

## SERVICE CHARGES OF SBI JAPAN (w.e.f 16.05.2023)

Amount in JPY

	Charges	Consumption Tax	Total
<b>Outward Remittances</b>	2,000 ( JPY 1,800 as Commission + JPY 200 as SWIFT charges)	NA	2,000
	TTS issued JPY to INR( <b>Beneficiary account-SBI</b> ) 1,000 for Time deposit holders of 5 Million JPY equivalent & above (JPY 800 as Commission + JPY 200 as SWIFT charges).	NA	1,000
TTs issued from JPY to INR ( <b>Ben account-Non SBI</b> ) (includes Cross Currency)	2,500 ( JPY 2,300 as Commission + JPY 200 as SWIFT charges)	NA	2,500
	1,000 for Time deposit holders of 5 Million JPY equivalent & above (JPY 800 as Commission + JPY 200 as SWIFT charges).	NA	1,000
TTs issued Yen to USD/ GBP/EURO/SGD (includes Cross Currency)	4,000 ( JPY3,800 as Commission + JPY 200 as SWIFT charges)	NA	4,000
	1,000 for Time deposit holders of 5 Million JPY equivalent & above (JPY 800 as Commission + JPY 200 as SWIFT charges).	NA	1,000
TTs issued to Nepalese Rupee(NPR)	1,000(JPY 800 as commission +JPY 200 as swift charges)	NA	1,000
	500(JPY 300 as commission +JPY 200 as swift charges) for Time Deposit holders of JPY 5 Million or equivalent and above	NA	5,000
Drafts issued Yen to USD/INR/GBP/EURO/SGD (includes Cross Currency)	5,000 ( JPY 4,800 as Commission + JPY 200 as SWIFT charges)	NA	5,000
	1,000 for Time deposit holders of 5 Million JPY equivalent & above (JPY 800 as Commission + JPY 200 as SWIFT charges).	NA	1,000

TTs & Drafts issued Yen to Yen	0.1% of the amount of remittance with a minimum of JPY 5,000 (inclusive of JPY 200 towards SWIFT charges) maximum JPY 50,000	NA	0.1% of the amount of remittance with a minimum of JPY 5,000 (inclusive of JPY 200 towards SWIFT charges) maximum JPY 50,000
TTs issued Dollar to Dollar basis	JPY 4,000 (No lifting Charge)	NA	4,000
Drafts issued Dollar to Dollar basis	JPY 4,000 (No lifting Charge)	NA	4,000
Amendment in Outward Remittance by Customers	For INR remittances-1 <sup>st</sup> amendment JPY 1,500 (JPY 1,300 as Commission + JPY 200 as SWIFT charges); JPY 1,000 from 2 <sup>nd</sup> amendment onwards. For other currencies JPY 3,000.	NA	For INR remittances-1 <sup>st</sup> amendment JPY 1,500 (JPY 1,300 as Commission + JPY 200 as SWIFT charges); JPY 1,000 from 2 <sup>nd</sup> amendment onwards. For other currencies JPY 3,000.
<b>Remittance Charges related to JICA (Japan International Cooperation Agency), ODA (Official development assistance), DFCCIL (Dedicated Freight Corridor Corporation of India Ltd.),CCIL MESSAGES &amp; all other charges for SBI Tokyo Staff – NIL.</b>  <b>Service Charges waiver for remittance for Fixed Deposits in India stands discontinued and Service Charges as above will be applicable.</b>			

<b>Charges for cancellation of Draft and Issuance of Duplicate Drafts</b>			
Issue of Duplicate DD	1,500	NA	1,500
Cancellation of DD	1,500	NA	1,500
<b>Local Remittance</b>			
<b>Account With Mizuho Bank Ginza Branch</b>	JPY 300	<b>30</b>	<b>330</b>
<b>Account With other Branch of Mizuho Bank</b>			
(a) Amount less than 30,000	300 + Actual Mizuho charges currently 220	<b>30</b>	<b>330</b>
(b) Amount more than 30,000	300+ Actual Mizuho charges currently 440	<b>30</b>	<b>330</b>
<b>Transfer amount to other Banks Locally</b>			
Amount less than 30,000	300 + Actual Mizuho charges currently 490	<b>30</b>	<b>330</b>
Amount more than 30,000	300 + Actual Mizuho charges currently 660	<b>30</b>	<b>330</b>
Local Transfer in USD (originator is Customer)	4,000	NA	4,400
Local Transfer in USD (on basis of inward remittance received from Indian Branches/FOs)	0.4% converted in TTM; minimum JPY 5,000	NA	0.4% converted in TTM; minimum JPY 5,000

