

| Pricing Guide |

Information at your fingertips

**You want
information
on pricing
we keep
you updated**

At Standard Chartered Bank, we believe that you come first. Which is why we've made banking even more convenient and easy for you—with a choice of how and where you'd like to bank.

Our complete banking services include:

- Network of branches
- **atm⁵**—shared ATM network
- Phone Banking
(Dial toll-free 1800 747 7000)
- Internet Banking
(www.standardchartered.com.sg)
- SMS Info-On-Demand at 9012 7000
- NETS payment islandwide
- Global access to Cirrus and Maestro Networks

Call 1800 747 7000
www.standardchartered.com.sg

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Singapore Dollar (SGD) Savings and Chequing Accounts

Savings Accounts

eSaver Account

Min. initial deposit	S\$0
Min. average daily balance	S\$0
Fall-below fee	S\$0
Early account closure fee (within 6 months)	S\$0

Basic Bank Account

Min. initial deposit	S\$20 ¹
Min. average daily balance	S\$0
Monthly service charge	S\$2 ¹ (regardless of balance)
Fall-below fee	S\$0
Early account closure fee (within 6 months)	S\$30
Passbook replacement fee	S\$30

Savings Account

Min. initial deposit	S\$2,000
Min. average daily balance	S\$2,000
Fall-below fee	S\$5
Early account closure fee (within 6 months)	S\$30
Passbook replacement fee	S\$30

Special Savers Account (For existing accounts only)

Min. average daily balance	S\$10,000 ¹
Fall-below fee	S\$20
Passbook replacement fee	S\$30

Savings Accounts for Kids

eSaver Kids! Account

Min. initial deposit	S\$0
Min. monthly contribution (GIRO/Standing Instruction)	S\$50
Min. average daily balance	S\$0
Fall-below fee	S\$0
Early account closure fee (within 6 months)	S\$0

Children Development Account

(For applicants with MCYS Letter of Authorisation only)

Min. initial deposit	S\$0
Min. average daily balance	S\$0
Fall-below fee	S\$0
Early account closure fee (within 6 months)	S\$0

Junior Savings Account (For existing accounts only)

Min. monthly contribution	S\$100 ¹
Fall-below fee	S\$0

Chequing Accounts

XtraSaver

Min. initial deposit	S\$1
Min. average daily balance	S\$1
Fall-below fee	S\$0
Monthly service charge	S\$0
Unarranged overdraft	Prime + 5%, Min S\$5
Early account closure fee (within 6 months)	S\$30
Membership fee	S\$15 per annum
Chequebook	1 st book free. Thereafter, S\$15 per book.

SuperSalary

Min. initial deposit	S\$0
Min. average daily balance	S\$0
Fall-below fee	S\$0
Monthly service charge	S\$0
Unarranged overdraft	Prime + 5%, Min S\$5
Early account closure fee (within 6 months)	S\$30
Chequebook	Free

Cheque & Save Account

Min. initial deposit	S\$5,000 (Personal and Corporate)
Min. average daily balance	
—Account opened BEFORE 1 Feb 2007	S\$3,000
—Account opened AFTER 1 Feb 2007	S\$5,000
Fall-below fee	S\$7.50
Monthly service charge	S\$2 per month
Unarranged overdraft	Prime + 5%, Min S\$5
Early account closure fee (within 6 months)	S\$30 (Personal) S\$50 (Corporate)
Chequebook	Free

Current Account (For Corporate accounts only)

Min. initial deposit	S\$3,000
Min. average daily balance	S\$10,000
Fall-below fee	S\$35
Monthly service charge	S\$0
Unarranged overdraft	Prime + 5%, Min S\$5
Early account closure fee (within 6 months)	S\$50
Chequebook	Free

OneAccount (For existing accounts only)

Min. average daily balance	S\$8,000
Fall-below fee	S\$7.50
Monthly service charge	S\$3 per month
Unarranged overdraft	Prime + 5%, Min S\$5
Chequebook	Free

¹ Waived for recipients of the MCYS Public Assistance Scheme/Special Grant Scheme.

