

SCHEDULE OF SERVICE CHARGES (SOSC)

Smart Business Account

November 2015

Category / Charge Type	Monthly Total Business Credits (TBCs) Tier		
	Up to ₹ 10 lakhs	₹ 10 lakhs to ₹ 40 lakhs	₹ 40 lakhs & above
TBC non maintenance fee	₹ 2,500	-	-
Teller Transaction *Number of free teller transactions/month Subsequent at ₹ 50 per transaction	10*	30*	60*
Cash Deposit #Amount of free cash deposit Subsequent at 0.3% of cash deposited amount	Nil	₹ 15 lakhs#	₹ 50 lakhs#
Cheque Pickup Service	Free once a day		
Inward Telegraphic Transfer	₹ 255	Free	Free
Outward Telegraphic Transfer / FCY DD (Non trade)	₹ 800	₹ 400	Free
Real Time Gross Settlement (RTGS)	₹ 25/txn	Free	Free
National Electronic Funds Transfer (Per transaction) < = ₹ 10k > ₹ 10k <= ₹ 1 lakh > ₹ 1 lakh <= ₹ 2 lakhs > ₹ 2 lakhs		₹ 2.5 ₹ 5 ₹ 15 ₹ 25	
Cheque/ECS Return Charges Per instance (no charges for return due to technical reasons) Foreign currency cheque return (other bank charges additional) Cheque Deposited & Returned		₹ 500 ₹ 250 Free	
Tax Payment (per transaction) Straight2Bank (S2B) Online Platform Outward Telegraphic Transfer (Non trade) Real Time Gross Settlement (RTGS) National Electronic Funds Transfer Courier Charges - DD & Cheque delivery Online Tax Payment		₹ 300 Free Free Free ₹ 50 per courier Free	
Debit Card ATM usage outside India (per transaction)		₹ 140	

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Outstation Cheque Collection:			
At SC Bank locations		Free	
Other than SC Bank locations			
Upto ₹ 5k		₹ 25	
₹ 5k - 10k		₹ 50	
₹ 10k - 1 lakh		₹ 100	
> ₹ 1 lakh		₹ 150	
Foreign Currency Cheque collection			
Cheque collection (USD)			
< USD 50k		USD 35	
> USD 50k		USD 55	
Cleared overseas (reject)		USD 15	
Investigation charges		USD 50	
Cheque collection (other currencies)		0.28% (min ₹ 121)	
Stop Payment			
At the branch (Free from net banking, mobile banking, phone banking)		₹ 50 per instruction	

Monthly Total Business Credits (TBCs) Tier

TBCs are the credits into the client's account in a calendar month. TBCs include inward credit of funds such as:

- cash deposits
- inward local funds transfer within Standard Chartered Bank, local bank electronic transfers and telegraph transfers
- local and foreign cheque deposits

It excludes all bank-initiated and system-initiated credits, such as:

- credits due to any returned item (for example: cheque return, funds transfer return, etc);
- sweep-in credits from linked deposit accounts;
- loans from Standard Chartered Bank disbursed into the Account

Dynamic Pricing : Charges as per applicable tier for each month, will be basis the TBCs for that month. Hence charges may vary month on month.

Billing Summary : Monthly billing advice will be emailed on the email address registered with the bank.

- Aggregation of TBCs can happen both at Account Level as well as at Client (Master number) Level
- Teller Transactions count = Cash Deposit + Cash Withdrawal + Funds Transfer + DD/PO.

- 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 clients with quality service at competitive prices.
- The Bank reserves the right to amend the terms, conditions or rates stated in the brochure and to assess charges on transactions which are not covered by this schedule.
- The latest SOSC is available on our website. Clients are advised to refer to the website for the latest SOSC.
- Safe Deposit Lockers are available at certain branches and can be offered to a client upon request. For details of locker charges, please contact the respective branch.
- Service Tax is levied at the rate of 14% under the head "Banking & Other financial services" on our service charges /fees in relation to lending, issue of pay order, demand draft, cheque, letter of credit and bill of exchange, providing bank guarantee, overdraft, cheque, letter of credit and bill of exchange, providing bank account with effect from June 01, 2015. The value of taxable services exclude "interest on loans".
- Effective June 01, 2015 revised service tax rates will be levied on all foreign exchange transactions (purchase or sale of foreign currency) executed by you. The computation of service tax amount will be done as per the table below:-

Transaction Amount	Service Tax Payable
Upto ₹ 1 lakh	0.14% of the transaction amount subject to the minimum amount of ₹ 35
> ₹ 1 lakh but < or = ₹ 10 lakhs	₹ 140 + 0.07% of the transaction amount
> ₹ 10 lakhs	₹ 770 + 0.014% of the transaction amount subject to maximum amount of ₹ 7000

Terms & Conditions apply.

PHONE BANKING NUMBERS

Allahabad, Amritsar, Bhopal, Bhubaneshwar, Chandigarh, Cochin / Ernakulam, Coimbatore, Indore, Jaipur, Jalandhar, Kanpur, Lucknow, Ludhiana, Nagpur, Patna, Rajkot, Surat, Vadodara	6601161 / 3940161
Ahmedabad, Bangalore, Chennai, Delhi, Hyderabad, Kolkata, Mumbai, Pune	66011616 / 39401616
Gurgaon, Noida	011 - 66011616 011 - 39401616 /
Jalgaon, Guwahati, Cuttack, Mysore, Thiruvananthapuram, Vishakhapatnam, Proddatur, Dehradun, Mathura, Saharanpur, Siliguri	1800 425 0109 / 1800 3000 1616

Email us: customercare.business@sc.com

Visit us: www.sc.com/in

Write to us: Standard Chartered Bank, Customer Care Unit,
19 Rajaji Salai, Chennai - 600 001.

SMS us: SMS "Service" to 9980033333 and we will provide assistance to you within 24 hours.

The bank assures to pay ₹100 on failure of establishing contact within 24 hours*. (*Conditions apply)

In case of unresolved grievances email us at: head.service@sc.com