

TARIFF OF CHARGES (with effect from 1st March 2015)			
Schedule of Charges – Individual Accounts			
1.		Current Account	Savings Account
	Minimum Balance(Total Quarterly Average Balance)	£100.00	NIL
2	Charges for Non-Maintenance of TQAB	£ 10.00	NIL
3	Issue of Cheque Books and Giro books	Free	
4	Issue of Monthly statement of account	Free	
5	Standing Order / Direct Debit setup and cancellation	Free	
6	Payments by BACS	Free	
7	Cash Withdrawals	Free	
8	Internet Banking Services	Free	
9	Issue of Interest Certificates	Free	
10	Remittances to India	Accounts with Union Bank of India Free	Accounts with other Banks £ 5.00 / Remittance
10 (a)	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	
14	Issue of Interest Certificates – Duplicate (per account)	£5.00	
15	Issue of balance certificates	£10.00	
16	Duplicate statement of account	£1 per page; Min £5.00	
17	Confirmation of receipt of funds	£10.00 per request	
18	Cash Deposit	£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 per return
21	Stop Payment	£10.00 per cheque; max of £50.00
Payment Services		
22	BACS	Free
23	CHAPS	£25.00 per payment
24	Faster Payments Services	Free
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 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%