

| Transaction Banking |

# Pricing Guide 2009

Singapore  
(as of January 2009)





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Drawing on over 150 years of international banking experience, Standard Chartered is actively driving value in its markets with a clear strategy for growth. Combining deep local knowledge with international capability, Standard Chartered offers innovative, award-winning financial products and services in many of the world's fastest growing markets.

Transaction Banking services is one of the significant major businesses that extend all over our network. We strive to offer unique products, customized solutions and seamless processing of transactions. We also believe that our customers are the centre of everything we do, and we endeavour 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**  
**Director, Transaction Banking**

**Singapore Dollar Current Account****Account maintenance fee**

Charges applied if balance  
< minimum (per month)

Minimum Balance: SGD 25,000  
SGD 50

**Cash transaction charges****Bulk deposit of coins**

Between SGD 50 - SGD 100

SGD 5

For every SGD 100 or part thereof

SGD 10

Over-the-counter deposit

First 500 pieces-free; for every 100 pieces  
or part thereof SGD 2.

Changes of notes to coins

Per SGD 50 or part thereof SGD 1

**Cheque related charges**

Direct marking of cheque

SGD 100

Immediate clearance of in-house cheques  
over the counter

SGD 30

Stop payment charges

SGD 40

Returned cheques

SGD 50

Cheque Book

SGD 5

**Cheque Image Retrieval**

Clearing date within 1 year

SGD 20

Between 1 to 3 years

SGD 30

More than 3 years

SGD 50

**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	1000
USD	20,000	40

**Cash transaction charges**

Over-the-counter deposit fee  
(to the same currency account)

1% repatriation fee, minimum USD 15 or equivalent.

Over-the-counter withdrawal fee  
(from the same currency account)

1% commission, minimum USD 5 or equivalent.

**Cheque related charges**

Immediate clearance of in-house cheques  
over the counter

USD 20

Stop payment charges

USD 30

Returned cheques

USD 30

Audit confirmation

USD 30

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

Monthly	Free
Retrieval of account statements (up to 1 year back)	SGD 10
Retrieval of account statements (more than 1 year back)	SGD 50
Certificate of balance	SGD 20
Letter of reference	SGD 20

**Automated Balance Transfer  
(1-way and 2-way)**

One-time set-up fee	SGD 100
Monthly service fee	SGD 100
Amendment/cancellation fee	SGD 100

**SWIFT (Monthly Fees)**

MT940/950	SGD 50
MT900/910	SGD 50
MT101 (incoming/outgoing)	SGD 100

**Investigations Services**

Return of funds	SGD 60
Cancellation of incoming telegraphic transfer	SGD 25
Beneficiary claiming non-receipt of funds	SGD 20
Amendment of Incoming telegraphic transfer	SGD 60
Tracers per customer's request	SGD 20

**Payment Services****Book Transfer**

To another Standard Chartered Bank account Free

**Local Bank Transfer**

To accounts in other banks in Singapore SGD 20

**Direct Credit**

To Standard Chartered Bank accounts SGD 1

To accounts in other banks in Singapore SGD 1

**Direct Credit (Payroll)**

To Standard Chartered Bank accounts SGD 1

To accounts in other banks in Singapore SGD 1

**Local Bank Cheque**

To beneficiary within the country SGD 5

**International Bank Cheque**

With Forex 0.125% (minimum SGD 30, maximum SGD 100)

Without Forex 0.125% (minimum USD 20, maximum USD 70) + 0.125% (minimum USD 10 maximum USD 700)

**Outgoing Telegraphic Transfers**

With Forex 0.125% (minimum SGD 30, maximum SGD 100)

Without Forex 0.125% (minimum USD 20, maximum USD 70)

Commission in lieu of Exchange 0.125% (minimum USD 10, maximum USD 700)

Overseas Bank charges (OUR) SGD 50

Cover charges SGD 20

**Electronic Banking (Additional Services)****Beneficiary Advising**

Set-up fee	SGD 50
Monthly fee	SGD 50
Email advice	SGD 0.25
Fax advice	SGD 0.50
Mail advice	SGD 1.00

