



Access privileges
crafted exclusively
for you



Priority and International
Banking Schedule of
Service Charges.

Schedule of Service Charges

Services

Charges

Program maintenance charge*	
Non-maintenance of qualification/eligibility criteria shall attract a program maintenance fee and may result in the discontinuation of Priority Banking services and benefits. A program maintenance charge is not levied on accounts under the employee banking program and for accounts of Standard Chartered, India employees.	@0.5% Of shortfall in Funds Under Management (with a maximum cap of INR 1,250/month) + Goods and Services Tax (GST)

*Refer to the Most Important Terms and Conditions, [click here](#)

Eligibility Criteria

Priority Banking Qualification Criteria*:

- Minimum monthly average FUM^ (Funds Under Management) of INR 50 Lakh, OR
- Minimum monthly salary credit into Standard Chartered Salary Account of INR 3 Lakh, OR
- Mortgage outstanding amount will be tiered as below
 - a. >= INR 4 Cr - Mumbai, Delhi
 - b. >= INR 3 Cr - Bangalore, Chennai, Hyderabad, Pune, Kolkata
 - c. >= INR 2 Cr – All other cities.

*Applicable w.e.f 1st March 2025 for New to Bank (NTB) Priority clients

Applicable w.e.f 1st Jan 2026 for Existing to Bank (ETB) Priority clients

^Funds Under Management (FUM) includes anyone, or a combination of the following products from the Bank (SCB India): Savings Account balances, Term Deposit balances, Investments made through the Bank, value of Demat held with the Bank, Life-to-date (total) paid-up life insurance premium for policies in force (except Term Insurance and Group Insurance plans) and funds held in Homesaver account (*applicable only for existing Homesaver customers*).

*Please note:

If one family member maintains the qualification/eligibility criteria, rest of the family members can enjoy Priority benefits. Family members include parents, if status is single; spouse and children, if status is married.

At any point if outstanding balance falls below the amount mentioned, client must either restore the amount by way of top-up or meet the FUM qualification criteria.

Program maintenance charges will not be levied for clients holding Saving Accounts with a minimum monthly average balance of INR 5 Lakhs.

General Services

- | | |
|---|--------------|
| <ul style="list-style-type: none"> Consolidated account statements <ul style="list-style-type: none"> - Monthly statements - Duplicate statements | Free
Free |
| <ul style="list-style-type: none"> Electronic statements
(Currently for non-consolidated statements only) | Free |
| <ul style="list-style-type: none"> Physical statements | INR 99* |

*There will be an applicable fee of INR 99 per month in case the customer opts for a physical statement along with the e-statement w.e.f. 1st January 2019.

- | | |
|---|------|
| <ul style="list-style-type: none"> Passbook* | Free |
|---|------|

*Available at domicile branch for "Customer in Person"

- | | |
|---|--------------------------------------|
| <ul style="list-style-type: none"> Cheque book
Personalised payable-at-par cheque book | Free |
| <ul style="list-style-type: none"> Priority Banking VISA Infinite ATM-cum-debit card <ul style="list-style-type: none"> - First year fee/Annual fee - Fuel surcharge on ATM-cum-debit card - Lost card reissuance - Replacement of PIN - ATM-cum-debit card reissuance | Free
Free
Free
Free
Free |
| <ul style="list-style-type: none"> ATM usage <ul style="list-style-type: none"> - At Standard Chartered ATMs in India - At other bank ATMs in India and overseas* <ul style="list-style-type: none"> • Cash withdrawal* • Balance enquiry* | Free

Free
Free |

*Overseas withdrawals subject to Reserve Bank of India guidelines.

Debit cards issued on NRO (Non-Resident Ordinary) accounts would be valid for use in India only. Customers who do not meet any one of the eligibility criteria for Priority Banking, will be charged INR 40 per cash withdrawal and INR 20 per balance enquiry.

Other account related services

- | | |
|--|--------------|
| <ul style="list-style-type: none"> Outstation cheque collections <ul style="list-style-type: none"> - Cheque drawn at Standard Chartered branches - Cheque drawn on other banks at Standard Chartered branch locations | Free
Free |
|--|--------------|

- Other locations	Free
- Foreign currency cheque collection - Cheque amount equivalent to USD - Up to USD 50,000 - USD 50,001 and above - USD cheque cleared overseas (Reject) - USD Cheque Investigation charges - For other currencies	USD 35 USD 55 USD 15 USD 50 0.28% of cheque amount
- Stop payment - Single/range of cheques	Free
- Cheque return[#] - Cheque issued by customer 1.A First cheque return in the last 12 months 1.B More than one cheque return in the last 12 months (per return) - Cheque deposited by customer - Foreign currency cheque	INR 500 INR 500 INR 150 INR 181

[#]Other bank's charges will be additionally levied, wherever applicable.

