



Schedule of Charges

1st July 2026 to 31st December 2026



International Balance Enquiry Fee (for all debit cards)

Rs 300

Foreign issued ATM/ Debit Card on SCBPL ATM

Rs 1,000

Inter Bank Funds Transfer (IBFT)

0.1% or PKR 200 per transaction, whichever is lower for IBFT transactions above a monthly threshold of PKR 25,000

Stop Payment of Cheque

Up to 5 leaves: Rs 500

Over 5 leaves: Rs 1,000

SC Sahar Women's Account

Debit Card Issuance

Free

Cheque Book Issuance

Free

S2B

Free (For SME Banking Clients only)

*1# ATM and Cheque book charges will be free

Duplicate Statement of Account

Free

Bank Certificates

Free

Debit Cards

Classic Debit Card

Annual/Issuance Fee

Rs 3,500

Replacement Fee

Rs 1,800

PayPak Debit Card

Annual/Issuance Fee

Rs 2,800

Replacement Fee

Rs 1,800

Priority Platinum Debit Card

Annual/Issuance Fee

Rs 9,000

Replacement Fee

Rs 1,800

Platinum/Titanium Debit Card

Annual/Issuance Fee

Rs 4,500

Replacement Fee

Rs 1,800

Mastercard World

Annual Fee/Issuance Fee

Rs 18,500

Replacement Fee

Rs 1,800

FCY Debit Card

Annual Fee/Issuance Fee

USD 50 or equivalent

Replacement Fee

USD 5 or equivalent

POS

POS Transaction Spread (International merchants and airlines)

Up to 8% of transaction amount

Up to 6% of the transaction amount for all QR payments

ATM Cash Withdrawal

ATM Transaction Spread (International merchants)

Up to 8% of transaction amount

1-Link ATMs Cash Withdrawal

Rs 35 per withdrawal

Foreign issued ATM/ Debit Card on SCBPL ATM

Rs 1,000

Direct Debit Bill Payments

Rs 100 per month for every registered bill

General Banking

Foreign Exchange Permits:

Family Maintenance

Rs 3,000 per year

Studies Abroad

Rs 5,000 first year, subsequent years Rs 3,000

Specific Approvals from SBP Relating to Capital Transfers, Shares Disinvestment Proceeds and Airline Remittances etc.

Rs 2,000 per approval

Other Approvals for Remittance from SBP

Rs 200 per approval

Mini Statement Charges

Rs 10 per statement

Foreign Currency Cheque Books

USD/GBP/EUR - 0.12 per leaf

JPY 8 per leaf

CNY 0.5 per leaf

Premature Upliftment Penalty on Term Deposit

In case of premature encashment, the principal amount will be subject to profit adjustment. The adjustment will be 2% flat", subject to the minimum prevailing floor rate, mandated by State Bank of Pakistan (SBP) from time to time, applied to principal for the number of days the deposit is held with the bank. Further, SCBPL reserves the right to recover charges incurred due to premature termination of the deposit for the remaining period.

These charges shall be:

0% or (PKRV** of remaining tenor on the early settlement date - PKRV of original tenor on the booking date); whichever is higher; charged on principal amount for the remaining days.

ATM Balance Enquiry

1-Link ATM

Rs 2.5 per enquiry

International Balance Enquiry Fee (for all debit cards)

Rs 300

Inter Bank Funds Transfer (IBFT)

0.1% or PKR 200 per transaction, whichever is lower for IBFT transactions above a monthly threshold of PKR 25,000

Online Bill/Fee Payment via Internet/

Mobile Banking Charges

2% of the transaction amount or Rs 1,000 per transaction, whichever is higher

Account Closure for Basic Banking Account

If the account is maintaining a zero balance for a period of 180 days, the bank reserves the right to close the account

Same Day Clearing via NIFT

Rs 300

SMS Alerts charges on over-the-counter transactions and for pull SMS services

Rs 250 per month

Courier

1. Inland : At actual
2. Foreign : At actual

Stamp Paper

At actual

Standard Chartered Credit Card Services

Applicable on All Credit/Charge/Corporate Cards

1. Direct Debit Failure Fee	Rs 1,200 per instance
2. Visa/Mastercard Arbitration Charges for Disputed Transactions	USD 500 or equivalent**
3. Card Replacement Fee	Rs 1,500 per card
4. Cheque Return Charges	Rs 1,000 per instance
5. Foreign Transaction Spread	<p>All transactions settled in foreign currency made through foreign merchants in foreign or local currency will be considered as foreign transactions. A foreign transaction spread of Re 1*** per USD and up to 6% of the transaction amount****</p> <p>Up to 6% of the transaction amount for all QR payments</p> <p>*** A spread of Re 1 will not be applicable on DCC (Dynamic Currency Conversion) transactions, which are the transactions processed through foreign merchants and billed in PKR</p> <p>****The rate being used to convert your foreign spend is a function of prevalent open market / buying rate at the time when the charge is settled which may be different from the rate prevailing on the day you charged the card. In addition to this risk premium associated with availability and market fluctuations will also be incorporated in the quoted rate.</p>
6. Card Conversion Fee	Rs 1,500 per card
7. Asaan Instalment Plan/Balance Transfer Service Fee/Financial Charges	Up to card APR
8. Asaan Instalment Plan Booking Charges /Asaan Instalment Charges	Up to 20% of booked amount
9. Asaan Instalment Plan Booking Charges /Balance Transfer Booking Charges/ AI Initial Charges	Up to card APR
10. Asaan Instalment Plan Prepayment Fee/ AI Pre-closure Fee	Rs 1,000 or 5% of the remaining balance, whichever is higher
11. Credit Protector (optional feature)	0.35% of outstanding amount per month
12. Cheque Book Issuance for Mastercard Easy Credit	Rs 10 per leaf
13. Late Payment Charges (Charge Cards)	Rs 1,200/USD 20 (subject to regulatory approval)
14. Cheque Return Charges/Payment Coupon Charges	Rs 1,000 USD 15
15. Credit Cover Plus (optional feature)	0.69% of the outstanding amount per month

Corporate Cards

Corporate Credit Card

Service Fee/Finance Charges

APR of 46% per annum

Annual Fee

Waived

Spread Applicable on All Variants

Service Fee/Finance Charges (Retail and Cash)*

APR up to 46% per annum

Cash Advance Fee

Rs 1,200 (per transaction) or 3% of the cash advance transaction amount, whichever is higher. Plus all charges passed on by the acquiring bank

Late Fee

Rs 2,000 or 10% of the minimum amount due, whichever is higher

* Discounts on rates may be offered during special promotions

** Arbitration charges will not be levied if the decision is made in favour of the cardmember

*** A spread of Re 1 will not be applicable on DCC (Dynamic Currency Conversion) transactions, which are the transactions processed through foreign merchants and billed in PKR