



standard
chartered
private bank

Schedule of Fees and Charges

Effective as of 1 April 2021

For accounts booked with Standard Chartered Bank, Jersey Branch

In Jersey, Standard Chartered Private Bank is the Registered Business Name of the Jersey Branch of Standard Chartered Bank. The Jersey Branch of Standard Chartered Bank is regulated by the Jersey Financial Services Commission. Standard Chartered Bank is incorporated in England with limited liability by Royal Charter 1853 Reference Number ZC18. The Principal Office of the Company is situated in England at 1 Basinghall Avenue, London EC2V 5DD. Standard Chartered Bank is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

The Jersey Branch of Standard Chartered Bank is also an authorised financial services provider under license number 44946 issued by the Financial Sector Conduct Authority of the Republic of South Africa.

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Section I – Important Information

Notes pertaining to this schedule of fees and charges (“**Schedule**”):

1. This Schedule sets out the pricing information relating to the products and services that the Private Banking division of Standard Chartered Bank, Jersey Branch (“the **Bank**”) may make available to you;
2. “**Cost of Funds**” is defined as the cost to the Bank of covering its position in the interbank market for the original fixed term;
3. The Bank may earn a commission mark-up or receive a monetary benefit when executing certain transactions for your account. This will not apply to transactions advised by the UK relationship centre to retail clients in relation to retail investment products (as defined in the Financial Conduct Authority Handbook);
4. In addition to the pricing information set out in this Schedule, the following additional fees, charges or out of pocket expenses may apply:
 - a) third-party charges in addition to the pricing information set out in this Schedule;
 - b) any out-of-pocket expenses paid by the Bank including but not limited to expenses incurred from stock delivery of debt securities, transaction and compensation levies, trading fees, stamp duty, postage, cable charges, correspondent bank charges, withholding taxes, stock deposit fees, nominee services and corporate actions and other handling charges;
 - c) extra fees / charges for the additional amount of work that the Bank is required to undertake if the Bank agrees to (i) provide a service or product to you and (ii) such product or service requires exceptional handling;
 - d) extra fees where your relationship centre provides advice on more complex matters or certain products;
5. Local taxes, where applicable by product or service will be fully disclosed;
6. Transactions involving certain assets and investment types may be subject to pricing which is different from that stated in this Schedule. The Bank will inform you if the pricing for any transaction / investment exceeds the pricing information that is stated in this Schedule;
7. The Bank reserves the right to amend or vary any fees and charges in accordance with the Jersey Booking Centre Terms and Conditions. The Bank will notify you of such changes from time to time with at least 30 days’ prior notice (unless otherwise specified in the Jersey Booking Centre Terms and Conditions and/or provided that such changes are within the control of the Bank). Please note that if there is any inconsistency between the information set out in (i) a contract note or other product or service agreement for a transaction and (ii) this Schedule, the information set out in that contract note or product or service agreement will prevail;
8. This Schedule does not constitute an offer to sell or a solicitation to offer to buy or sell any securities or any other financial instrument, to effect any transaction or to provide any service. Please note that not all products and services are available to citizens or residents of all countries;
9. With respect to securitised products, any product issuer / provider, bookrunner or arranger that has “Standard Chartered” in its name is an affiliate of Standard Chartered Bank;
10. The Bank will act as principal when providing the service described in Section II – Trading and Investments of this Schedule. Please note that the Bank acts as agent on your behalf for the execution of certain transactions. Please refer to the Jersey Booking Centre Terms and Conditions for further information;
11. The benefits receivable as described in this Schedule are subject to any pre-sale process and / or documentation providing otherwise;
12. The Bank shall debit fees, charges and expenses from the client’s account. All fees, charges and expenses may be charged or deducted in currency equivalent to the amount stated using a rate the Bank reasonably considers appropriate;
13. Fees and charges not listed below will be disclosed upon request; and
14. All products and services are subject to applicable terms and conditions. All terms and conditions are available by contacting your Private Banker.
15. If you receive Enhanced Advisory Services (EAS) and are subject to the EAS Fee set out in the EAS Fee Schedule you shall not be charged custody and/or execution fees under this Schedule with regards to assets and transactions falling within the EAS Fee.

