

Charges Applicable to Business Accounts for Non – Individuals Customers, Sole traders, Partnerships, Limited Liability Partnerships, Companies and any Other Business Enterprise, Body or Association		
A. Account Specific		
	Criteria	Applicable Charges
1.	Non-Maintenance Charge for Minimum Balance (Minimum Quarterly Average Balance of £1000/\$1500/€2000 to be maintained)*	£25 / \$25 / €25 per quarter
2.	Annual Account Maintenance Charges for Current Accounts (to be collected on annual basis)	£75.00 / \$75.00 / €75.00
3.	Issue of Cheque Book/Pay-in books (Issue in £ GBP 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
4.	Issue of statement of account for current month or latest 12 calendar months through e-mail	Free
5.	Issue of statement of account by email older than 12 calendar months	Minimum £5.00/\$5.00/€5.00 per Statement
6.	Issue of statement of account by post on specific request for latest 12 calendar months	Minimum £5.00/\$5.00/€5.00 up to 05 pages and thereafter £1.00/\$1.00/€1.00 per page
7.	Issue of statement of account by post older than latest 12 calendar months	Minimum £10.00/\$10.00/€10.00 up to 05 pages and thereafter £1.00/\$1.00/€1.00 per page
8.	Standing Order / Direct Debit setup and cancellation	Free
9.	Internet Banking Services (View only)	Free
10.	Cash Withdrawals (for withdrawals more than £2000, One Working Day advance notice will be required)	Upto £1000.00/\$1000.00/€1000.00-Free Above £1000.00/\$1000.00/€1000.00- £3.00/\$3.00/€3.00 per thousand or part thereof, minimum £3.00
11.	Cash Deposit for all currency (GBP/USD/EUR)	(Free up to £1000 per quarter) Thereafter £2.00/\$2.00/€2.00 per thousand or part of

12.	Direct Debit Returned Unpaid	£12.00 per return
13.	Cheque Returned Unpaid (Inward & Outward)	£10.00/\$10.00/€10.00 per return
14.	Stop Payment of cheque / Direct debit	£10.00/\$10.00/€10.00 per cheque
15.	Special Presentation of cheques	£15.00/\$15/€15 per presentation
16.	Transaction Charges (Internal Transfer in accounts with bank)	£0.50/\$0.50/€0.50 per transaction
17.	Interest rate on Unarranged overdraft in the Account	24.00% per Annum (P.A)
18.	Issue of Banker's cheque	£15
19.	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 payment currency) a) Outward	£25/\$50/€50 per payment + Foreign Bank Charges, if any
4.	International Payments through SWIFT (Charges are as per the payment currency) a) Inward b) For creation of Term Deposit-Free c) For Loan Repayment / Transfer - Free	Up to £/\$/€10,000 £5/\$10/€10 per payment Above £/\$/€10,000 £25/\$50/€50 per payment
5.	Amendment / Cancellation / Recall of Payment Instructions	£25.00/\$25.00/€25.00 per instruction
6.	Copy of SWIFT/CHAPS transfer (receipt)	Free
C. INDIAN RUPEE MONEY TRANFER		
1.	To accounts with Union Bank of India	Free
2.	To accounts with other banks in India	£7.00/\$7.00/€7.00 per instruction
3.	Amendment / Cancellation / Recall of Payment Instructions	£25.00/\$25.00/€25.00 per instruction
4.	Copy of SWIFT/CHAPS transfer (receipt)	Free

D. MISCELLANEOUS CHARGES		
1.	Issue of Balance Certificate	£10.00/\$10.00/€10.00 per certificate
2.	Issue of Interest Certificate	Free for one time original For Duplicate: £10.00/\$10.00/€10.00 per certificate
3.	Certificate of Confirmation of Deposit / Receipt of funds	£10.00/\$10.00/€10.00 per request
4.	Bankers Reference Letter (Status inquiry)	£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)
<p>Notes: for your information</p> <ol style="list-style-type: none"> 1. "£" is used for GBP, "€" is used for EURO and "\$" is used for USD 2. Cheque books are issued only for GBP Current Account for both individual and Business Accounts. 3. If the Bank incurs any cost or expenses pertaining to the customer, the same will be passed on to the customer. 4. These schedules of charges form part of General terms and conditions that apply to your account. 5. 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. 6. The Bank reserves the right to amend the schedule of charges, however, a notice will be provided on our website for 2 months before prior to any change to take place. 7. In case of business denominated in £ GBP, \$ USD and € EURO, the charges would be recovered in respective currencies. In case € EURO/ \$ USD rates are not mentioned, the tariff would be computed taking £ GBP equivalent of the currency concerned. 8. New Account in € Euro Currency are discontinued, said charges / minimum balance requirements for existing € EURO accounts only. 9. Bank provides Cheque clearing facility for £ GBP Currency only. 10. Bank provides Cash withdrawal / Deposit facility for £ GBP Currency only. Cash withdrawals in currencies other than GBP currency are entirely at Bank's discretion. 		