**Payment Services****Stop Payment**

Book transfer	SGD 10
Local bank transfer	SGD 30
Direct credit	SGD 30
Direct credit (payroll)	SGD 30
Local bank cheque	SGD 30
Corporate cheque	SGD 30

**Cheque Outsourcing**

Set-up fee	SGD 250
Monthly fee	SGD 100
Customise corporate cheque set-up	SGD 500
Local Bank cheque	SGD 5
Corporate cheque	SGD 5
International bank cheque	
- With Forex	0.125% (minimum SGD 30, maximum SGD 100)
- Without Forex	0.125% (minimum USD 20, maximum USD 70)

Normal mail to beneficiary

SGD 1

Courier to beneficiary

SGD 15

Collection from counter

SGD 10

### Multi Currency Solutions

#### Implementation fee

One-time set-up fee

#### Electronic

USD 2000

or Monthly fee

USD 100

#### Cross Border Book Transfer

Rejects due to insufficient funds

USD 6

FX sell back loss

Stop payment

USD 10

Return item

USD 10

#### Cross Border Real Time Settlement

Rejects due to insufficient funds

USD 20

FX sell back loss

Stop payment

USD 50

Return item

USD 50

#### Cross Border Direct Credit

Rejects due to insufficient funds

USD 8

FX sell back loss

Stop payment

USD 50

Return item

USD 50

#### Cross Border Payroll

Rejects due to insufficient funds

USD 8

FX sell back loss

Stop payment

USD 50

Return item

USD 50

**Cross Border Cheque**

Collect from counter

USD 14

Free

Normal mail to beneficiary

Free

Registered mail to beneficiary

USD 10

Courier to beneficiary

USD 15

Rejects due to insufficient funds

FX sell back loss

Stop cheque

USD 50

Stopping of stale cheque

USD 20

Stale cheque report

USD 20 per mth per payment country

**Collection Services****Inward Telegraphic Transfers**

In-house transfer

SGD 10

Local wire

SGD 20

International wire

SGD 50

**RTGS Electronic Collection**

RTGS electronic collection - MEPS+

Free

**Clearing (Direct Debit) - GIRO**

From Standard Chartered Bank account

SGD 1

From non-Standard Chartered Bank account

SGD 1

Rejected item

SGD 10

**Direct Debit Authorisation Mandate Outsourcing**

From another Standard Chartered Bank account

SGD 5

From other bank accounts

SGD 5

Rejection fee

SGD 25

**Cash / cheques pick-up**

Cash pick-up

Negotiable

Cheque pick-up

SGD 25

**Inward cheque collection (from foreign customers)**

Inward collection local currency cheque

0.125% (minimum SGD 20, maximum SGD 200)

Inward collection foreign currency cheque

0.125% (minimum SGD 20, maximum SGD 200)

**Returns**

Unavailable funds

0.125% (minimum SGD 20, maximum SGD 200)

Other reasons

0.125% (minimum SGD 20, maximum SGD 200)

**Packaged Collections**

Set-up fee

SGD 250

Monthly fee

SGD 100

**Automatic Reconciliation**

SGD 100

**Manual Repair (in addition to Automatic Reconciliation charges)**

Per cheque

SGD 1

Per invoice

SGD 1

### **Retail Lockbox Transaction fee**

One-time set-up fee	SGD 500
Matched stub	SGD 1
Unmatched stub	SGD 2
Cheques only	SGD 1
Partial payments	SGD 2
Manual input	SGD 2
Returns	SGD 5

### **Wholesale Lockbox Services**

Matched payment/invoice	SGD 2
Returns	SGD 5

### **Data Enrichment**

Invoice capture	SGD 1
Reference field capture	SGD 1

### **Foreign Currency Cheque Collections**

Cheque purchase	0.125% (minimum SGD 20, maximum SGD 200) + interest charges
Guaranteed credit	0.125% (minimum SGD 20, maximum SGD 200) + interest charges
Clear funds	0.125% (minimum SGD 20, maximum SGD 200)

**Foreign Currency Cheque Receipt for Collection**

If foreign exchange is involved

0.125% (minimum SGD 20, maximum SGD 200)

