

| Transaction Banking |

# Pricing Guide 2011

Singapore



<b>Cash Management: Account Services</b>	<b>2</b>
<b>Cash Management: Payments</b>	<b>5</b>
<b>Cash Management: Collections</b>	<b>8</b>
<b>Cash Management: Liquidity Services</b>	<b>11</b>
<b>Straight2Bank</b>	<b>12</b>
<b>Trade Services</b>	<b>14</b>
<b>Branch Locations</b>	<b>20</b>
<b>Contact Information</b>	<b>22</b>

Dear Valued Client,

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Transaction Banking services is one of the significant major businesses that extend all over our network. We strive to offer unique products, customised solutions and seamless processing of transactions. We also believe that our customers are the centre of everything we do, and we endeavor to keep our customers conversant with our offerings and guidelines.

Here is our latest pricing guide. This is to ensure you have a complete knowledge of our applicable tariffs. Let us assure you that we have in place systems to deliver a quality assured and unmatched service which is consistent, reliable and conforms to international standards of quality. You are the pulse of our business!

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**Sumit Aggarwal**  
**Head, Transaction Banking, Singapore**

**Singapore Dollar Current Account**

<b>Account maintenance fee</b>	Minimum Balance: SGD25,000
Charges applied if balance < minimum (per month)	SGD50

**Cash Transaction Charges****Bulk deposit of coins**

Between SGD50 - SGD100	SGD5
For every SGD100 or part thereof	SGD10
Over-the-counter deposit	First 500 pieces-free; SGD2 for every 100 pieces or part thereof
Changes of notes to coins	SGD1 for every SGD50 or part thereof

**Cheque-related Charges**

Direct marking of cheque	SGD100
Immediate clearance of in-house cheques over the counter	SGD30
Stop payment charges	SGD40
Returned cheques	SGD50
Cheque book	SGD5

**Cheque image retrieval**

Clearing date within one year	SGD20
Between one to three years	SGD30
More than three years	SGD50

## Foreign Currency Current Account

### Foreign currency minimum balance and fall below fees

Currency	Minimum Balance	Fall below fees
AUD	20,000	40
CAD	20,000	40
CHF	20,000	40
DKK	100,000	200
EUR	10,000	25
GBP	10,000	20
HKD	150,000	300
ZAR	150,000	300
JPY	2,000,000	4,000
NOK	100,000	200
NZD	25,000	50
SEK	100,000	200
SGD	25,000	50
THB	500,000	1,000
USD	20,000	40

## Cash Transaction Charges

Over-the-counter deposit fee (to the same currency account)	1.5% repatriation fee (minimum USD15 or equivalent)
Over-the-counter withdrawal fee (from the same currency account)	1.5% commission (minimum USD5 or equivalent)

## Cheque-related Charges

Immediate clearance of in-house cheques over the counter	USD20
Stop payment charges	USD30
Returned cheques	USD30
Audit confirmation	USD30
Cheque book	USD5

**Other Services****Statement charges**

Monthly	Free
Retrieval of account statements (up to one year back)	SGD10
Retrieval of account statements (more than one year back)	SGD50
Certificate of balance	SGD20
Letter of reference	SGD20

**Automated balance transfer (one-way and two-way)**

One-time set-up fee	SGD100
Monthly service fee	SGD100
Amendment/cancellation fee	SGD100

**SWIFT (monthly fees)**

MT940/950	SGD50
MT900/910	SGD50
MT101 (incoming/outgoing)	SGD100

**Investigations Services**

Return of funds	SGD60
Cancellation of incoming telegraphic transfer	SGD25
Beneficiary claiming non-receipt of funds	SGD20
Amendment of incoming telegraphic transfer	SGD60
Tracers per customer's request	SGD20

## Book Transfer

To another Standard Chartered Bank account	Free
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## Local Bank Transfer

To accounts in other banks in Singapore	SGD20
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## Direct Credit

To Standard Chartered Bank accounts	SGD1
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To accounts in other banks in Singapore	SGD1
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## Direct Credit (Payroll)

To Standard Chartered Bank accounts	SGD1
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To accounts in other banks in Singapore	SGD1
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## Local Bank Cheque

To beneficiary within the country	SGD5
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## International Bank Cheque