Note:

If the account has a balance of \$0 and is inactive for five consecutive months, it will be closed automatically. The charges are applicable for Personal & SME accounts only.

Foreign Currency (FCY) Chequing Accounts

Chequing Accounts

USD High Account

Min. initial deposit	US\$1
Min. average daily balance	US\$0
Fall-below fee	US\$0
Monthly service charge	US\$0
Unarranged overdraft	Prime + 5%, Min. US\$5
Early account closure fee (within 6 months)	US\$20

FCY\$aver Account

Min. initial deposit	US\$2,000 equivalent
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	Min. average daily balance	Fall-below fee
AUD	A\$2,000	A\$5
CAD	C\$2,000	C\$5
CHF	2,000 francs	5 francs
EUR	€1,000	€3
GBP	£1,000	£2
HKD	HK\$15,000	HK\$30
JPY	¥200,000	¥500
NZD	NZ\$2,000	NZ\$5
USD	US\$2,000	US\$5

Early account closure fee (within 6 months)	US\$20
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Current Account

Min. initial deposit

US\$1,000 equivalent (Personal)

US\$5,000 equivalent (Corporate)

	Min. average daily balance	Fall-below fee ²
AUD	A\$5,000	A\$30
CHF	5,000 francs	30 francs
EUR	€3,000	€20
GBP	£2,000	£15
HKD	HK\$30,000	HK\$200
NZD	NZ\$5,000	NZ\$30
USD	US\$5,000	US\$30

Monthly service charge

US\$0

Unarranged overdraft

Prime + 5%, Min. US\$5

Early account closure fee

US\$20 (Personal)

(within 6 months)

US\$30 (Corporate)

Chequebook

Free

Cheque & Save Account

Min. initial deposit

US\$1,000 equivalent

(Personal & Corporate)

	Min. average daily balance	Fall-below fee	Monthly service charge
AUD	A\$5,000	A\$10	A\$2
CHF	5,000 francs	10 francs	2 francs
EUR	€3,000	€5	€1
GBP	£2,000	£5	£1
HKD	HK\$30,000	HK\$75	HK\$15
JPY	¥500,000	¥1,000	¥200
NZD	NZ\$5,000	NZ\$10	NZ\$2
USD	US\$5,000	US\$10	US\$2

Unarranged overdraft

Prime + 5%, Min. US\$5

Early account closure fee (within 6 months)

US\$20 (Personal)

US\$30 (Corporate)

Chequebook

Free

² Charges will be imposed once every 6 months.

Note:

If the account has a balance of \$0 and is inactive for five consecutive months, it will be closed automatically. The charges are applicable for Personal & SME accounts only. Charges will be imposed once every 6 months.

Time Deposit Accounts

Singapore Dollar Time Deposit

Min. initial deposit:

—Tenor of 7 days (1 week)	S\$500,000
—Tenor of 1 month to 60 months	S\$5,000

Foreign Currency Time Deposit

Min. initial deposit (according to the currency of the deposit):

USD	US\$5,000
GBP	£5,000
AUD	A\$5,000
EUR	€5,000
NZD	NZ\$5,000
CAD	C\$25,000
CHF	25,000 francs
HKD	HK\$25,000
JPY	¥3,000,000

Min. tenor 1 week

Premature Uplift Handling charge US\$25

Note:

A premature termination of a Time Deposit is subject to our Customer Terms and our Current/Cheque/Savings Account and Time Deposit Terms and any other documents forming our banking agreement. You may earn less or no interest if you withdraw your Time Deposit before it matures. A penalty may also be imposed.

Remittances

Inward Telegraphic Transfers (ITT)

Credit SGD account:

—in SGD	S\$10
—in FCY	Free

Credit FCY account:

—in SGD	Free
—in FCY to same currency account	S\$10 equivalent
—in FCY to different currency account	Free

via MEPS: Free

Outward Telegraphic Transfers (OTT)

Debit SGD account 1/8% comm.
Min. S\$30, Max. S\$100

Debit FCY account (incl. Time Deposits) 1/8% comm.
Min. US\$20, Max. US\$70
plus:
1/8% in lieu of exchange;
Min. US\$10, Max. US\$700

via MEPS S\$20

Reimbursement cover:

SGD OTT	S\$20
FCY OTT	US\$15

For Priority Banking customers:

Priority Banking customers will receive a fee rebate within 7 working days approximately from the date of the transaction. Handling commission and cable charges are waived for fund transfers between Standard Chartered Bank accounts only. Fee imposed by other banks will apply. Charges may apply for transactions of more than US\$100,000.