If no foreign exchange is involved

0.125% (minimum USD 15, maximum USD 120)

**Liquidity Services****Domestic Liquidity Services**

(inclusive of sweeping, full offset notional pooling &amp; domestic notional aggregation)

One-time set-up fee (per structure)

SGD 500

One-time set-up fee (per account)

SGD 100

Monthly service fee (structure)

SGD 250

Monthly service fee (account)

SGD 50

**Regional Liquidity Services**

(inclusive of cross border sweeping &amp; regional notional aggregation)

One-time set-up fee (per structure)

USD 1000

One-time set-up fee (per account)

USD 200

Monthly service fee (structure)

USD 500

Monthly service fee (account)

USD 50

**Third Party Bank Sweep (Auto MT101)**

One-time set-up fee

USD 1000

Monthly service fee

USD 100

**Channels Services****Straight2Bank - Basic Setup**

One-time setup (includes 3 smart cards & 2 readers OR 3 Vasco tokens) SGD 250

Additional card/token/readers

- Vasco SGD 50
- Smartcard SGD 50
- Reader (Serial/USB) SGD 50
- Reader (PCMCIA) SGD 50

Training SGD 250

Monthly access fees (product module dependant) SGD 100

Reports delivery through email (monthly) SGD 50

Reports delivery through fax (monthly) SGD 100

**Straight2Bank - Reporting Only Standard Reports**

- Monthly access fees SGD 100
- Training SGD 100

Delivery through email SGD 50

Delivery through fax SGD 100

**Straight2Bank Info Manager**

Monthly fees SGD 100

Monthly value added usage (each customized template) SGD 50

Delivery through web SGD 50

Delivery through email

SGD 50

Delivery through fax

SGD 100

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

Per account per month

SGD 100

**Other Channels**

Set-up Fee

SGD 500

### Import Documentary Credit Issuance Commission

Irrevocable Documentary Credit

0.125% per month or part thereof (minimum 0.25% or SGD 100)

Revolving Documentary Credit - reinstatement

0.25% per month on drawing amount

Discretionary charges for lengthy Documentary Credit

SGD 20 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 SGD 100)

Increase in Documentary Credit value

0.125% per month or part thereof (minimum 0.25% or SGD 100)

Others

SGD 100

Pre-advice of Documentary Credit

SGD 50

Cancellation of unexpired Documentary Credit

SGD 50

### Other Charges

Usance Documentary Credit Acceptance / Deferred Payment commission

0.125% per month or part thereof on the amount of the bill (minimum SGD 100)

Excess drawing of Documentary Credit

When value is fully negotiated, additional commission of 0.25% per negotiation is charged for excess drawing (minimum SGD 100)

Discrepancy fee

USD 75

Transmission Handling Fee via swift To Standard Chartered Bank accounts	SGD 100
To accounts in other banks in Singapore	SGD 120
Courier (for issuance of Documentary Credit by mail)	SGD 100
<b>Import Bills for Collection</b> Collection commission	0.125% (minimum SGD 100) – customer 0.25% (minimum SGD 100) – non-borrowing customer
Direct settlement commission (documents released free of payment)	0.125% (minimum SGD 100)
Re-presentation upon non-payment / acceptance on 1st presentation	SGD 100 per re-presentation
<b>Export Documentary Credit Documentary Credit Advising / Amendment</b> Pre-advice fee – via swift/telex	SGD 30
Advising/amendment – via swift	SGD 40 – customer SGD 80 – non-customer
Advising – via mail	SGD 60 – customer SGD 100 – non-customer
Documentary Credit confirmation (subject to bank and country risk)	Subject to arrangement
<b>Transfer Documentary Credit</b> Full/partial transfer	0.25% (minimum SGD 500) – customer 0.5% (minimum SGD 500) – non-customer
Amendment charges - Increase of documentary credit amount	0.25% (minimum SGD 100)

