

Changes to Business Current Account Rates and Charges effective January 15, 2017

Type of Transactions	Current Charges			New Charges					
	GBP	USD	Euro	GBP	USD	EURO	CHF	AUD	SGD
Account Maintenance Charges									
Monthly Account Maintenance Charge (average balance below £5000) at customer ID level.†	Free	Free	Free	£5	\$8	€7	NA	NA	NA
Debits from your Account									
Cheques paid from Account	Free	NA	NA	45p/cheque	NA	NA	NA	NA	NA
Cash Withdrawals from your Account (to be charged at the time of withdrawal)	Free	NA	NA	30p/£100 (or part thereof)	NA	NA	NA	NA	NA
Deposits into your Account									
Cheque Deposits to account* (to be charged at the time of deposit)	Free	NA	NA	30p/cheque	NA	NA	NA	NA	NA
Cash Deposits to account* (to be charged at the time of deposit)	Free	NA	NA	30p/£100 (or part thereof)	NA	NA	NA	NA	NA
Other Transactional Charges									
GBP Banker's Draft	£10	\$16	€14	£15	NA	NA	NA	NA	NA
USD Banker's Draft	£15	\$25	€20	£20	\$30	€25	NA	NA	NA

Type of Transactions	Current Charges			New Charges					
	GBP	USD	Euro	GBP	USD	EURO	CHF	AUD	SGD
Charges for Non Face To Face Mode of Transactions									
Transaction request received at branches through fax/email/post. (To be charged per transaction request form in addition to the standard transaction charges.)	NA	NA	NA	£5	\$7	€6	CHF 6	AUD 10	SGD 10

†We will charge the GBP account by default. USD/EURO accounts will only be charged if you do not hold a GBP account.

*This includes cash/cheques deposited at other Banks' counters through Giro slips.

Type of Transactions	Current Charges			New Charges					
	GBP	USD	Euro	GBP	USD	EURO	CHF	AUD	SGD
Funds Transfer Charges									
Same Day payment to any Bank account in the UK up to GBP100,000 per business day. Requests received at UK Branches in person.	Free	NA	NA	£1 (for multiple beneficiary payments maximum charge £10 per request form)	NA	NA	NA	NA	NA
International payments – SWIFT. (Other than the charges mentioned, the beneficiary may in addition be charged by the intermediary Banks and the beneficiary Banks involved in the transfer of funds.)**	£10	\$20	€15	£20	\$30	€25	CHF 25	AUD 40	SGD 40
Money Transfers to India in INR to any Indian Bank account, request received at Branches in person.	Free	Free	Free	£2	\$3	€3	CHF 3	AUD 5	SGD 5
INR Demand Draft issued at any UK Branch.	£6	NA	NA	£10	NA	NA	NA	NA	NA
INR Demand Draft issued from India	£10	NA	NA	Discontinued	NA	NA	NA	NA	NA

** These include payments made to India in currencies other than INR.