

TARRIF OF CHARGES- PERSONAL ACCOUNTS

Schedule of Charges - Savings (Instant Access) Account

Minimum Balance (Total Quarterly Average Balance)	No Minimum Balance requirement	
Issue of GIRO/Pay-in books	Free	
Issue of Monthly statement of account through e-mail	Free	
Issue of Monthly statement of account through post	£2.00/\$2.00/€2.00 per statement	
Issue of Half-yearly statement of account	Free	
Standing Order / Direct Debit setup and cancellation	Free	
Cash Withdrawals	Up-to £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
Internet Banking Services	Free (View Facility Only)	
Remittances to India	To accounts with Union Bank of India	Free
	To accounts with other banks in India	£5.00/\$7.00/€7.00
Account statement older than 12 months	£10.00/\$10.00/€10.00 per statement	
Issue of Balance Certificate	£10.00/\$10.00/€10.00 per certificate	
Issue of Interest Certificate	Free	
Issue of Duplicate Interest Certificate	£5.00/\$5.00/€5.00 per request	
Certificate of confirmation of receipt of funds	£10.00/\$10.00/€10.00 per request	
Cash Deposit for all currency (GBP/USD/EUR)	£2.00/\$2.00/€2.00 per thousand or part of (Free up to £1000 per quarter)	
Direct Debit Returned Unpaid	£12.00 per return	
Cheque Returned Unpaid	£10.00/\$10.00/€10.00 per return	
Stop Payment	£10.00/\$10.00/€10.00 per cheque	
Payment through CHAPS	£25.00 per payment	
Payment through Faster Payment Services (FPS)	£2.00 per payment	
Payments through SWIFT (Charges are as per the payment currency)	Payment in GBP	£25.00 per payment
	Payment in USD	\$50.00 per payment
	Payment in EUR	€50.00 per payment

Transaction Charges		Free
Amendment / Cancellation / Recall of Payment Instructions		£15.00/\$30.00/€25.00 per instruction
Special Presentation of cheques		£15.00/\$15/€15 per presentation
Unarranged overdraft in the Account		Bank Rate+12.00% Per Annum (P.A)
Schedule of Charges – Current Account		
Minimum Balance (Total Quarterly Average Balance)		£100.00/\$100.00/€100.00
Charges for Non-Maintenance of Total Quarterly Average Balance		£10.00/\$10.00/€10.00 per quarter
Issue of Cheque Books and Giro books		Free
Issue of Monthly statement of account through e-mail		Free
Issue of Monthly statement of account through post		£2.00/\$2.00/€2.00 per statement
Issue of Half-yearly statement of account		Free
Standing Order / Direct Debit setup and cancellation		Free
Cash Withdrawals	Up-to £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
Internet Banking Services		Free (View Facility Only)
Remittances to India	To accounts with Union Bank of India	Free
	To accounts with other banks in India	£5.00/\$7.00/€7.00
Account statement older than 12 months		£10.00/\$10.00/€10.00 per statement
Issue of Balance Certificate		£10.00/\$10.00/€10.00 per certificate
Certificate of confirmation of receipt of funds		£10.00/\$10.00/€10.00 per request
Cash Deposit for all currency (GBP/USD/EUR)		£2.00/\$2.00/€2.00 per thousand or part of (Free up to £1000 per quarter)
Direct Debit Returned Unpaid		£12.00 per return
Cheque Returned Unpaid		£10.00/\$10.00/€10.00 per return
Stop Payment		£10.00/\$10.00/€10.00 per cheque
Payment through CHAPS		£25.00 per payment
Payment through Faster Payment Services (FPS)		£2.00 per payment
Payments through SWIFT (Charges are as per the payment currency)	Payment in GBP	£25.00 per payment
	Payment in USD	\$50.00 per payment
	Payment in EUR	€50.00 per payment
Transaction Charges		Free

Amendment / Cancellation / Recall of Payment Instructions	£15.00/\$30.00/€25.00 per instruction
Special Presentation of cheques	£15.00/\$15/€15 per presentation
Unarranged overdraft in the Account	Bank Rate+12.00% Per Annum (P.A)
Schedule of Charges – Fixed Rate Deposit Accounts	
Certificate of confirmation of Deposit (if issued in Duplicate)	£10.00/\$10.00 per request
Issue of Interest Certificate (if issued in Duplicate)	£10.00/\$10.00 per request

For any assistance, please contact us on +44 (0) 20 7332 4250 or email us on info@unionbankofindiauk.co.uk,
Thank You.