Extension of documentary credit	0.25% (minimum SGD 100)
Other amendments	0.25% (minimum SGD 100)
<b>Documents Presented under Export Documentary Credit</b>	
Finance export bills commission	0.125% (minimum SGD 100) – borrowing customer 0.25% (minimum SGD 100) – non-borrowing and non-customer
Collection commission	0.125% (minimum SGD 100)
Countersign letter of indemnity Up to 2 months (for presentations restricted to another bank)	0.125% (minimum SGD 100)
Maintenance fee (for items exceeding 30 days after date payable)	SGD 50 per month or part thereof
Amendment to collection instructions	SGD 25
<b>Invoice Financing</b>	
Handling commission	0.125% (minimum SGD 100)
Processing fee for loan below SGD 25,000	SGD 25
Processing fee for early repayment	SGD 25 per item
Handling fee for rollover of loan/extension of loan	SGD 25 per item
Remittance fee if disbursement is in Foreign currency	0.125% (minimum SGD 100)
Converting from one currency to another	SGD 75 per item

**Pre Export Financing**

Preshipment loan (EPL)

0.125% (minimum SGD 100)

Remittance fee, if applicable

0.125% (minimum SGD 100)

**Guarantees****Shipping Guarantee**

Issuance fee

SGD 100

Maintenance fee (for shipping guarantee not returned for cancellation after 30 days)

0.25% per month (minimum SGD 100)

**Financial Guarantee and Standby Letter of Credit – issuance**

2% per annum (minimum 0.5%, not less than SGD 100 per annum or part thereof)

**Commercial Guarantee – issuance**

Up to 1 year

Minimum 0.5% not less than SGD 100 per annum or part thereof

Up to 2 years

1% per annum (minimum SGD 100)

More than 2 years

1.5% per annum (minimum SGD 100)

Non-standard text guarantee

Additional SGD 75 flat

**Amendment to guarantee**

Handling fee

SGD 100

Extension of guarantee

Same scale as issuance fee (minimum SGD 100)

Increase in value

Same scale as issuance fee (minimum SGD 100)

Vetting of bank guarantee

SGD 100

**Other charges**

Aborted transaction - handling fees	0.0625% (minimum SGD 100) + swift, courier, postage as applicable
Assignment of proceeds to 3rd party	0.125% (minimum SGD 100)
Commission in lieu of exchange	0.125% (minimum SGD 50)
Cost of fund transfer/Agency fee	USD 35 or SGD 60
Reimbursement commission	SGD 150 or equivalent
Fax (on request)	SGD 10
SWIFT fee	SGD 30 per message
Tracer	SGD 30

**Anchorpoint**

370 Alexandra Road, #01-33 Anchorpoint  
Singapore 159953

**Battery Road**

6 Battery Road  
Singapore 049909

**Bedok**

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

**Bukit Timah**

2 Hill View Road, Bukit Timah  
Singapore 669317

**Holland Village**

261 Holland Avenue  
Singapore 278986

**Hougang**

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

**Jurong**

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

**Marine Parade**

Blk 87 Marine Parade Central, #01-500  
Singapore 440087

**Scotts Mall**

1 Scotts Road, #01-01 Shaw Centre  
Singapore 228208

**Selegie**

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

**Serangoon Garden**

67 Serangoon Garden Way  
Singapore 555963

**South Bridge Road**

150 South Bridge Road  
#01-12 Fook Hai Building  
Singapore 058727

**Suntec City Mall**

3 Temasek Boulevard, #02-108 /110/112  
Singapore 038983

**Suntec Tower 4**

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

**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 & #01-03  
Singapore 098585

**Woodlands**

900 South Woodlands Drive  
#02-07 Woodlands Civic Centre  
Singapore 730900

**Banking Hours**

**Monday - Friday**

All branches 9:30am - 3:30pm  
Scotts Mall 9:30am - 4:00pm

**Saturday**

All branches 9:30am - 11:30am  
(except Vivo City)

**Monday - Sunday**

VivoCity 10:00am - 10:00pm  
Suntec City Mall 11:00am - 9:00pm

**Client Services Group**

Contact number: 6876 0888

Operating Hours:  
8:30am – 7:00pm  
Monday – Friday

E-mail:  
Straight2Bank.sg@sc.com

**Trade Document Collection Counters**

6 Battery Road, Level 4  
Singapore 049909

CPF Tampines Building, Level 3,  
Tampines Central 5  
Singapore 529508



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