

Free Services	Debit Card related charges & related information
<ul style="list-style-type: none"> ➤ Issue of Cheque Book and Pay-in Book ➤ Issue of one statement at agreed periodicity ➤ Standing Orders/Direct Debit set up/cancellations ➤ Issue of Interest Certificates ➤ BACS payments ➤ Cash Withdrawals ➤ Internet Banking Services 	<ul style="list-style-type: none"> ⊙ Issue of New Card NIL ➤ Issue of duplicate for lost/damaged/stolen card £10 ⊙ Transactions within UK NIL ➤ Transactions outside UK Normal Service Providers' charges ➤ Cash withdrawal limit on Debit Card per day: £250 ➤ Purchase limit on Debit Card per day (POS): £2000
Nominal Charges	Account specific charges
<ul style="list-style-type: none"> ➤ Inward Cheque/Direct debit/SI returning/unpaid charges £20 ➤ Outward Cheque deposited but returned unpaid £10 ➤ Foreign cheque collection charge (USD/Euro) £10 (plus Correspondent bank charges) ➤ Stop Payment of cheque £10 ➤ Chaps Transactions: <ul style="list-style-type: none"> • Up to £1000 £5 • Above £1000 to £15,000 £15 • Above £15,000 £20 ➤ International Payments (SWIFT) per transaction £20/\$30/€30 ➤ Issuance of Pay Order (per transaction) £5/\$10/€8 ➤ Early account closure (within 6 months of opening) £10/\$20/€30 ➤ Faster Payment Charges: <p>Individual Customers:</p> <ul style="list-style-type: none"> • £3 per transaction, irrespective of the amount <p>Non-Individual Customers:</p> <ul style="list-style-type: none"> • Up to £1000 £5 • Above £1000 to £15,000 £10 • Above £15,000 £15 <p>Future dated faster payments: NIL</p> ➤ Cash Deposit Charges @£3 per thousand or part thereof <ul style="list-style-type: none"> ⊙ These charges are applicable to Current Account (Business) for every deposit of cash. ⊙ For the Saving and other Current accounts, the charges are applicable only where cash deposited has been used for remittance within a period of one month. 	<p>Business Accounts</p> <ul style="list-style-type: none"> • Manual Transactions 50p per transaction • Automated Transactions 20p per transaction • Deposit of cheques 20p per cheque • Account maintenance charges £25/\$25/€25 (per half year) <p>For personal accounts, the above transactions are FREE.</p> <p>Additional information:</p> <ul style="list-style-type: none"> ➤ Cheque books are issued only in Current Accounts (Business/ Personal). It consists of 25 cheque leaves and 5 pay-in slips. ➤ A separate pay-in book of 25 leaves can also be issued in the Current Accounts. ➤ In case of cheques deposited for clearing, funds will be available for use on the 5th working day after the day, cheques deposited in the account. ➤ No interest is paid on the Current Account deposits. ➤ Interest Rate on unarranged overdrafts (in Saving/Current Accounts are charged @12% per annum. ➤ Duplicate account statement or additional statement request by secondary account holder @ £5 per statement ➤ In the Current Accounts, minimum Quarterly Average Balance (QAB) of £100/\$200/€200 & £500/£1000/€1000 has to be maintained in Personal & Business Accounts respectively. Failure to maintain the QAB will attract a charge of £10/\$10/€10 & £25/\$25/€25 per quarter in the Personal & Business Accounts respectively.
POS transfer of funds	Indian Rupee Money Transfer
<ul style="list-style-type: none"> ➤ Using debit cards (maximum £5000 per day): NIL ➤ Using Credit Card (maximum £1000 per day): £2 per 100 or part thereof with a minimum amount of £2. 	<ul style="list-style-type: none"> ➤ To PNB India Accounts (Transfer within 24 hours): NIL ➤ To other Bank Accounts in India (Transfer between 24-72 hours): @0.10% subject to minimum of £5/\$10/€8 & maximum of £25/\$50/€40
Other Information	
<ul style="list-style-type: none"> ➤ Help Line number (Monday to Friday 9am to 5pm): 0044 (0) 800 849 9229 (Toll free) ➤ For reporting of lost and stolen Debit cards (24*7): 0044 (0) 800 849 9229 (Toll free) ➤ Email: customersupport@pnbint.com; Website: www.pnbint.com 	
<p>Punjab National Bank (International) Limited (PNBIL) is a UK incorporated banking subsidiary of Punjab National Bank, India (PNB). PNBIL is Authorized by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. PNBIL is a member of the Financial Ombudsman Service (FOS) and the Financial Services Compensation Scheme (FSCS). PNBIL is authorised for accepting deposits by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Your eligible deposits are protected by the FSCS, the UK's deposit protection scheme, up to £85000.</p>	