

## **Booklets Consisting of Service and Facilities Barclays Bank PLC - India**

Customers will be offered the following Products across all our Branches:

### **Savings Account**

Average Quarterly Balance (AQB) of Rs.200,000.

#### *Features*

Free Payable at Par cheque book

Free Classic Debit Card

Free unlimited transactions for cash withdrawals at any banks' VISA/VISA Plus ATMs in India

Free quarterly account statements

Free demand drafts payable at Barclays Bank branches in India

Free SMS Alerts

### **Basic Savings Bank Deposit Account / Prime Minister Jan Dhan Yojna Account**

#### *Features*

Zero Balance account

Free Payable at Par cheque book

Free Classic Debit Card

Free quarterly account statements

Free SMS Alerts

### **Current Accounts**

Average Quarterly Balance (AQB) of Rs.15,00,000.

#### *Features*

Free Payable at Par cheque book

Free monthly account statement

Free Demand Drafts payable at Barclays locations

Local cheque collections and payments

### **Types of Debit Cards**

- 1) Classic Debit Card: This card has a daily transaction limit of INR 50,000. Only domestic transactions are offered.
- 2) Platinum Credit Card: This card has a daily transaction limit of INR 200,000. International transactions are also offered on this card.

## **Term Deposits Account**

### **Features**

You can open a Barclays Term Deposit with a minimum of Rs. 10,00,000.

Simple or cumulative interest payment – Interest can either be credited on a quarterly basis to your Savings account or be re-invested into your Term Deposit account till maturity.

Auto renewal of Term Deposit on maturity

Tax Deducted at Source (TDS)

TDS on deposits as applicable as per the Income Tax rules except where exemption certificate is made available to the bank for each deposit at the beginning of every financial year.

## **Non Resident Indian Banking**

### **Non Resident Ordinary (NRO) Term Deposits**

#### **Features**

You can open a Barclays Term Deposit with a minimum of Rs 10 lacs.

Principal and interest amounts are repatriable post deduction of taxes in India

Minimum period 7 days and maximum period 7 years

### **Non Resident Ordinary (NRO) Savings Account**

#### **Features**

Opening balance of Rs 10,00,000 & Average quarterly balance of Rs 10,00,000

Free ATM card for you and your mandate holder

Free access to your money at over 25000 Cashnet ATMs in India

Free payable at par cheque book

Free demand drafts payable at Barclays Bank branches in India

Free quarterly statements

Free SMS Alerts

### **Non Resident External (NRE) Term Deposits**

#### **Features**

Open a Non Resident External (NRE) Term Deposit with as little as Rs 1,000,000

No interest is payable on deposits, if prematurely withdrawn in less than 12 months

Minimum period is 1 year and maximum period is 7 years

Interest income is not taxed in India

Attractive interest rates

Principal and interest amounts are both fully repatriable

## **Foreign Currency Non Resident (FCNR) Deposits**

### **Features**

Foreign Currency Non Resident(FCNR) Deposits can be maintained in GBP, EUR and USD

Open a deposit with as low as GBP 15,000 / EUR 17,000 / USD 25,000

Interest income is not taxed in India

Minimum period 1 year and maximum period 5 years

Principal and interest amounts are fully repatriable

### **Nomination**

We offer nomination facility.

### **Passbooks**

We issue Passbooks for Savings Accounts.

### **RTGS / NEFT**

The RTGS / NEFT transaction facility shall be available on our Online Channels and Branch Channels.

## **Banking Services for Senior Citizens and Differently Abled Persons**

Our service managers render all possible assistance to senior citizens and differently abled persons for availing the various banking facilities with ease. Senior citizens and differently abled persons are handled on priority at our branches.

We provide additional banking facility to sick, old, incapacitated and visually impaired customers who are unable to affix their signatures or transact



