

Schedule of Charges - Personal Accounts (with effect from 1st May 2025)

(Accounts of Individuals that are not used for business, trade or profession)

Services

A. ACCOUNT SPECIFIC CHARGES

1. Non-maintenance charge (Minimum Quarterly Average Balance of £250/\$500/€500 to be maintained in Current Accounts only)	£10/\$10/€10
2. Issue of Cheque Book and Pay-in Book (for Current Accounts only)	No fee
3. Issue of one statement at agreed periodicity	No fee
4. Duplicate Account Statement	<ul style="list-style-type: none"> £5/\$5/€5 per statement (up to 1 year) £10/\$10/€10 per statement (more than 1 year)
5. Standing Orders/Direct Debit set up/cancellations	No fee
6. Internet Banking Services	No fee
7. Paying out from your account: Inward - Cheque/Direct debit/Standing Instructions – returning/unpaid charges	No fee
8. Paying into your account: Outward Cheque deposited returned unpaid	<ul style="list-style-type: none"> £10 \$10/€10 + foreign bank charge
9. Stop payment of cheque	£10 per cheque
10. Interest rate on unarranged overdrafts (in Current and Savings Accounts)	No fee or Interest charged
11. Issuance of Banker's Cheque/Pay Order	£15/\$20/€20 No issuance through cash. If through debit card - £25/\$40/€40
12. Banker's Cheque/Pay Order - Cancellation/Revalidation	£10/\$10/€10
13. Foreign Cheque collection charge (USD/Euro)	£10 + foreign bank charge
14. Cash Withdrawals (at Branches)	No Fee. For withdrawals greater than £2000, 24 hours advance notice will be required at the concerned branch.

B PAYMENTS

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| 1. BACS Payments | No fee |
| 2. CHAPS Payments | £25 per payment |
| 3. Faster Payments | £2 per payment |
| 4. International Payments and Payments within UK using SWIFT | Inward: No fee
Outward: £25/\$40/€50 per payment + Foreign Bank / Intermediary Bank charges if any |
| 5. Cancellation of International payments and payments within UK using SWIFT | £10/\$25/€20 per payment |
| 6. Copy of SWIFT/CHAPS transfer (receipt) | No fee |

C INDIAN RUPEE MONEY TRANSFER

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|--|--------------------------|
| 1. Transfer to PNB India Bank Accounts (from Current and Savings Accounts) | No fee |
| 2. To other Bank Accounts in India (from Current and Savings Accounts) | No fee |
| 3. Cancellation of Payment | £10/\$25/€20 per payment |

D DEBIT CARDS

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|--|---|
| 1. Issue of New Card | No fee |
| 2. Issue of duplicate for lost/damage card | No fee |
| 3. ATM Cash Withdrawal/POS/Online - GBP Transactions | No fee |
| 4. ATM Cash Withdrawal/POS/Online Transactions - Other than GBP Transactions | 1.5% of the transaction (min. £1 and max. £3) |
| 5. Cash withdrawal limit on Debit Card per day | £300 |
| 6. Purchase limit on Debit Card per day | £5,000 |
| 7. Contactless Purchase limit | £100 |

E MISCELLANEOUS CHARGES

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|---------------------------------------|--|
| 1. Bankers Reference (Status Enquiry) | £25 |
| 2. Issuance of Balance Certificates | £10/\$10/€10 |
| 3. Issue of Interest Certificates | No fee. For duplicate a charge of £5/\$5/€5 per certificate. |
| 4. Communication charges | Postage: £10
Courier: £25, Fax: £5 |

F NON-RESIDENT INDIAN SERVICES

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| 1. Facilitating account opening and payment requests | No fee |
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G SAFE DEPOSIT LOCKERS

1. Size and Price of Lockers

Locker Size	Width	Depth	Height	Annual Rent
Small	25	55	6	£120
Medium	25	55	12	£200
Large	25	55	24	£250

Sizes in centimetres and Annual rent inclusive of VAT

2. Security Deposit

Refundable security deposit of £1000 required. Earn applicable Fixed Deposit Interest rates on the security deposit. Interest rates available on the website.

