for AED lending
Interest Rate		Libor + 1% for USD lending
CASH BACKED LENDING		
Processing Fee Upto AED 500		Dibor + 2% for AED lending
Interest Rate		Libor + 2% for USD lending
LENDING AGAINST INVESTMENT		
Processing Fee Upto AED 500		Dibor + 1% for AED lending
Interest Rate		Libor + 1% for USD lending
TEMPORARY/CASUAL EXCESS/OVERDUE AMOUNTS		
Interest Rate		20% per annum

Important

- Above tariff will be effective from 5th August 2008 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
- Cheque purchase is subject to approval from appropriate authorities in Standard Chartered Bank
- 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 Remote Banking Account : Yearly

Salary Transfer Loans & Overdrafts

SALARY TRANSFER LOANS		(AED)
Interest rates		up to 17% p.a.
Arrangement fees		
New Loan		1%*
Credit Life Insurance		0.8% of loan amount
EARLY SETTLEMENT OF LOAN		
Cash settlement		5% of principal outstanding
Transfer to another bank		5% of principal outstanding
Late payment interest rate		18% p.a.
Delayed payment of instalment		Up to 300*
Instalment deferment fees		150
Loan 're-scheduling'		250
BANK CERTIFICATE / LETTER REQUEST		
Balance Certificate / Re-issue request		500
Clearance letter		Free
OVERDRAFT		
Interest rates		Up to 21% p.a.
Arrangement fees		1% of limit*
Renewal fees		1% of limit*
Un-arranged overdrafts (per occasion)		100**
Overdraft renewal		150**
Advance against salary		
Arrangement fees		100

*minimum AED 250
**plus interest at applicable rate on outstanding debit

Personal Instalment Loans

		(AED)
Interest rates		up to 26.99% p.a.●
Arrangement fees for new loan		1%*
Credit life insurance		0.8% of loan amount
Early settlement of loan		
Part settlement (Maximum of 3 instalments permitted)		25 per instalment
Full settlement		5% of principal outstanding
Change of 'post-dated' cheques		100
Late payment interest rate		21% p.a.
Release of cancelled 'post-dated' cheques		25 per request
Delivery of cancelled 'post-dated' cheques by courier within UAE		25
Balance certificate / Re-issue request		500
Clearance letter		Free
Delayed payment of instalment / Returned Cheque Fee		Up to 300*

*Minimum AED 300.

● These amendments are effective from August 10, 2008
Fees and charges are subject to change without notice.

Auto Loans

Interest rate	up to 8.5% p.a. (Flat)
Arrangement fees	
Loan repayment account with Standard Chartered Bank	350
Documentation fees	1% of Loan amount minimum AED 250
Post-dated cheque payable at	
Emirate where Standard Chartered Bank branch is located	Free
Other Emirates	25
Delayed payment	
Instalment deferment to next month	250
Instalment deferment to end of term	2% of Principal outstanding
Cash payment	100
Early repayment of loan	5% of Principal outstanding
Change of 'post-dated' cheques	300
Delivery of old 'post-dated cheques' by courier within UAE	25
Any change of number plate/colour/registration/ownership (Subject to a refundable security cash deposit of AED 2,000 and credit approval)	300
Release Letter	Free
Duplicate 'Release Letter'	300
'Temporary Release' for travel (Subject to a refundable cash deposit equal to the total loan outstanding and subject to credit approval)	300
Returned cheque	300
Late payment interest charges	18% p.a. on reducing basis charged on all overdue outstanding amounts
Late payment interest for returned cheques	Depending on number of outstanding days
Balance confirmation letters	250

- The revised charges are effective from May 5th, 2008 and are subject to change without notice.

Mortgage Loans

(AED)

Loan Processing and Set up Fee	1% of loan amount
Pre-approval fee	0.5% of loan amount
Interest Rate	Relevant Period EIBOR (Emirates Inter-Bank Offered Rate) +5% p.a.
Switching Fee (from variable to Fixed interest rate or vice versa)	1% of Outstanding Balance
Legal Charges (In case of properties built on owner's account)	2,500
Appraiser Charges	3,500
Partial Prepayment Charges	2% of prepaid amount
Full Prepayment Charges	
Balance Transfer Charges	5% of outstanding balance
Cash Settlement	2% of outstanding balance
Late Payment Interest	18% p.a. on reducing basis charged on all overdue outstanding amounts
Delayed Payment Charges	250
Return Cheque Charges	250
Balance Confirmation Letters	250
Liability Letter Charges	1000

- These charges, fees, etc. are effective from August 8, 2008 and are subject to change without notice.

Credit Cards

Product Type	Business (Visa)	Platinum (MasterCard)	Gold/Golf (MasterCard/Visa)	Executive* (Visa only)	Standard/Classic (MasterCard/Visa)
Annual fee (AED)					
Primary card					
• First card	650	750	500	250	150
Supplementary card(s)					
Regular supplementary card(s):					
• First card	Free	150	Free	Free	Free
• Second card	Free	150	Free	50	50
• Third card onwards	50	150	50	50	50
Finance charge**					
(per month on all transactions)					
• Calculated on average daily balance method from transaction date till repayment date	2.49%	2.29%	2.39%	2.99%	2.99%
Other fees & charges (all cards)					
• Overlimit charge (AED)	179	149	179	179	179
• Late payment charge (AED) (if minimum amount due is not paid within payment due date)	169	149	169	179	179
• Cash advance fee	3% of cash advance amount or AED 110 (AED 99 for Gold & AED 60 for Platinum & AED 85 for Business) whichever is higher				
• Credit Shield Insurance charge on monthly outstanding	0.89%	0.89%	0.89%	0.89%	0.89%
• 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		
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	AED 3				
• Cash advance (% of credit limit) Visa & MasterCard (Limit decided at customer level)	50% - 75%				

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% of the transaction value.
- All fees and charges mentioned in this guide are subject to change without notice 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 04-313 8888 (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.



للمزيد من المعلومات الرجاء :

- زياره موقعنا على www.standardchartered.ae
- الاتصال على هاتف ٨٨٨٨ ٣١٣-٠٤ 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 (04) 313 8888
- 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 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 Istiqial St P.O. Box 241 Abu Dhabi, U.A.E	ستاندرد تشارترد بنك شارع الإستقلال ص.ب ٢٤١ أبوظبي، إ.ع.م
Standard Chartered Bank Gold Land Bldg, Al Dagaya St, Deira P.O. Box 64555 Dubai, U.A.E	ستاندرد تشارترد بنك بناية أرض الذهب، شارع الدغاية، ديرة ص.ب ٦٤٥٥٥ دبي، إ.ع.م
Standard Chartered Bank Nr Clock Tower, Sh Zayed St P.O. Box 1240 Al Ain, U.A.E	ستاندرد تشارترد بنك قرب برج الساعة، شارع الشيخ زايد ص.ب ١٢٤٠ العين، 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 Maktoum Road, Baniyas Square P.O. Box 1125 Dubai, U.A.E	ستاندرد تشارترد بنك شارع الكتوم، ساحة بني ياس ص.ب ١١٢٥ دبي، إ.ع.م
Standard Chartered Bank Jebel Ali Free Zone Authority (Gate 3) P.O. Box 16920 Dubai, U.A.E	ستاندرد تشارترد بنك منطقة جبل علي الحره (بوابة رقم ٣) ص.ب ١٦٩٢٠ 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