

TARIFF OF CHARGES (with effect from 7 <sup>TH</sup> Jan 2016)				
Schedule of Charges – Individual Accounts				
			Current Account	Savings Account
1	Minimum Balance (Total Quarterly Average Balance)		£100/\$100/€100	NIL
1.(A)	Charges for Non-Maintenance of TQAB		\$10/€10/£10	NIL
2	Issue of Cheque Books and Giro books	FREE		NA
3	Issue of Monthly statement of account	FREE		FREE EVERY SIX MONTH
4	Standing Order / Direct Debit setup and cancellation	FREE		FREE
5	Payments by BACS	FREE		FREE
6	Cash Withdrawals	FREE		FREE
7	Internet Banking Services	FREE		FREE
8	Issue of Interest Certificates	FREE		FREE
9	Remittances to India		Accounts with Union Bank of India	Accounts with other Banks
			free	£5.00/\$7.00/€7.00
10	Remittances to India (for Non-Customers) -DD/Remittance	£10/€15/\$15 per DD/Remittance upto £/€/ \$ 5000	£10/€15/\$15 per DD/Remittance upto £/€/ \$ 5000	
11	Remittances to India (for Non-Customers) - DD/Remittance	£20/€30/\$30 per DD/ Remittance above £/€/ \$5000	£20/€30/\$30 per DD/ Remittance above £/€/ \$5000	
12	Inquiry on Statement of Account Items (both debit and credit) upto 12 months	Free		
13	Inquiry on Statement of Account Items (both debit and credit) more than 12 months	£10.00/\$10/€10		
14	Issue of Interest Certificates – Duplicate (per account)	£5.00/\$5.00/€5.00		
15	Issue of balance certificates	£10.00/\$10/€10		
16	Duplicate statement of account	£1/\$1/€1 per page; Min £5.00/\$5.00/€5.00		
17	Confirmation of receipt of funds	£10.00/\$10.00/€10.00 per request		
18	Cash Deposit for all currency (GBP/USD/EUR)	£2.00 per thousand or part of (Free up to £1000 per quarter )		

Schedule of Charges – Individual Accounts		
19	Direct Debit Returned Unpaid	£12.00 per return
20	Cheque Returned Unpaid	£10.00/\$10.00/€10.00 per return
21	Stop Payment	£10.00/\$10.00/€10.00 per cheque; max £50.00/\$50/€50
22	BACS	Free
23	CHAPS	£25.00 per payment
24	Faster Payments Services	£3.00 per Payment
25	Demand Draft	£2 / €4 / \$4 per thousand subject to min charges of £10 / €15 / \$15 per demand draft
26	International Payments	£25 / €50 / \$50 per payment.
27	Transaction Charges	Free
28	Amendment / Cancellation of Payment Instructions	£15 / €25 / \$ 30 per payment instruction
29	Special Presentation of cheques	£15.00/\$15/€15 per presentation
30	Collection charges for foreign currency cheques	£2 per 1000 min subject to a minimum of £5 /€10 /\$10 and a maximum £20 /€35 /\$35 per Drawee bank (plus charges applied by other bank) plus postage
31	Unauthorised overdraft in Current Account	Bank rate+12%