With Forex	0.125% (minimum SGD30, maximum SGD100)
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Without Forex	0.125% (minimum USD20, maximum USD70) + 0.125% (minimum USD10, maximum USD700)
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## Outgoing Telegraphic Transfers

With Forex	0.125% (minimum SGD30, maximum SGD100)
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Without Forex	0.125% (minimum USD20, maximum USD70)
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Commission in lieu of exchange	0.125% (minimum USD10, maximum USD700)
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Overseas bank charges (OUR)	SGD50
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Cover charges	SGD20
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**Electronic Banking (additional services)****Beneficiary advising**

Set-up fee	SGD50
Monthly fee	SGD50
E-mail advice	SGD0.25
Fax advice	SGD0.5
Mail advice	SGD1

**Stop payment**

Book transfer	SGD10
Local bank transfer	SGD30
Direct credit	SGD30
Direct credit (payroll)	SGD30
Local bank cheque	SGD30
Corporate cheque	SGD30

**Cheque Outsourcing**

Set-up fee	SGD250
Monthly fee	SGD100
Customise corporate cheque set-up	SGD500
Local bank cheque	SGD5
Corporate cheque	SGD5
International bank cheque	
- With Forex	0.125% (minimum SGD30, maximum SGD100)
- Without Forex	0.125% (minimum USD20, maximum USD70)
Normal mail to beneficiary	SGD1
Courier to beneficiary	SGD15
Collection from counter	SGD10

## Multi-currency Solutions

<b>Implementation fee</b>	<b>Electronic</b>
One-time set-up fee	USD2,000
Monthly fee	USD100
<b>Cross-border book transfer</b>	USD6
Rejects due to insufficient funds	FX sell back loss
Stop payment	USD10
Return item	USD10
<b>Cross-border real time settlement</b>	USD20
Rejects due to insufficient funds	FX sell back loss
Stop payment	USD50
Return item	USD50
<b>Cross-border direct credit</b>	USD8
Rejects due to insufficient funds	FX sell back loss
Stop payment	USD50
Return item	USD50
<b>Cross-border payroll</b>	USD8
Rejects due to insufficient funds	FX sell back loss
Stop payment	USD50
Return item	USD50

<b>Cross-border cheque</b>	USD14
Collect from counter	Free
Normal mail to beneficiary	Free
Registered mail to beneficiary	USD10
Courier to beneficiary	USD15
Rejects due to insufficient funds	FX sell back loss
Stop cheque	USD50
Stopping of stale cheque	USD20
Stale cheque report	USD20 per month per payment country

#### Inward Telegraphic Transfers

In-house transfer	SGD10
Local wire	SGD20
International wire	SGD50

#### RTGS Electronic Collection

RTGS electronic collection - MEPS+	Free
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#### Clearing (direct debit) - GIRO

From Standard Chartered Bank account	SGD1
From non-Standard Chartered Bank account	SGD1
Rejected item	SGD10

## Direct Debit Authorisation Mandate Outsourcing

From another Standard Chartered Bank account	SGD5
From other bank accounts	SGD5
Rejection fee	SGD25

## Cash/Cheques Pick-up

Cash pick-up	Negotiable
Cheque pick-up	SGD25

## Inward Cheque Collection (from foreign customers)

Inward collection local currency cheque	0.125% (minimum SGD20, maximum SGD200)
Inward collection foreign currency cheque	0.125% (minimum SGD20, maximum SGD200)

## Returns

Unavailable funds	0.125% (minimum SGD20, maximum SGD200)
Other reasons	0.125% (minimum SGD20, maximum SGD200)

## Packaged Collections

Set-up fee	SGD250
Monthly fee	SGD100
Automatic reconciliation	SGD100

## Manual Repair (in addition to automatic reconciliation charges)

Per cheque	SGD1
Per invoice	SGD1

**Retail Lockbox Transaction Fee**

One-time set-up fee	SGD500
Matched stub	SGD1
Unmatched stub	SGD2
Cheques only	SGD1
Partial payments	SGD2
Manual input	SGD2
Returns	SGD5

**Wholesale Lockbox Services**

Matched payment/invoice	SGD2
Returns	SGD5

**Data Enrichment**

Invoice capture	SGD1
Reference field capture	SGD1

**Foreign Currency Cheque Collections**

Cheque purchase	0.125% (minimum SGD20, maximum SGD200) + interest charges
Guaranteed credit	0.125% (minimum SGD20, maximum SGD200) + interest charges
Clear funds	0.125% (minimum SGD20, maximum SGD200)

