

Tariff of Charges for Personal Customers

Effective from 01 November 2019

The schedule is valid for all our branches in the UK

A. CURRENT ACCOUNTS, SAVINGS ACCOUNTS AND ACCOUNTS WITH OVERDRAFTS

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| 1. Standing orders | Free, or £10.00 if the standing order cannot be set up because of insufficient funds |
| 2. Duplicate statement | £3.00 per page, minimum £5.00 |
| 3. Cheques or direct debits returned as unpaid by us | £12.00 per item |
| 4. Cheques presented in clearing and returned unpaid | £10.00 per cheque |
| 5. Stop payment of a cheque | £10.00 per cheque (maximum charge £50.00) |
| 6. Unauthorised overdraft | If any of the account goes into overdrawing (without any sanctioned limit in place): 10% interest above the base rate for the number of days the account remains overdrawn |
| 7. Cash withdrawals from State Bank of India ATMs in India and UK ATMs with MasterCard logo | Free |
| 8. Foreign currency debit-card payments | 2.5% of transaction fee |
| 9. Cash withdrawals at ATMs outside UK | £2.00 fee and 2.5% of transaction fee for ATM withdrawals abroad |

B. PAYMENTS TO INDIA

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| 1. Payment in Indian Rupees by: a) SBI UK Remittance Service | For account holders: Remittance via Internet Banking: FREE Eligible Account Holders: FREE Otherwise (Refer footnote 5): £5.00 (cash handling charge may apply). For non-account holders: Payment by debit card:£20.00 |
| 2. Duplicate/ Stop payment/ Cancellation | £10.00/ €15.00/ \$20.00 |
| 3. Cash handling charges for deposit of cash at the time of each instance | £3.00 per thousand or part there of, minimum £3.00 (if the transaction amount is greater than the original available balance) |

C. OTHER TRANSFER PAYMENTS

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| 1. CHAPS Payments | £25.00/ €40.00 |
| 2. International payments, including currency transfers in the UK | £25.00/ €40.00/ \$50.00 |
| 3. Amendment to payment instructions | £10.00/ €15.00/ \$20.00 |
| 4. Issue of banker's cheque in foreign currency | £25.00/ €40.00/ \$50.00 |
| 5. Duplicate/ stop/ cancel payment | £10.00/ €15.00/ \$20.00 |

D. CREDIT FACILITIES

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| 1. Arrangement fee for setting up of new limits/ enhancements against Bank's own Fixed Deposits | 0.5% of facilities with a minimum of £50.00/ €75.00/ \$100.00 |
| 2. Arrangement fee for Renewal of limits against Bank's own Fixed Deposits | 0.25% of facilities subject to a minimum of £50.00/ €75.00/ \$100.00 |
| 3. Arrangement fee for setting up a new credit limit or enhancement (all limits other than against bank's own fixed deposits) | Based on the Product terms. Please speak to SBI UK branch for further details |
| 4. Fee for renewal of above credit | Based on the Product terms. Please speak to SBI UK branch for further details |
| 5. If the arrangement is exceeded (the outstanding is in excess of the sanctioned limits) | Interest of 10% above the Base Rate for the number of days the account remains irregular |
| 6. Application fee for setting up of new limits/enhancements (all limits other than against the bank's own fixed deposits) | Applicable, will be provided by the bank at the time of application |

E. MISCELLANEOUS

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| 1. Bankers reference (Status Enquiry) | £25.00 |
| 2. Communication charges: | Postage: £10.00 |
| | Courier: £25.00 |
| | Swift: £20.00 |
| | Fax: £5.00 |
| 3. Information/ certificate to be submitted to the Auditors of the Constituents | £40.00 for standard letter £10.00 for each additional requirement e.g. Trade, Credit, Safe custody etc. |
| 4. Customers requiring confirmations for receipts into accounts | £10.00 per request |

Notes

1. If you have availed any facility/ service and entered into a contract, which categorically states a rate different from the services mentioned above, the rate mentioned in the said contract would apply.
2. The scheduled charges apply to normal transactions. Any other out of pocket expenses such as stamp duties, telephone charges, correspondent's commission, etc., if any, on actual basis will be payable additionally.
3. Wherever £ is used, it means GBP, € is used it means Euro and \$ is used it means US\$.
4. In case of business denominated in GBP, Euro and US\$, the tariff would be recovered in respective currencies. In case of other currencies (or if the Euro/ US\$ rates are not mentioned), the tariff would be computed taking GBP equivalent of the currency concerned.
5. Account holders who maintain a minimum monthly balance required in accordance with the terms and conditions of the account, are eligible to transfer funds free of charge using SBI UK Express. The monthly minimum balance is calculated based on the previous month's average balance, by totaling the daily balance in the previous month and then dividing this by the number of days in the previous month.
6. For any other services not listed herein, the customer may ascertain the charges in advance from the Bank in writing.
7. The Bank reserves the right to amend the tariff of Charges after due notice (in writing to customers at the last recorded address by ordinary post). A copy will be posted in the bank's notice board.
8. In case of any discrepancy in the bank charges or if it is not consistent with the contract with you, please bring it to the notice of the bank immediately

Other Important Information

1. In keeping with Money Laundering Directives, the Bank does not encourage cash transactions. At its discretion, the Bank may refuse to pay cash if the customer is not able to provide satisfactory proof of identification and address and may refuse to accept cash without proof of its source.
2. Account holders are reminded of their right that they may give instructions at any time that they do not wish to receive marketing material.
3. Please note that if the Bank incurs costs or expenses pertaining to the customer, the customer will pay those costs and expenses.
4. All services listed herein may not be available at all of our branches in the UK. For queries please call your nearest branch.
5. All information, rates and prices in this leaflet form part of your terms and conditions that apply to your account.
6. If you would like to receive charges information for any other service, not mentioned in this document, please contact your SBI UK branch for further details.

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0800 532 532



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