For World Partner customers:

Outward Telegraphic Transfer commission is waived. World Partner customers need only pay Reimbursement cover for their telegraphic transfers regardless of destination. Fees imposed by other banks will still apply and are to be borne by the remitter.

Note:

1. Cover charge is applicable if paid in third country currency.
2. If AUD, additional S\$5.

Remittances

Inward Drafts/Cheques

Correspondent bank drafts drawn on Standard Chartered Bank
Credit to account Free

SGD bank drafts drawn by overseas Standard Chartered Bank on Standard Chartered Bank Singapore
Credit SGD account Free

FCY drafts/cheques drawn on banks in Singapore
Credit SGD/FCY account:
—USD Free
—Other currencies S\$10

FCY drafts/cheques drawn on overseas banks
Credit SGD account 1/8% comm. Min. S\$25,
Max. S\$200 (incl. of postage)
Credit FCY account 1/8% comm. Min. US\$15,
Max. US\$120 (incl. of postage)

Outward Drafts/Cheques

Issuance
Debit SGD account 1/8% comm.
Min. S\$30, Max. S\$100
Debit FCY account (incl. Time Deposits) 1/8% comm.
Min. US\$20, Max. US\$70
plus:
1/8% in lieu of exchange,
Min. US\$10, Max. US\$700

Cable cost/tracers for draft investigations:
—SGD draft S\$20 per draft
—FCY draft US\$15 per draft

Amend/Replace draft
SGD draft S\$30
plus:
cable cost (if applicable)
FCY draft US\$20
plus:
cable cost (if applicable)

Cancel/Refund draft (based on prevailing buying rate):
Credit SGD account S\$20
plus:
cable cost (if applicable)
Credit FCY account US\$15
plus:
cable cost (if applicable)

Note:

For FCY drafts/cheques drawn on overseas banks and banks not participating in the Cheque Truncating System, the following charges are applicable, if any:

- 10 days' overdraft interest
 - Drawee bank charges
 - Collection bank charges
- If AUD, additional S\$5.

Cheque Charges

Stop payment:

—SGD	S\$40 per cheque
—FCY	US\$30 per cheque

Return cheque:

—SGD	S\$50 per cheque
—FCY	US\$30 per cheque

Cheque image retrieval:

—Clearing date within 1 year	S\$20
—Between 1 to 3 years	S\$30
—More than 3 years	S\$50

Direct marking of cheques	S\$100
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Immediate clearing of in-house cheques over-the-counter:

—SGD cheques	S\$30 per cheque
—FCY cheques	US\$20 per cheque

Travellers' Cheques

(only available in Battery Road Branch and Scotts Mall Branch)

Encashment

Issued by SCB Singapore	Free
Issued by other banks:	
—Credit SGD account	1/8% comm. Min. S\$25, Max. S\$200 (incl. of postage)
—Credit FCY account	1/8% comm. Min. US\$15, Max. US\$120 (incl. of postage)

Note:

Cover charge is applicable if paid in 3rd country currency.

For encashment of Travellers' Cheques issued by other banks, the following charges are applicable, if any:

- 10 days' overdraft interest
- Drawee bank charges
- Collection bank charges

Remittances

Cashier's Orders (CO)

(only available in SGD)

Issuance

Debit from SGD account:

—to own name

1st CO, free.

Thereafter, S\$5 per CO.
(per transaction)

—to 3rd party name(s)

S\$5

—Replacement/Amendment

S\$10

Debit from FCY account:

—to own name

1st CO, free.

