Summary Box		
Account Name	**Personal Current Account**	
What is int rate?	We don't pay interest on this current account.	
Can SBI UK , change the interest rate?	No interest is paid on the account.	
What would be the estimated balance be after a year based on a deposit.	No interest is paid on the account.	
How do customer open & manage the account	**Account Opening -** Current Account can be opened by physically visiting any SBI UK branch. **Manage Account -** Current Account can be managed by Online Banking, vising the branch or by phone. **Eligibility Criteria -** You are over 18 years old You are a UK resident for tax purposes You have a permanent UK address **Minimum Balance -** £ 500 **Maximum Balance -** £ Not Applicable	
Can customer withdraw the money?	Yes, Customer can enjoy free cash withdrawals from 40,000 State Bank of India ATMs in India	
Additional information	Tax status	No interest is paid on the account.
	Conditions for bonus payable	There is no bonus available on this account.
	Key Product Features	You can access your funds using your international debit card both in the UK and abroad*****. *** Charges apply for international transactions. Please check the charges schedule for more details.**
		Free rupee transfers to India*****. ***Free remittance to India for account holders who maintain the minimum monthly average balance of £500. For all other account holders, a charge of £5.00 will be levied.**
		Enjoy free cash withdrawals from 40,000 State Bank of India ATMs in India. Free cash withdrawals from UK ATMs displaying the MasterCard logo and SBI ATMs in India
		Direct debit facility
		Online Banking with cheque book (for qualifying customers only).
	Terms & Conditions	The account can be managed by visiting any UK branch or using the online banking facility provided with the account.
		This account is available if you're an individual aged 18 years or over who is ordinarily resident in the UK for tax purposes and has a permanent UK address.

		A Current Account will only be opened upon providing satisfactory identification and address verification documents, together with proof of income, which may be in the form of a payslip. We may also carry out a credit check with a credit reference agency when you apply for a Current Account. For the complete list of acceptable verification documents, please refer to: www.sbiuk.com/personal/current-account/how-to-open-an-account.
		Account holders who maintain the minimum balance of £500 required for the account are eligible to transfer funds to bank accounts in India free of charge
		We reserve the right to close the account if the balance in the account is zero for a period of 24 months or more without any transaction activity. We would give you a 60-Day Notice before doing this.
		Free remittance to India for account holders who maintain the minimum monthly average balance of £500. For all other account holders, a charge of £5.00 will be levied
		Funds can be deposited by cash, cheque, or electronic transfer without any charge.
		You can manage your account in any branch, by post or by using the online banking facility provided with the account.
		We'll open an account for you only when we have seen satisfactory proof of your ID, address, and income, which may be in the form of a payslip. See a complete list of documents we accept
		If you maintain the minimum balance of £500 required for the account, you are eligible to transfer funds to India free of charge using the State Bank of India remittance service.
		For more information see our General Terms and Conditions of Service.

The above-mentioned information is correct as on 14/02/2025 . Please refer the bank website for any updated information.