Section II – Trading and Investments

Unless stated otherwise, the fees or charges will be calculated as the higher of a percentage of the transaction value or the applicable minimum charge. For all other securities and investments, charges will be separately disclosed in the product term sheet.

Please contact your Private Banker for details on the exact charges which will be debited from your account.

Listed Equities, Exchange Traded Funds, Listed Warrants or other financial instruments traded on an exchange	% of Transaction Value	Minimum Charge (USD)
i) Major exchanges (Please see Section V for a list of major stock exchanges)	0.25 - 1.00	250
ii) All other exchanges:	0.40 - 1.00	250

Fixed Income including: Bonds, Notes, Treasury Bills, Certificates of Deposit	% of Nominal Value	Minimum Charge (USD)
Primary and Secondary Market	Up to 3.00	250

Foreign Currency and Unallocated Precious Metals	% of Transaction Value
Spot Foreign Exchange	Up to 1.00
Spot Unallocated Precious Metals (e.g. XAU, XAG etc.)	Up to 1.00*

*Transaction Value is based on spot price of the relevant unallocated precious metal.

Structured Products	% of Transaction Value	Minimum Charge (USD)
Structured Notes including: Equity Linked, Rate Linked, Currency Linked and Commodity Linked Notes ⁽¹⁾ Note than an administration fee of up to 1% will apply for early redemption	Tenor <= 3 months: 0.25 - 2.00 Tenor > 3 months: <= 3.5 years 0.25 – 3.50 Tenor >3.5 years: 0.25 - 5.00	500
Structured Investments including: Premium Currency and Commodity Linked Investments ⁽²⁾ Other fees may apply for early redemption	1.00 - 2.00 Up to 50.00% of calculated coupon	250
Principal Protected Deposits Note that an administration fee of up to USD350 + Cost of Funds will apply for early redemption	0.50 – 2.00	250

Over the Counter (OTC) Derivatives ⁽²⁾	% of Notional Amount
OTC Derivatives with currency, precious metal, equity, interest rate and other underlying Other fees may apply for early redemption	Up to 3.00

Investment Funds	% of Transaction Value	Minimum Charge (USD)
Money Market, Fixed Income, and all other funds	Up to 3.00	250
Trailer Fees (These are fees that are paid directly to the Bank by the fund manager)	SCB may (to the extent permitted by applicable law and regulation) receive trailer fees from the Funds usually ranging up to 60% of the Funds' annual management fees.	

	% of Capital committed	Minimum Charge (USD)
Private Equity Funds	Up to 3.00	250

	% of Portfolio Value	
Discretionary Portfolio Management (Signature)	Set-up Fee (3): 1.00 Top-up Fee (4): 1.00 Transfer Fee (5): 1.00 Additional Program Fees apply – please refer to the Signature Portfolio Agreement for further information	

Other securities and investments: charges are separately disclosed in the product documentation.

- (1) Fees and charges incurred by the Bank as well as profit margins, if any, are inherently contained and subsumed into the calculation of the interest rate, interest amounts and / or other variables of the product. A break fee as quoted by the Private Banker is levied for early termination to cover the economic cost and processing cost of early termination prior to the agreed maturity date.
- (2) Benefits received by the Bank on the client's purchase / sale of this product will vary depending upon a number of factors including but not limited to the notional amount, product tenor, market conditions, liquidity, etc.
- (3) A "Set-Up" fee will be charged for the initial investment in a new mandate or switching from one mandate to another mandate.
- (4) A "Top-up" fee will be charged for topping up investment amounts of existing mandates.
- (5) A "Transfer Fee" will be charged for transferring a mandate to a different Booking Centre.

Section III – General Banking Services

Unless stated otherwise, fees or charges will be calculated as the higher of a percentage of the transaction value or the applicable minimum charge. For all other securities and investments, charges will be separately disclosed in the product term sheet.