- Electronic Clearing System return[#] - First ECS return in the last 12 months - More than one ECS return in the last 12 months (per return) - Account closure - Within 12 months from date of opening	INR 500 INR 500 INR 500
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[#]NIL charges for Cheque/ECS return due to technical reasons

Remittances

Single pay order/Demand Draft drawn on our branches	Free
Bulk pay orders/Demand Draft drawn on our branches	INR 125
Single Demand Draft drawn on correspondent banks*	Free

INTERNAL

Bulk Demand Drafts drawn on correspondent banks*	0.10% per draft amount
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*At specified locations. List available at all our branches. For other locations, correspondent bank charges will apply additionally.

Foreign currency draft (USD/GBP)	INR 776
Foreign currency draft (Euro)	INR 1,025
- Cancellation/revalidation of - Demand Draft/pay order charges - Lost/duplicate instrument charges	Correspondent bank charges

Funds transfer

- Transfer of funds across Standard Chartered India branches	Free
- Transmission in foreign currency (Telex transfer)	
- Foreign currency outward remittances	Free
- Inward remittance from abroad	INR 250
Foreign inward remittance certificate	INR 100
- RTGS - Inward - Outward	Free Free
- NEFT - Inward - Outward	Free Free

Special account services

Certificate of balance/interest	Free
Retrieval of documents	Free
Standing instructions (setup and execution)	Free

Charges/commission on transactions are at actuals.	
• Banker's report	Free
• Signature verification	Free
Internet Banking	Free
Global privileges	
• Emergency cash at select overseas locations and Standard Chartered Bank locations	Free
• Use of Priority Banking centres in India and overseas	Free
• Special Priority Banking privileges as applicable in respective countries (List of services and countries available on request)	Free
Credit card	
• Complimentary Priority Banking VISA Infinite credit card	NIL
Priority Banking Beyond Credit Card	
1. Joining Fee	INR 15,000*
2. Annual Fee	INR 25,000**

*Avail welcome vouchers worth INR 15,000 on payment of joining fee.

**Annual fee waiver of INR 25,000 on FUM qualification.

Lockers	
• Locker rentals	50% waiver on regular tariff ^{^^}

^{^^}Applicable only if below eligibility criteria is met.

Monthly average credit balance of a minimum of INR 50,00,000 in your relationship across all products held with the bank or any such minimum average balance fixed by the bank from time to time. The relationship which will be considered for this purpose includes any one or combination of the following products from the bank: Savings Accounts, Term Deposits, Investments made through the bank.

Loans and overdrafts	
• Home loan interest rates and processing fees	Special tariff*
• Loans Against Property	Special tariff*

Trade services	
Letter of credit, guarantees, etc. available	Tariff on request*
Cash Management services	
Clearing, logistics, etc.	Tariff available on request*

*Please get in touch with Relationship Manager/Branch for further details.

Doorstep Banking	
This service is currently available in select cities only.	
Services	Charges
Cheque/Other document pick-up/DD and PO delivery	Free# once a day

#INR 100 per request thereafter.

Fixed Scheduled Services	Cash pick-up and delivery	
	→Value	↓Frequency
	<INR 3,00,000	=>INR 3,00,000 & <INR 10,00,000
Daily	INR 3,000 a month	INR 8,500 a month
Weekly	INR 700 a month	INR 1,300 a month
Bulk cash pick-up**	INR 350 per instance	
Bulk cash delivery**	Free	

Please note

Standard Chartered Bank, India, has produced this brochure to keep you informed of our broad range of services. Our fees and charges reflect our commitment to providing our customers with quality service at competitive prices.

The Bank reserves the right to amend the terms, conditions or rates stated in this brochure and to assess charges on transactions which are not covered by this schedule. Any charges not mentioned in this schedule should be read in

conjunction with the relevant product service charges. Charges are also applicable to permitted transactions on Foreign Currency Accounts.

Safe deposit lockers are available at certain branches and can be offered to a client upon request.

Charges for the same are available at the respective branches.

Charges in this document are exclusive of applicable taxes.

If you require a service for which a fee or charge is not detailed in this brochure, please contact your Relationship Manager or our dedicated Priority helpline/Phone Banking services.

All services offered are subject to Reserve Bank of India guidelines.

GST will be levied at the applicable rates in force on all taxable supplies with effect from a date to be notified by the Government.

Once GST is implemented, it will be levied at the applicable rates in force on foreign currency conversion. For the purpose of determination of value in relation to supply of foreign currency, including money changing, the following table (as provided in the draft rules) should be used:

Transaction amount	Value of Service on which GST is to be paid
Less than or equal to INR 1 Lakh	1% of the gross amount of currency exchanged,
Greater than INR 1 Lakh and less than or equal to INR 10 Lakh	INR 1000 + 0.5% of the gross amount of currency exchanged
Greater than INR 10 Lakh	INR 5,500 + 0.1% of the transaction amount.

The GST at applicable rates would be levied on the value calculated as per above table. To contact us, scan the QR