<b>Inward Remittances</b>			
Customer Transfer MT 103 through BTMU	@0.05 % of payment amount; minimum JPY 2,500 and maximum JPY 100,000	NA	@0.05 % of payment amount; minimum JPY 2,500 and maximum JPY 100,000
Customer Transfer for our A/c holder	No charge	NA	NA
Inter Bank Transfer MT 202 through BTMU	Flat charge of JPY 500 per transaction	NA	500
<b>Payment of Demand Drafts issued by our branches</b>			
Below JPY 25,000	No charge	NA	NA
Above JPY 25,000	0.05%; minimum JPY 2,500	NA	0.05%; minimum JPY 2,500
<b>Cheques/Drafts sent for collection</b>			
Foreign currency instruments sent for collection	USD / GBP / Euro 20	NA	USD / GBP / Euro 20
For Cheque Collection services	500 per instrument	NA	500
<b>Account Services</b>			
Minimum Amount to open the Account (Corporate)	JPY 100,000/USD1,000	NA	NA
Minimum Amount to open the Account (Individual)	JPY 5,000/USD 100	NA	NA
Account Maintenance Charge if minimum balance in Current Account falls below JPY 100,000 / USD 1,000 (w.e.f. 01.06.2016)(Corporate)	NIL	NA	NIL
Account Maintenance Charge if minimum balance in Current Account falls below JPY 5,000 / USD 100 (w.e.f. 12.04.2022)(Individual)	NIL	NA	NIL
Daily Statement (Vostro) through SWIFT	JPY 5,000 per month	NA	5,000
Overdraft facility on NRE STDRs	Sanction/Change in Limit JPY 4,000 for Stamp duty	NA	4,000
Value Dating Services	JPY 20,000 plus interest for relevant period as advised by beneficiary bank	NA	JPY 20,000 plus interest for relevant

			period as advised by beneficiary bank
<b>Miscellaneous Charges</b>			
Cheque book issuance charges	10,000	1,000	11,000
Cheque Dishonour Penalty	JPY 1,000	100	1,100
Collection Charges for Outward clearing instrument	800	80	880
Balance confirmation Certificate	500 per instance	50	550
Balance confirmation Certificate to Banks & Auditors	1500 per instance	150	1650
Duplicate Account Statement	500 per instance	50	550
USD Cash Deposit & Withdrawal	1 yen per USD	NA	1 yen per USD
Collection of Tegatas	1,000 within Tokyo 1,200 outside Tokyo	100 100	1,100 1,320
Request for FBAS (Foreign Bank Agency Service) (ACCOUNT)	7,000 per instance	700	7,700
Request for FBAS (Foreign Bank Agency Service) (LOAN)	10,000(ANY CENTRE IN INDIA)	1000	11,000
Personal Overdraft Against Deposits	1. JPY 10,000 per annum if the average limit/DP utilization in the OD account is less than 50% during a financial year.	1000	11,000
	2. JPY 10,000 for change in sanctioned Limit/DP on customer's request.	1000	11,000
	3. JPY 10,000 for sanction of new overdraft facility against deposit.	1000	11,000

<b>Issue of Letter of Credits</b>	<b>Charges</b>	<b>Consumption Tax</b>	<b>Total</b>
L/C Opening Commission	0.20% of the L/C amount for 1 <sup>st</sup> 3 months; minimum JPY 20,000 50% concession for LC of USD 5.00 mio & above.	1,850	20,350 #
Usance Charges	0.20% for 1 <sup>st</sup> 3 months & thereafter 0.08% per month. 50% concession for LC of USD 5.00 mio & above.		
SWIFT Charges	JPY 3,500 per message	320	3,520
For LC issued against 100% cash margins, 25% of the normal charges will be applicable			
<b>Letter of Credit Amendment Charges</b>			
Increment of L/C Amount	0.08 % of the increase in L/C amount per month; minimum JPY 10,000	910	10,010 #
Reduction of L/C Amount	JPY 10,000 per transaction	910	10,010
Extension of the term of L/C	0.08 % of the L/C amount per month for the extended period; minimum JPY 10,000	910	10,010 #
Other Amendments	JPY 10,000 per transaction	910	10,010
SWIFT Charges	JPY 3,500 per message	320	3,520
<b>Bills under Collection</b>			
Handling Charges	0.10% of Bill Amount; minimum JPY 20,000	1,850	20,350 #
Bill Payment Commission	JPY 3,000 per bill	275	3,025
Swift Charges	JPY 3,500 per message	320	3,520
Courier Charges	JPY 4,500 per bill	410	4,510
<b>Bank Guarantee Issuance &amp; Amendment Charges</b>			
Commission when BG is issued by us	0.15% per month; minimum JPY 20,000 or As per Sanction Terms	1,850	20,350 #
Commission when BG is issued by Indian branch against our counter guarantee	0.15% per month; minimum JPY 20,000 with sharing in the ratio of 70:30 between our branch & Indian branch respectively or As per Sanction Terms	1,850	20,350 #
Commission when BG issued against Counter Guarantee of our Indian Branch, Domestic Bank & Foreign Bank,	Negotiable		