3. Safe Deposit Locker visits

Twelve visits free in every twelve months, from the date of locker issuance. Subsequent visits is chargeable at £10 per visit.

4. Safe Deposit Locker Break open or Lost Key

The actual cost for break open will be borne by the Safe Deposit Locker holder. The cost will be informed before the break open. Bank does not charge any additional fee for it.

For your Information

1. The charges mentioned above applies to normal transactions. Any other out of pocket expenses such as stamp duties, telephone charges, correspondent's commission, etc., if any, will be payable additionally, on actual basis.
2. This Schedule of Charges forms part of the terms and conditions that apply to Your Personal Accounts

HOW TO CONTACT US

How to contact us	You can visit any of our Branches. We currently have seven branches. They are located at Ilford, Moorgate, Southall, Wembley, Leicester, Birmingham and Wolverhampton. We continue to support our customers through our existing branch network.
Telephone	You can call our UK based Customer Support Team on 0800 849 9229, Monday to Friday, from 09:30am to 05:00pm, (excluding Bank holidays). Call charges may apply (please check with your service provider). We may monitor or record calls for quality, security and training purposes.
Email	You can email us at customersupport@pnbint.com
Website	You can send your question through the "Contact Us form"
Complaints	You can call our UK based Customer Support Team on 0800 849 9229, Monday to Friday, from 09:30am to 05:00pm (excluding Bank holidays); or, email our Complaints Team on complaints@pnbint.com ; or, visit any Branch to discuss your complaint with our staff or, send a letter to any of our Branches (Branch addresses are published on our website).
24x7 hotline for lost, stolen or compromised Debit Cards	+44 (0)800 849 9229 You must tell us quickly if your Debit Card is lost or stolen or you think someone else may know your PIN. Call charges may apply (please check with your service provider). We may monitor or record calls for quality, security and training purposes.
Post	You can write to our Corporate Office or to a branch at the address published on our Website.

Our official language is English. However, if you are more comfortable speaking in Hindi, Punjabi, Gujarati language, please tell us and we shall try to accommodate your request.

Schedule of Charges - Business Accounts (with effect from 1st May 2025)

Applicable to Business Accounts for Sole traders, partnerships, limited liability, partnerships, companies and any other business enterprise, body or association.

Services

A. ACCOUNT SPECIFIC CHARGES

1. Non-maintenance charge for Quarterly Average Balance (Minimum Quarterly Average Balance of £1000/\$1500/€1500 to be maintained in Business Current Accounts only)	£25/\$25/€25
2. Annual Fee	£70/\$100/€100 (Annual) - Waived when there is a Quarterly Average Balance of £5,000/\$5,000/€5,000 is maintained throughout all 4 quarters.
3. Transaction Charges	50p for each credit excluding cash deposit on all Business Current and Overdraft Accounts levied on a quarterly basis. (No fee for 10 transactions per month if Quarterly Average balance of £5,000/\$5,000/€5,000 is maintained)
4. Issue of Cheque Book and Pay-in Book (for Current Accounts only)	No fee
5. Issue of one statement at agreed periodicity	No fee
6. Duplicate Account Statement	<ul style="list-style-type: none"> £5/\$5/€5 per statement (up to 1 year) £10/\$10/€10 per statement (more than 1 year)
7. Standing Orders/Direct Debit set up/cancellations	No fee
8. Internet Banking Services	No fee
9. Paying out from your account: Inward - Cheque/Direct debit/Standing Instructions – returning/unpaid charges	No fee
10. Paying in to your account: Outward Cheque deposited returned unpaid	£10 \$10/€10 + foreign bank charge
11. Stop payment of cheque	£10 per cheque
12. Interest rate on unarranged overdrafts (in Business Current Accounts)	No fee or Interest charged
13. Issuance of Banker's Cheque/Pay Order	£15/\$20/€20 No issuance through cash. If through debit card - £25/\$40/€40
14. Banker's Cheque/Pay Order - Cancellation/Revalidation	£10/\$10/€10
15. Foreign Cheque collection charge (USD/Euro)	£10 + foreign bank charge
16. Cash Withdrawals (at Branches)	No fee. For withdrawals greater than £5000, 24 hours advance notice will be required at the concerned branch.