Please contact your Private Banker for details on the exact charges which will be debited from your account.

Debit Interest Rate for Unauthorised Overdraft	Official Central Bank Interest Rate plus 4% p.a.
Breakage of Term Deposit *	USD 350 Administrative Fee plus Cost of Funds
*A premature uplift of a Term Deposit is subject to our terms and conditions. The client may earn less or no interest if the client withdraws the Time Deposit before it matures. The administrative fee imposed on the early withdrawal of the Time Deposit may result in the	
Early Repayment of Fixed Rate Loan (ie. before the expiry date of the fixed interest period) *	USD 350 Administrative Fee plus Cost of Funds
*Prepayment of a Loan is subject to the Bank's terms and conditions.	
Securities Outward Transfer (to other financial institutions)	Minimum Charge (USD)
Applicable to Equity, Fixed Income and Investment Funds per security	150
Outward Remittances	
Includes Demand Drafts, Telegraphic Transfers	USD75 per request / amendment / cancellation / refund or stop payment The Bank may not charge for payments made to another Standard Chartered Bank entity; however a payment may be charged by the recipient booking centre in certain countries Payments made through Online Banking are free of charge
Cheques and Bank Drafts	<ul style="list-style-type: none"> • Collection (Standard Chartered Bank): Free of charge • Other Collections: USD50 • Bank Drafts: USD50 • Stop Cheques: USD50 • Cash Collections: USD50 • Drafts Returned to us: USD50 • Drafts Returned by us: USD50
Cash Deposits/Withdrawals	1% of Transaction Value Minimum USD15 per transaction
International Debit Card*	
FX transactions/withdrawals ATM withdrawals (These are charges levied by VISA® which are not received by the Bank)	<ul style="list-style-type: none"> • 2.75% of transaction amount • Sterling on a Sterling card: Free • Foreign currency on a Sterling card: GBP1.50 • All currency on a US Dollar card: USD2.00 • All currency on a Euro card: EUR2.00
*Applicable to Platinum debit card only. Separate fees apply for Classic and Gold debit cards.	
Standing Orders	Free of charge
Direct Debits	Free of charge
Audit Confirmation/Interest Certificate	USD100 per request

Section IV – Other Fees

Unless stated otherwise, the fees or charges will be calculated as the higher of a percentage of the transaction value or the applicable minimum charge.

Please contact your Private Banker for details on the exact charges which will be debited from your account.

Account Maintenance Fee	USD750 per quarter Payable quarterly in arrears when the value of the assets (as calculated on a three month average) in the account falls below USD2 million	
Custody Fees *	% of Portfolio Value	Minimum Charge (USD)
	0.20 per anum	250 per quarter
*The fees are payable quarterly and based on % of average month end value of the portfolio, or the stated minimum charge, whichever is higher.		
Fees in relation to Third Party Insurance Policies (where the Bank refers the client to an insurance broker in respect of a sale of the third party insurance policy)	Benefits Received by the Bank	
	The Bank receives from the insurance broker up to 6.00% of the total premiums paid over the life of the policy.	

Section V - List of Major Stock Exchanges

This list is indicative only and non exhaustive. Other major stock exchanges exist and transaction fees may apply. Please check with your Private Banker if you have any questions.

ASIA	
Australia	Australian Stock Exchange (ASX)
Japan	Tokyo Stock Exchange (TSE)
Singapore	Singapore Stock Exchange (SGX)
Hong Kong	Hong Kong Stock Exchange (HKG)
EUROPE	
France	NYSE EN Paris (PAR)
Switzerland	SIX Swiss Exchange (SWX)
Germany	Deutsche Boerse (XETR)
United Kingdom	London Stock Exchange (LSE)
AMERICAS	
United States	NYSE AMEX (ASE) NASDAQ (NMS) NASDAQ OTC (OTCB) NASDAQ OTC Issues (OTCQ) New York Stock Exchange (NYS)

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