Amendment commission for BG issued by us	JPY 10,000 (for BG issued in USD currency - \$100)	910 \$9	10,010 \$99
Amendment commission for BG issued by Indian Branch against our counter guarantee and against counter guarantee of Foreign Bank	JPY 10,000	910	10,010
<b>L/C Advising and Confirmation Commission &amp; Charge</b>			
L/C Advising	JPY 6,000/ USD 60*	¥550/\$5.5	¥6,050/\$60.5
L/C Pre-Advice (Advising Commission)	JPY 3,000/ USD 30*	¥275/\$3.0	¥3,025/\$33.0
L/C Amendment (Advising Commission)	JPY 4,500 /USD 55*	¥410/\$5.0	¥4,510/\$55.0
L/C Confirmation Charges	0.15 % of L/C per quarter		
<b>(* domiciled in Korea / Taiwan and where bills are negotiated by us)</b>			
<b>Negotiation of Documents under L/Cs (JPY Denominated Bills)</b>			
Handling Commission	0.1 % of the Bill Amount; minimum JPY 5,000	460	5,060
Payment Commission	For banks: - 0.1 % of the bill Amount, ( Minimum JPY 4,000 ) For customers:- 0.05% of bill amount, (Minimum JPY 4,000 )	365	4,015
Reimbursement Commission	Actual Reimbursement; Charge incurred if any Nil if the customer's account with us.		
P&T charge	JPY 4,500 per set of documents	410	4,510
Swift charges	JPY 3,500	320	3,520
Cable Negotiation Charges	JPY 5,500	500	5,500
<b>(For sight finance mail day interest @ 6 M TIBOR + 100 bps will be recovered on actual basis)</b>			
<b>(For Usance bills – Interest will be negotiable)</b>			
<b>For applicants outside Japan, who approaches directly for discounting of bills under LC – Interest rate &amp; other charges are negotiable.</b>			
<b>Reimbursement Commission wherein SBI Japan is the Reimbursing Bank but Negotiating bank is other than SBI, Japan</b>			
Reimbursing Commission	0.1 % of the Claim Amount *; minimum JPY 10,000; maximum JPY 50,000	910	10,010 #

- \* (a) This will be applicable for each claim under an LC
- (b) For each claim charge will be calculated @ 0.10%
- (c) If the reimbursement claim is for an amount equal to less than JPY 10,000 then there will be no reimbursement commission and only incidental expenses will be recovered.

**Exports Section (US Dollar bills against LCs) - Revised Charges**

Details of Charges	For non- account holders	For account holders	For other foreign Banks
Handling Com. (Usance)	0.10%	0.10%	0.20%
Handling Com. (Sight)	0.10%	0.10%	0.20%
Payment Commission	0.10%	JPY 4,000	0.10%
Collection charges	0.3 yen / \$	0.3 yen / \$	0.10%
Reimbursement Commission	\$ 99	\$ 99	\$ 99
P & T Charges	JPY 4510 / set	JPY 4,510 /set	JPY 4,510 /set
Swift charges	JPY 3,520	JPY 3,520	JPY 3,520
Cable Negotiation Charges	JPY 5,500	JPY 5,500	JPY 5,500

**For applicants outside Japan, who approaches directly for discounting of bills under LC – Interest rate & other charges are negotiable**

- (i) Minimum handling charges JPY 10,010
- (ii) Minimum payment commission JPY 4,015
- (iii) The conversion will be made in TTS on the dates of negotiation
- (iv) The above charges include mail day interests for sight finance. For delays beyond mail day period interest will be charged @ 6 months SOFR + 90 bppa for actual number of days (minimum 12 days)
- (v) Special Rates are applicable to approved trading companies except where individual bilateral arrangements / approvals are in place.

# Minimum charge defined, actual will be recovered based on transaction amount.