

Schedule of Charges valid from 31st July 2023

Part 1 applicable to – Individual Accounts.

Part 2 applicable to – Business Accounts for sole traders, partnerships, limited liability partnerships, companies and any other business enterprise, body or association.

PART 1 – Applicable to Individual- Account

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)	Free
3. Issue of one statement at agreed periodicity	Free
4. Duplicate Account Statement or separate account statement requested by joint account holder	<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	Free
6. Internet Banking Services	Free
7. Paying out from your account: Inward - Cheque/Direct debit/Standing Instructions – returning/unpaid charges	£15 / \$20 / €20
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)	12% per annum
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)	Free. For withdrawals more than £2000, 24 hours advance notice will be required.

B PAYMENTS

1. BACS Payments	Free
2. CHAPS Payments	£25 per payment
3. Faster Payments	£3 per payment
4. International Payments (SWIFT)	£25/\$40/€50 per payment
5. Cancellation of International payments (SWIFT)	£10/\$25/€20 per payment
6. Copy of SWIFT/CHAPS transfer (receipt)	Free

C INDIAN RUPEE MONEY TRANSFER

1. Transfer to PNB India Bank Accounts (from Current and Savings Accounts)	Free
2. To other Bank Accounts in India (from Current and Savings Accounts)	0.10% subject to minimum of £5/\$10/€8 & maximum of £25/\$50/€40
3. Cancellation of Payment	£10/\$25/€20 per payment

D DEBIT CARDS

1. Issue of New Card	Free
2. Issue of duplicate for lost/damage card	£10
3. ATM Cash Withdrawal/POS/Online - GBP Transactions	Free
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	£250
6. Purchase limit on Debit Card per day	£2,000

E MISCELLANEOUS CHARGES

1. Bankers Reference (Status Enquiry)	£25
2. Issuance of Balance Certificates	£10/\$10/€10
3. Issue of Interest Certificates	Free. For duplicate a charge of £5/\$5/€5 per certificate.
4. Communication charges	Postage: £10 Courier: £25 Fax: £5

F NON-RESIDENT INDIAN SERVICES

1. Facilitating account opening and payment requests	Free
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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	£75
Medium	25	55	12	£150
Large	25	55	24	£225

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

Six visits free in every Six 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 ("Licensee"). The cost will be informed before the break open. Bank ("Licensor") does not charge any additional fee for it.

5. Additional Information

Safe Deposit Lockers must not be considered as an alternative to insuring any items value. This product is not covered under the Financial Services Compensation Scheme. Safe Deposit Locker access will not be allowed in case Annual Rent has not been paid.

PART 2 – 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 Current Accounts only)	£25/\$25/€25
2. Account maintenance charges	£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 and debit on all Current and Overdraft Accounts levied on a quarterly basis. (Up to 20 transactions free per month if Quarterly Average balance of £5,000/\$5,000/€5000 is maintained.)
4. Issue of Cheque Book and Pay-in Book (for Current Accounts only)	Free
5. Issue of one statement at agreed periodicity	Free
6. Duplicate Account Statement or separate account statement requested by joint account holder	<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	Free
8. Internet Banking Services	Free
9. Paying out from your account: Inward - Cheque/Direct debit/Standing Instructions – returning/unpaid charges	£15 / \$20 / €20
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)	12% per annum
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)	Free. For withdrawals greater than £5000, 24 hours advance notice will be required at the concerned branch.

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

B. PAYMENTS

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|---|--------------------------|
| 1. BACS Payments | Free |
| 2. CHAPS Payments | £25 per payment |
| 3. Faster Payments | £5 |
| • Up to £1000 | £10 |
| • Above £1000 to £15000 | £15 |
| • Above £15000 | |
| 4. International Payments (SWIFT) | £25/\$40/€50 per payment |
| 5. Cancellation of international payments (SWIFT) | £10/\$25/€20 per payment |
| 6. Copy of SWIFT/CHAPS transfer (receipt) | Free |

C. INDIAN RUPEE MONEY TRANSFER

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| 1. Transfer to PNB India Bank Accounts | Free |
| 2. To other Bank Accounts in India | 0.10% subject to minimum of £5/\$10/€8 & maximum of £25/\$50/€40 |
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D. DEBIT CARDS

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| 1. Issue of New Card | Free |
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| 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 | £250 |
| 6. Purchase limit on Debit Card per day | £2,000 |

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 | Free. For duplicate a charge of £5/\$5/€5 per certificate. |
| 4. Communication charges | Postage: £10
Courier: £25
Fax: £5 |

For Your Information

1. Cheque books are issued only for GBP Current Accounts for both Individual and Business Accounts.
2. 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.
3. For any other service not listed herein, customers may ascertain the charges from PNBIL branches in advance.
4. The Bank reserves the right to amend the schedule of charges, however, a written notice will be provided for 2 months prior to any change to take effect.
5. If the Bank incurs any cost or expenses pertaining to the customer, the same will be passed on to the customer.
6. “£” is used for GBP, “€” is used for Euro and “\$” is used for US\$.
7. These schedule of charges form part of your terms and conditions that apply to your account.
8. In case of any discrepancy in the bank charges applied to your account, please bring it to the notice of the bank immediately. See the next page for how to contact us.

How to Contact Us

➤ CALL US

+44 (0) 800 849 9229 (Monday to Friday
between 9:00 am to 5:00 pm except public
holidays)

➤ EMAIL

customersupport@pnbint.com

➤ Visit one of our Branches

<https://www.pnbint.com/NewContact.aspx>

➤ Lost and Stolen Cards

Please Call us at +44(0)800 849 9229
(available 24/7)

Let us know immediately if your Debit Card
is lost or stolen or you think someone else
may know your PIN.

Call charges will apply (please check with
your service provider). We may monitor
or record calls for quality, security and
training purposes.

Some queries answered

➤ COMPLAINTS AND DISPUTES

If you are not satisfied with our products and
services and would like to raise a complaint, you
can –

- Email-
customersupport@pnbint.com
- Call @ +44 (0) 800 849 9229
- Visit any of our Branches
- Post your complaint to your home
Branch or any other PNBIL Branch

We will send you an acknowledgment within 5
working days from the day we received your
complaint. A final response will be sent to you
within 8 weeks and if you are not satisfied with
our response, you may be able to complaint to
the Financial Ombudsman Service. We can
provide details of how to contact the
Ombudsman.

➤ COMPENSATION ARRANGEMENTS

We are covered by the Financial Services
Compensation Scheme (FSCS). The FSCS can pay
compensation to depositors if a bank is unable
to meet its financial obligations. Depositors
including most individuals and businesses – are
covered by the scheme. The FSCS protects most
depositors, including individuals and small
companies upto £85,000. For further
information about the compensation provided
by the FSCS, refer to the FSCS website at
www.FSCS.org.uk.