Thereafter, US\$3 per CO.
(per transaction)

—to 3rd party name(s)

US\$3 equivalent

—Replacement/Amendment

US\$10

Cancel/Refund CO

—Credit SGD account

S\$5

—Credit FCY account

US\$3

GIRO

GIRO arrangement

Free

GIRO return

(including due to insufficient funds)

S\$10 per return

Amendment

S\$10 per amendment

Standing Instruction (SI)

Automated

S\$10 per set up

Manual monitoring

S\$50 per payment

Amendment

S\$10 per amendment

SI return due to insufficient funds

S\$50

Note:

Commission-in-lieu of exchange is applicable when there is no foreign exchange involved.

Safe Deposit Box

Service Charges

Key Deposit Fee (refundable):	
Singaporeans & PR	S\$150
Foreigners	S\$200
Addition/Change/ Revocation of Nomination	S\$10 each
Change of safe deposit box	S\$20
Break box charges due to lost key (Key Deposit Fee is non-refundable)	S\$210
Inventory for estate duty/ deceased customers	S\$30

Battery Road Branch

To check on availability, call 6530 3145

Box size in inches	Annual rental rate
4.75" x 3.5" x 20.0"	S\$ 150
7.5" x 3.5" x 20.0"	S\$ 250
8.0" x 4.0" x 24.0"	S\$ 300
10.0" x 5.0" x 24.0"	S\$ 450
7.5" x 7.5" x 18.75"	S\$ 400
16.0" x 8.0" x 24.0"	S\$ 700
15.0" x 7.5" x 18.75"	S\$ 600
20.0" x 10.0" x 24.0"	S\$ 800

Scotts Mall Branch

To check on availability, call 6838 1408

Box size in inches	Annual rental rate
4.0" x 3.2" x 20.5"	S\$ 150
6.8" x 3.2" x 20.5"	S\$ 200
9.2" x 4.2" x 20.5"	S\$ 300
14.5" x 7.3" x 20.5"	S\$ 600

For Priority customers:


Priority Banking customers enjoy a 50% fee waiver on the annual rental rate.

Note:

Annual rental rate is subject to prevailing Goods and Service Tax.

Other Services

ATM and Debit Card Charges

ATM card replacement	S\$5
Debit card replacement:	
—For SGD	S\$5
—For USD	US\$5
Debit card overseas transaction fee	2.5% of amount transacted via Mastercard
PIN replacement	Free
Purchases at Maestro network outlets	Free
Transactions at shared  network:	
—Cash withdrawal	Free
—Balance enquiry	Free

Transactions at Cirrus ATMs:

—Cash withdrawal	2% of amount withdrawn Min. S\$5, Max. S\$60
—Balance enquiry	Free

For Priority Banking customers:

Priority Banking customers enjoy cash withdrawals free of charge at Standard Chartered Bank and Cirrus ATMs worldwide if they use their Priority Banking ATM Card.

For World Partner customers:

World Partner customers enjoy the first cash withdrawal per month, free of charge at Standard Chartered Bank and Cirrus ATMs worldwide if they use their World Partner Platinum Debit Card. This waiver does not include fees which may be levied by other banks in Singapore or overseas for accessing their ATM networks.

Coin Services/Bulk Cash Deposits

Coin services—only available on Tuesdays and Thursdays, between 9.30am–11.30am

Bulk deposit of coins

Between S\$50 and S\$100	S\$5
For every S\$100 or part thereof	S\$10

Changing of notes to coins

Per S\$50 or part thereof	S\$1
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Bulk cash deposit

1st 500 pieces	Free
For every 100 pieces or part thereof (in denominations of S\$100 and below)	S\$2

Guarantees

Banker's guarantee	1% p.a. or Min. S\$100, (whichever is higher)
Loan limit	No minimum or maximum
Amendment	S\$25 per amendment
Cancellation	S\$100 per guarantee

Salary Crediting

(for companies)

via Payplus S\$0.50 per item, Min. S\$30

via Manual Crediting S\$2 per payee, Min. S\$30

Miscellaneous

Deposits (in cash):

—in SGD to any account Free
—in FCY to same currency account 1.5% repatriation fee,
Min. US\$15 equivalent

