

Barclays Bank-Savings Account Schedule of Charges

Sr. No.	Product Name	Barclays Savings Account	Basic Savings Bank Deposit Account
	Interest rate (payable calendar quarter)	4.0% per annum	4.0% per annum
A Account Balance Requirement			
1	Average Quarterly Balance (AQB calculated as per calendar quarter)	Rs. 100,000/- per quarter	Zero balance
2	Charges applicable if AQB is not maintained	1% of the minimum balance shortfall	N/A
B Cheque Book			
3	Payable At Par Cheque Book	Free	Free
C Remittances			
4	Pay Orders (PO)	Free	Free
5	Demand Draft (DD) Payable on Barclays Bank locations	Free	Free
6	DD Payable on Non Barclays Bank locations (through Correspondent Bank arrangement)	Free	Free
7	Foreign Currency DD	Free	Free
8	Foreign Currency Remittance	Free	Free
9	PO/DD/Foreign Currency DD cancellation / revalidation	Free	Free
10	NEFT-(National Electronic Fund Transfer)	Free	Free
11	RTGS-Real Time Gross Settlement (More Than Rs. 2.00 lac)	Free	Free
12	Foreign Exchange Conversion Fee	Free	Free
D Branch Transactions			
13	Branch cash withdrawal transactions	Free	Free
E Cheque Related Transactions			
14	Outward Cheque Collection (OCC) drawn on Barclays Branch Locations	Free	Free
15	Outward Cheque Collection (OCC) through Correspondence Bank arrangement	Free	Free
16	Foreign Currency Cheque Collection	Free	Free
17	Cheque/ECS issued and returned	Free	Free
18	Cheque deposited and returned unpaid	Free	Free
19	Cheque stop payment instructions	Free	Free
20	Old records / copies of paid cheques	Free	Free
F VISA** Classic Debit Card			
21	Debit card Issuance Fee	Free	Free
22	Replacement of lost /stolen/ damaged card	Free	Free
23	Re-generation of Debit Card PIN	Free	Free
24	Daily Debit Card Limit#	Rs. 50,000/- at ATM & Rs. 50,000/- at POS, IVR & Merchant Websites	Rs. 50,000/- at ATM & Rs. 50,000/- at POS, IVR & Merchant Websites
25	Other Bank VISA ATM Transaction (Domestic)	Cash Withdrawals : Unlimited free Balance Enquiry : Free	Cash Withdrawals : Unlimited free Balance Enquiry : Free
26	Other Bank ATM Transaction (International) (Foreign Currency Conversion mark up 3.5%)	Cash Withdrawals : Free Balance Enquiry : Free	Cash Withdrawals : Free Balance Enquiry : Free
G Statement of account			
27	Original statement / Passbook	Monthly-Free (available at home branch) Quarterly – Free (sent through counter) Passbook (available at branches)	Monthly-Free (available at home branch) Quarterly – Free (sent through counter) Passbook (available at branches)
28	Duplicate Statement on request	Free	Free
H Other Charges			
29	Interest / TDS certificate	Free	Free
30	Signature verification certificate	Free	Free
31	FIRC	Free	Free
32	Dormant account charges	Free	Free
33	Account closure charges	Free	Free
I Other Services			
34	SMS Alerts	Free	Free

Instructions

- Facilities offered as free at the sole discretion of the Bank and the Bank may limit such offering from time to time.
- Taxes as applicable.
- Interest rate, penalty on premature withdrawal, TDS on Terms Deposits as applicable. Information available on our website www.barclays.in
- Benefits available subject to payment of fee/charges wherever applicable.
- Benefits available in a particular period can not be transferred to next period.
- Schedule of Charges and Terms & Conditions available on Internet site at www.barclays.in
- Schedule of Charges subject to changes with prior notice. Please refer to updated schedule of charges on our website www.barclays.in
- Method of calculation of Average Quarterly Balance - It is the sum of daily closing balances maintained by the customer divided by the number of days in a calendar quarter.
- There is no differential pricing for accounts with or without cheque book facility.
- **Maximum Cash withdrawal would be Rs. 10,000 Per transaction on other Bank ATM's w.e.f. Oct. 15th 2009.
- # If you have opted for Platinum Debit card then the daily transaction limit available is Rs. 200,000/- at ATM & Rs. 200,000/- at POS, IVR & Merchant Websites.
- Charges are w.e.f 1st July 2017.