

| 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 |
|----------------------|----------------------|

| | 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 |
|--|--------|

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
(within 6 months)

US\$20 (Personal)

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 <i>plus:</i> 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 |
|---------------------------|--------|

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

S\$210

(Key Deposit Fee is non-refundable)

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 |
|---------------------------|------|

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 | } Current to 12 months —S\$10 each Beyond 12 months —S\$50 each |
| —Deposits | |
| —Withdrawal confirmation/instruction | |
| —Statement of interest earned | |

Priority Banking Maintenance Fee S\$30 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 November 2009.
- 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

Serangoon Garden

67 Serangoon Garden Way
Singapore 555963

Suntec Tower 4*

6 Temasek Boulevard
#32-05
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 Open daily

2 Orchard Turn
#01-06 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

Suntec City Mall Open daily

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

Tampines Open daily*

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

Upper Thomson

246R Upper Thomson Road
Singapore 574370

VivoCity Open daily

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

Woodlands Open daily*

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

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 |
| | All other branches | 9.30am–3.30pm |
| Saturday | Battery Road | Closed |
| | 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 |
| | All other branches | 9.30am–5.00pm |
| Saturday | Battery Road | Closed |
| | 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
www.standardchartered.com.sg