

## Schedule of Charges valid from 1st January 2020

Part 1 applicable to – Individuals.

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 Individuals

#### 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"> <li>• £5/\$5/€5 per statement (up to 1 year)</li> <li>• £10/\$10/€10 per statement (more than 1 year)</li> </ul>
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"> <li>• £10</li> <li>• \$10/€10 + foreign bank charge</li> </ul>
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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**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"> <li>£5/\$5/€5 per statement (up to 1 year)</li> <li>£10/\$10/€10 per statement (more than 1 year)</li> </ul>
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**

1. BACS Payments	Free
2. CHAPS Payments	£25 per payment
3. Faster Payments	£5 £10 £15
• Up to £1000	
• Above £1000 to £15000	
• 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**

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
3. Cancellation of Payments	£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

## For Your Information

1. Cheque books are issued only in 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](mailto: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](mailto: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 complain 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](http://www.FSCS.org.uk).