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| 17. Cash Deposit Charge | £3/\$3/€3 per thousand and part thereof |
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B. PAYMENTS

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|--|---|
| 1. BACS Payments | No fee |
| 2. CHAPS Payments | £25 per payment |
| 3. Faster Payments | £2 |
| 4. International Payments and Payments within UK using SWIFT | Inward: No fee
Outward: £25/\$40/€50 per payment + Foreign Bank / Intermediary Bank charges if any |
| 5. Cancellation of International payments and Payments within UK using SWIFT | £10/\$25/€20 per payment |
| 6. Copy of SWIFT/CHAPS transfer (receipt) | No fee |

C. INDIAN RUPEE MONEY TRANSFER

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|---|--------------------------|
| 1. Transfer to PNB India Bank Accounts To | No fee |
| 2. other Bank Accounts in India | No fee |
| 3. Cancellation of Payments | £10/\$25/€20 per payment |

D. DEBIT CARDS

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| 1. Issue of New Card | No fee (maximum number of debit cards issued to the authorised persons : 4 per Business Account) |
| 2. Issue of duplicate for lost/damage card | No fee |
| 3. ATM Cash Withdrawal/POS/Online - GBP Transactions | No fee |
| 4. ATM Cash Withdrawal/POS/Online Transactions - Other than GBP Transactions | 1.5% of the transaction (min. £1 and max. £3) |
| 5. Cash withdrawal limit on Debit Card per day | £300 |
| 6. Purchase limit on Debit Card per day | £5,000 |
| 7. Contactless Purchase limit | £100 |

E. MISCELLANEOUS CHARGES

- | | |
|---------------------------------------|--|
| 1. Bankers Reference (Status Enquiry) | £25 |
| 2. Issuance of Balance Certificates | £10/\$10/€10 |
| 3. Issue of Interest Certificates | No Fee. For duplicate a charge of £5/\$5/€5 per certificate. |
| 4. Communication charges | Postage: £10
Courier: £25
Fax: £5 |

For your Information

- The charges mentioned above applies to normal transactions. Any other out of pocket expenses such as stamp duties, telephone charges, correspondent's commission, etc., if any, will be payable additionally, on actual basis.
- This Schedule of Charges forms part of the terms and conditions that apply to Your Business Accounts

HOW TO CONTACT US

How to contact us	You can visit any of our Branches. We currently have seven branches. They are located at Ilford, Moorgate, Southall, Wembley, Leicester, Birmingham and Wolverhampton. We continue to support our customers through our existing branch network.
Telephone	You can call our UK based Customer Support Team on 0800 849 9229, Monday to Friday, from 09:30am to 05:00pm, (excluding Bank holidays). Call charges may apply (please check with your service provider). We may monitor or record calls for quality, security and training purposes.
Email	You can email us at customersupport@pnbint.com
Website	You can send your question through the “Contact Us form”
Complaints	You can call our UK based Customer Support Team on 0800 849 9229, Monday to Friday, from 09:30am to 05:00pm (excluding Bank holidays); or, email our Complaints Team on complaints@pnbint.com ; or, visit any Branch to discuss your complaint with our staff or, send a letter to any of our Branches (Branch addresses are published on our website).
24x7 hotline for lost, stolen or compromised Debit Cards	+44 (0)800 849 9229 You must tell us quickly if your Debit Card is lost or stolen or you think someone else may know your PIN. Call charges may apply (please check with your service provider). We may monitor or record calls for quality, security and training purposes.
Post	You can write to our Corporate Office or to a branch at the address published on our Website.

Our official language is English. However, if you are more comfortable speaking in Hindi, Punjabi, Gujarati language, please tell us and we shall try to accommodate your request.