Withdrawals (in cash):

—in SGD from any account Free
—in FCY from same currency account 1.5% commission,
Min. US\$5 equivalent

Request for copies of:

—Past statements
—Deposits
—Withdrawal confirmation/instruction
—Statement of interest earned

Current to 12 months
—S\$10 each
Beyond 12 months
—S\$50 each

Priority Banking Maintenance Fee S\$50 per month

Hold mail (PB/PIB customers only) Annual Fee—S\$360
Certificate of balance S\$20 per request

Audit confirmation:

—In SGD S\$52 per request
—In USD US\$30 per request

Letter of reference S\$20 per request

Internet Banking token replacement fee S\$20

Important Note:

1 Information is valid as of 1 January 2010.

2 All the information is subject to our banking agreement and may be varied at any time without notice at the sole discretion of the bank.

3 Singapore Dollar deposit accounts are eligible for deposit insurance coverage under the Deposit Insurance Act. Singapore Dollar deposit accounts held by or for an individual or a charity, will be insured up to the limits specified in the Deposit Insurance Act.

4 Eligibility criteria for

a) Priority Banking - maintain a minimum of S\$200,000 in deposits and/or investments, or take up S\$1 million in housing loans or; maintain a monthly credit of more than S\$16,000 in your SuperSalary Account to enjoy a 1-year complimentary Priority Banking membership.

b) World Partner – deposit a minimum of S\$50,000 or its equivalent, be at least 21 years of age and is a Permanent Resident or Expatriate.

Branch directory

Branches with Priority Banking Centres:

Battery Road Extended hours

6 Battery Road
Singapore 049909

Jurong

Block 66 Yung Kuang Road
#01-83/91
Singapore 610066

Scotts Mall

1 Scotts Road
#01-01 Shaw Centre
Singapore 228208

Branches:

Bedok

Block 210
New Upper Changi Road
#01-703/705
Singapore 460210

Bukit Timah

2 Hill View Road
Singapore 669317

Holland Village

261 Holland Avenue
Singapore 278986

Hougang

Block 210 Hougang Street 21
#01-251/253
Singapore 530210

ION Orchard Open daily

2 Orchard Turn
#B1-16 ION Orchard
Singapore 238801

Marine Parade Open daily^

Block 87 Marine Parade Central
#01-500
Singapore 440087

Selegie

1 Sophia Road
#01-01/08 Peace Centre
Singapore 228149

Banking hours:

Monday–Sunday	Marine Parade [^]	10.00am–8.00pm
	Tampines [^]	10.00am–8.00pm
	Woodlands [^]	10.00am–8.00pm
	Suntec City Mall	11.00am–9.00pm
	VivoCity	11.00am–9.00pm
	ION Orchard	11.00am–9.00pm
Monday–Friday	Battery Road (Extended hours)	9.30am–7.00pm
	Sixth Avenue	11.00am–8.00pm
	All other branches	9.30am–3.30pm
Saturday	Battery Road	Closed
	Sixth Avenue	9.30am–1.00pm
	All other branches	9.30am–11.30am

Personal Financial Consultants/Excel and Priority Banking

Relationship Managers:

Monday–Sunday	Marine Parade [^]	10.00am–8.00pm
	Tampines [^]	10.00am–8.00pm
	Woodlands [^]	10.00am–8.00pm
	Suntec City Mall	11.00am–9.00pm
	VivoCity	11.00am–9.00pm
	ION Orchard	11.00am–9.00pm
Monday–Friday	Battery Road (Extended Hours)	9.30am–7.00pm
	Sixth Avenue	11.00am–8.00pm
	All other branches	9.30am–5.00pm
Saturday	Battery Road	Closed
	Sixth Avenue	9.30am–1.00pm
	All other branches	9.30am–11.30am

SingTel subscribers can dial *614 to get the nearest ATM location in our Shared ATM Network
Callers will receive location by SMS, charged at S\$0.20 per request.

^{*} For Priority Banking customers only.

[^] Marine Parade, Tampines and Woodlands are closed during public holidays.

Call 1800 747 7000
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