**Foreign Currency Cheque Receipt for Collection**

If foreign exchange is involved	0.125% (minimum SGD20, maximum SGD200)
If no foreign exchange is involved	0.125% (minimum USD15, maximum USD120)

## Domestic Liquidity Services

(inclusive of sweeping, full offset notional pooling and domestic notional aggregation)

One-time set-up fee (per structure)	SGD500
One-time set-up fee (per account)	SGD100
Monthly service fee (structure)	SGD250
Monthly service fee (account)	SGD50

## Regional Liquidity Services

(inclusive of cross-border sweeping and regional notional aggregation)

One-time set-up fee (per structure)	USD1,000
One-time set-up fee (per account)	USD200
Monthly service fee (structure)	USD500
Monthly service fee (account)	USD50

## Third-party Bank Sweep (Auto MT101)

One-time set-up fee	USD1,000
Monthly service fee	USD100

### Straight2Bank - Basic Set-up

One-time setup (includes three smart cards and two readers OR three Vasco tokens) SGD250

Additional card/token/readers

- Vasco	SGD50
- Smartcard	SGD50
- Reader (Serial/USB)	SGD50
- Reader (PCMCIA)	SGD50

Training	SGD250
Monthly access fees (product module dependant)	SGD100
Reports delivery through e-mail (monthly)	SGD50
Reports delivery through fax (monthly)	SGD100

### Straight2Bank - Reporting Only Standard Reports

- Monthly access fees	SGD100
- Training	SGD100
Delivery through e-mail	SGD50
Delivery through fax	SGD100

**Straight2Bank Info Manager**

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Monthly fees	SGD100
Monthly value-added usage (each customised template)	SGD50
Delivery through web	SGD50
Delivery through e-mail	SGD50
Delivery through fax	SGD100

**Straight2Bank - Multi-bank Reporting (MT940/MT950)**

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Per account per month	SGD100
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**Other Channels**

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Set-up fee	SGD500
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**Issuance Commission**

Irrevocable documentary credit	0.125% per month or part thereof (minimum 0.25% or SGD100)
Revolving documentary credit - reinstatement	0.25% per month on drawing amount
Discretionary charges for lengthy documentary credit	SGD20 per additional page beyond two pages

**Documentary Credit Amendment Commission**

Extension of documentary credit validity	0.125% per month or part thereof on undrawn balance (minimum SGD100)
Increase in documentary credit value	0.125% per month or part thereof (minimum 0.25% or SGD100)
Others	SGD100
Pre-advice of documentary credit	SGD50
Cancellation of unexpired documentary credit	SGD50

**Other Charges**

Usance documentary credit acceptance/ deferred payment commission	0.125% per month or part thereof on the amount of the bill (minimum SGD100)
Excess drawing of documentary credit	When value is fully negotiated, additional commission of 0.25% per negotiation is charged for excess drawing (minimum SGD100)
Discrepancy fee	USD75
Transmission handling fee via SWIFT To Standard Chartered Bank accounts	SGD100
To accounts in other banks in Singapore	SGD120
Courier (for issuance of documentary credit by mail)	SGD100

**Import Bills for Collection**

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Collection commission	
– Customer	0.125% (minimum SGD100)
– Non-borrowing customer	0.25% (minimum SGD 100)
Direct settlement commission (documents released free of payment)	0.125% (minimum SGD100)
Re-presentation upon non-payment/ acceptance on first presentation	SGD100 per re-presentation

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**Documentary Credit Advising/Amendment**

Pre-advice fee - via SWIFT/telex	SGD30
Advising/amendment - via SWIFT	
– Customer	SGD40
– Non-customer	SGD80
Advising - via mail	
– Customer	SGD60
– Non-customer	SGD100
Documentary Credit confirmation (subject to bank and country risk)	Subject to arrangement

**Transfer Documentary Credit**

Full/partial transfer	
– Customer	0.25% (minimum SGD500)
– Non-customer	0.5% (minimum SGD500)
Amendment charges - Increase of documentary credit amount	0.25% (minimum SGD100)
Extension of documentary credit	0.25% (minimum SGD100)
Other amendments	0.25% (minimum SGD100)

