The Financial Conduct Authority requires us to publish the following information about our personal accounts:

Part 1 Information about how to open a current account

To open, a new customer will need to provide us with the documents and information set out at here. We may request additional information or documents in individual cases.	
You can open an account:	
• without visiting a branch	Yes through Mobile App
• where a visit to a branch is required, without an appointment	Yes [in some cases][1]
• by sending us documents and information electronically	Yes [in some cases][2]
• by post	Yes [in some cases][3]

[1]You can always visit but it is best to book an appointment first by calling 0800 532 532
[2]You can download our yono app on your mobile phone and open account electronically
[3]Available for customers who are Non-Residents of United Kingdom. Please click here for more details

Part 2 Information about current account services

How and when you can contact us to ask about the following things:					
	24 hour help?	*Telephone*		*Internet banking*	*Mobile Banking YONO SBIUK App*
contact details	Yes	0800 532 532		Yes https://sbiuk.statebank/	Yes
checking the balance and accessing a transaction history	Yes	0800 532 532		Yes https://sbiuk.statebank/	Yes
sending money within the UK, including setting up a standing order	Yes	0800 532 532		Yes https://sbiuk.statebank/	Yes
sending money outside the UK	Yes	0800 532 532		Yes https://sbiuk.statebank/	Yes
paying in a cheque	Yes	0800 532 532		Yes https://sbiuk.statebank/	Yes
	24 Hours Help	Telephone		Internet Banking	Mobile Banking

How and when you can contact us to ask about the following things:					
cancelling a cheque	Yes	0800 532 532		Yes	Yes
a lack of funds: including unarranged overdrafts, payments we allow despite lack of funds and payments we refuse due to lack of funds	Yes[1]	0800 532 532		Yes	Yes
a direct debit, or allowing someone to collect one or more payments from your account using your debit card number	Yes[1]	0800 532 532		Yes	Yes
third party access to an account, for example under a power of attorney	Yes[1]	0800 532 532		Yes	Yes
problems using internet banking or mobile banking	Yes	0800 532 532		Yes	Yes
reporting a suspected fraudulent incident or transaction	Yes[1]	0800 532 532		Yes	Yes
progress following an account suspension or card cancellation, e.g. following a fraud incident	Yes[1]	0800 532 532		Yes	Yes
account opening including eligibility for an arranged overdraft, what is required to open an account and an indication of what arranged overdraft may be available	Yes[1]	0800 532 532		Yes	Yes
Note: this is a list of common queries. It does not represent the full list of queries you can raise in relation to your account [or queries you can raise in one of our branches].					

[1] Call centre will take the request and arrange a call back from the appropriate team dealing with such queries.

How and when you can use your bank account to do the following things:			
	Telephone banking	*Internet banking*	*Mobile banking*
	24 hour help? Through call centre 0800532532	*Internet banking* https://sbiuk.statebank/	*Mobile banking YONO SBIUK App*
checking the balance	Yes	Yes	Yes
accessing a transaction history	Yes Up to Last 10 transactions	Yes	Yes
sending money within the UK	No	Yes	Yes
setting up a standing order	No	Yes	Yes
sending money outside the UK	No	Can only send money to India and Nepal	Can only send money to India to Nepal
paying in a cheque	No	No	No
cancelling a cheque	Yes Message will be sent by the call centre staff to the branch to stop the cheque (but may not be instant if received outside business hours)	Yes Customer can send message to the branch to stop the cheque (but may not be instant)	Yes Customer can send message to the branch to stop the cheque (but may not be instant)
Note: this is a list of common actions. It does not represent the full list of actions you can take in relation to your account [or actions you can take in one of our branches].			

Information about operational and security incidents
We are obliged to notify the Financial Conduct Authority if we become aware of a major operational or security incident which prevents our customers from using our payment services.

	In the 3 months between [1st Jan *2026 to 31st March 2026]*	In the 3 months between [1st Jan *2026 to 31st March 2026]*
Total number of incidents reported	0	0
Incidents affecting telephone banking	0	0
Incidents affecting mobile banking	0	0
Incidents affecting internet banking	0	0

Complaints data

Financial Conduct Authority rules require us to provide them with a report of our complaints data every six months. In certain circumstances, we are also required to publish a summary of our complaints data.

The most recent summary is available here.

The Financial Ombudsman Service publishes its complaints data every six months. You can see their complaints data about us at *http://www.ombudsman-complaints-data.org.uk/*.

Opening a current account with us

Go to here to find out how you can open an account, and what information and documents you need to give us to open an account.

How quickly do we open [personal/business] current accounts?
We give customers an account number and enable them to start paying into the account:

• the same day, for 72% of customers.

• on average, in 1-3 working days; and

• within 3 working days for 99% of customers.

(These figures are based on the time taken from our receiving all the information and documents we ask for at [*here*)], in a case where we don't need any further information or documents to open the account.

How quickly do we give customers a debit card?
Once an account is open, we give customers a debit card:

• the same day, for 0% of customers.

• on average, in 5 working days; and

• within 5 days for 99% of customers.

How quickly do customers get internet banking?
Once an account is open, customers have internet banking:

• the same day, for 100% of customers.

• on average, in 1- days; and

• within 1 days for 100% of customers.

How quickly is an overdraft available?
SBI UK does not offer overdraft facility.

Replacing a debit card
How quickly do we replace debit cards which have been lost, stolen or stopped? We replace debit cards: • the same day, for 0% of customers. • on average, in 5 working days; and • within 5 working days for 99% of customers.

What is the interest rate being charged on our products?

Product	[Range of] annual interest rate[s] payable for arranged overdrafts	[Range of] annual interest rate[s] payable for unarranged overdrafts	Refused payment fee
No Overdraft product offered by the bank	N/A	N/A	N/A