

Review of Service Charges / Tariff of Charges for offerings related to liability products		
Service Charges / Tariff of Charges for Individual Customer Accounts		
A.	Account Specific Charges	
	Criteria	Applicable Charges
1.	Non-Maintenance Charge for Minimum Balance Minimum Quarterly Average Balance (MQAB): For Savings A/c: No MQAB requirement for Savings A/c For Current A/c: Non maintenance of MQAB of £250/\$500/€500 respectively for £/\$/€ accounts	Nil for savings accounts £10/\$10/€10 per quarter
2.	Issue of Cheque Book/Pay-in books (Cheque Book can be issued in £ GBP denominated Current Accounts only)	01 cheque book of 20 leaves per year will be issued free, There after £5 will be charged for each cheque book of 20 leaves
3.	Issue of statement of account for current month or latest 12 calendar months through e-mail	Free
4.	Issue of statement of account by email older than 12 calendar months	£5.00/\$5.00/€5.00 per Statement
5.	Issue of statement of account by post on specific request for latest 12 calendar months	Free for original one, For Duplicate Minimum £5.00/\$5.00/€5.00 per Statement
6.	Issue of statement of account by post older than latest 12 calendar months	£10.00/\$10.00/€10.00 per statement
7.	Standing Order / Direct Debit setup and cancellation	Free
8.	Cash Withdrawal (Cash withdrawal available only for GBP currency) (for withdrawals more than £2000, Two Working Day advance notice will be required)	Up-to £1000.00 Free Above £1000.00- £3.00 per thousand or part thereof, minimum £3.00
9.	Cash Deposit (Cash deposit available only for GBP currency)	Free up to £1000 per quarter thereafter £2.00 per thousand or part thereof
10.	Direct Debit Returned Unpaid	£12.00 per return
11.	Cheque Returned Unpaid (Inward & Outward)	£10.00/\$10.00/€10.00 per return

12.	Stop Payment of cheque / Direct debit	£10.00/\$10.00/€10.00 per cheque / direct debit
13.	Special Presentation of cheques	£15.00/\$15/€15 per presentation
14.	Transaction Charges (Internal Transfer in accounts with bank)	Free
15.	Interest rate on Unarranged overdraft in the Account	18.00% per Annum (P.A)
16.	Issue of Banker's cheque	£15 per cheque
17.	Foreign Cheque collection charges (Euro)	£25 + foreign bank charge
B	Payments	
1.	Payment through CHAPS	£25.00 per payment
2.	Payment through Faster Payment Services (FPS)	£3.00 per payment
3.	International Payments through SWIFT (Charges are as per the account currency) a) Outward (Charge) b) Inward (Free)	£25/\$50/€50 per payment + Actual Foreign Bank / Correspondent Bank Charges, if any
4.	Amendment / Cancellation / Recall of Payment Instructions	£15.00/\$30.00/€25.00 per instruction
5.	Copy of SWIFT/CHAPS transfer (receipt)	Free
C.	Indian Rupee Money Transfer	
1.	To accounts with Union Bank of India	Free above £250 / \$250 / €250 If below £250 / \$250 / €250, charges £7.00 / \$7.00 / €7.00 per instruction.
2.	To accounts with other banks in India	£7.00/\$7.00/€7.00 per instruction
3.	Amendment / Cancellation / Recall of Payment Instructions	£15.00/\$30.00/€25.00 per instruction
4.	Copy of SWIFT/CHAPS transfer (receipt)	Free
D	Miscellaneous	
1.	Issue of Balance Certificate	Free for one time original For Duplicate: £10.00/\$10.00/€10.00 per certificate
2.	Issue of Interest Certificate	Free for original one, For Duplicate £10.00/\$10.00/€10.00 per certificate
3.	Certificate of Confirmation of Deposit / Receipt of funds	Free for one time original For Duplicate: £10.00/\$10.00/€10.00 per request

4.	Bankers Reference Letter (Status Enquiry)	£20.00 /\$20.00 /€20.00 per request
5.	Communication Charges	Postage: £10 Courier: £20 Swift: £25 (applicable in all other cases if not specifically mentioned above)

Notes: for your information

1. "£" is used for GBP, "€" is used for EURO and "\$" is used for USD
2. Cheque books are issued only in case of GBP Current Account for individual Accounts.
3. These schedules / tariff of charges form part of General terms and conditions that apply to your account.
4. In case of any discrepancy in the bank charges or if it is not consistent with the contract with you, please bring to the notice of the bank immediately.
5. The Bank reserves the right to amend the schedule / tariff of charges, however, a notice will be provided on our website for 2 months before / prior to any change to take place.
6. In case the account is denominated in £ GBP, \$ USD and € EURO, the charges will be recovered in respective account currencies. In case € EURO/ \$ USD rates are not mentioned, the tariff would be computed taking £ GBP equivalent of the currency at the prevailing exchange rate.
7. New Account in € Euro Currency are discontinued, said charges / minimum balance requirements for existing € EURO accounts only.
8. Bank provides Cheque clearing facility for £ GBP Currency only.
9. Bank provides Cash withdrawal / Deposit facility for £ GBP Currency only. Cash withdrawals in currencies other than GBP currency are entirely at Bank's discretion.