**Documents Presented Under Export Documentary Credit**

Finance export bills commission	
– Borrowing customer	0.125% (minimum SGD100)
– Non-borrowing and non-customer	0.25% (minimum SGD100)
Collection commission	0.125% (minimum SGD100)
Countersign letter of indemnity Up to two months (for presentations restricted to another bank)	0.125% (minimum SGD100)
Maintenance fee (for items exceeding 30 days after date payable)	SGD50 per month or part thereof
Amendment to collection instructions	SGD25

**Invoice Financing**

Handling commission	0.125% (minimum SGD100)
Processing fee for loan below SGD25,000	SGD25
Processing fee for early repayment	SGD25 per item
Penalty Interest for early repayment	0.50% per annum for remaining period
Remittance fee if disbursement is in foreign currency	0.125% (minimum SGD100)
Processing fee if disbursement is in a currency other than invoice	SGD75 per item
Handling fee for rollover of loan/extension of loan	SGD25 per item
Processing Fee for past due loan	SGD50 flat per item

**Pre-export Financing**

Preshipment loan (EPL)	0.125% (minimum SGD100)
Remittance fee, if applicable	0.125% (minimum SGD100)

**Shipping Guarantee**

Issuance fee	SGD100
Maintenance fee (for shipping guarantee not returned for cancellation after 30 days)	0.25% per month (minimum SGD100)
<b>Financial guarantee and standby Letter of Credit - issuance</b>	2% per annum (minimum 0.5%, not less than SGD100 per annum or part thereof)

**Commercial Guarantee - Issuance**

Up to two years	1% per annum (minimum 0.50% flat or SGD100 whichever is higher)
More than two years	1.5% per annum (minimum SGD100)
Non-standard text guarantee	Additional SGD75 flat

**Amendment to Guarantee**

Handling fee	SGD100
Extension of guarantee	Same scale as issuance fee (minimum SGD100)
Increase in value	Same scale as issuance fee (minimum SGD100)
Vetting of bank guarantee	SGD500 (deductible from Issuance fee if bank guarantee is issued within one month from vetting)

**Other Charges**

Aborted transaction - handling fees	0.0625% (minimum SGD100) + SWIFT, courier, postage as applicable
Assignment of proceeds to third-party	0.125% (minimum SGD100)
Commission in lieu of exchange	0.125% (minimum SGD50)
Cost of fund transfer/agency fee	USD35 or SGD60
Reimbursement commission	SGD150 or equivalent
Fax (on request)	SGD10
SWIFT fee	SGD30 per message
Tracer	SGD30

**Branches with Priority Banking Centres****Battery Road**

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

**Serangoon Garden**

67 Serangoon Garden Way  
Singapore 555963

**Suntec Tower 4**

6 Temasek Boulevard  
#32-05 Suntec Tower 4  
Singapore 038986

**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**

2 Orchard Turn  
#B1-16 ION Orchard  
Singapore 238801

**Selegie**

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

**Sixth Avenue**

795/797 Bukit Timah Road  
Singapore 269766

**Suntec City Mall**

3 Temasek Boulevard  
#02-108/110/112  
Suntec City Mall Singapore 038983

**Tampines\***

3 Tampines Central 1 #01-01  
Abacus Plaza Singapore 529540

**Upper Thomson**

246R Upper Thomson Road  
Singapore 574370

**VivoCity**

1 Harbourfront Walk  
#B2-01 and #01-03 Singapore 098585

**Woodlands\***

900 South Woodlands Drive  
#02-07 Woodlands Civic Centre  
Singapore 730900  
Marine Parade\*  
Block 87 Marine Parade Central  
#01-500 Singapore 440087

## Banking Hours

### Monday to 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 to Friday

Battery Road	9:30am - 7:00pm
All other branches	9:30am - 3:30pm

### Saturday

Battery Road	Closed
All other branches	9:30am - 11:30am

\* Marine Parade, Tampines and Woodlands are closed during public holidays.

## **Customer Service Group**

Contact number: 6876 0888

Operating Hours:

8:30am - 7:00pm

Monday - Friday

E-mail:

[Straight2Bank.sg@standardchartered.com](mailto:Straight2Bank.sg@standardchartered.com)

## **Trade Document Collection Counters**

6 Battery Road, Level 4

Singapore 049909

Standard Chartered @ Changi

7 Changi Business Park Crescent, Level 01

Singapore 486028

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