

Schedule of Benefits  
Wealth Saving Account



Barclays Bank-Wealth Savings Account Schedule Of Charges# ( w.e.f. 26.05.2017)			
S No	Product Name	Barclays Savings Account	Barclays Resident Foreign Currency Account
	Interest rate (payable calendar quarter)	4.0% p.a.	0.00% p.a.
<b>A Account Balance Requirement</b>			
1	Average Quarterly Balance (AQB calculated as per calendar quarter)	Zero Balance	Zero Balance
2	Charges applicable if AQB is not maintained	Nil	Nil
<b>B Cheque Book</b>			
3	Payable At Par Cheque Book	Free	NA
<b>C Remittances</b>			
4	Pay Orders (PO)	Free	NA
5	Demand Draft (DD) Payable on Barclays Bank locations	Free	NA
6	DD Payable on Non Barclays Bank locations (through Correspondent Bank arrangement)	Free	NA
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	NA
11	RTGS - Real Time Gross Settlement	Free	NA
12	Foreign Exchange Conversion Fee	Free	Free
<b>D Branch Transactions</b>			
13	Branch Transactions - Cash deposit/Withdrawal	Free	NA
<b>E Cheque Related Transactions</b>			
14	Outward Cheque Collection (OCC) drawn on Barclays Branch Locations	Free	NA
15	Outward Cheque Collection (OCC) through Correspondent Bank arrangement	Free	NA
16	Foreign Currency Cheque Collection	Free	Free
17	Cheque/ECS issued and returned	Free	NA
18	Cheque deposited and returned unpaid	Free	NA
19	Cheque stop payment instructions	Free	NA
20	Old records/copies of paid cheques	Free	Free
<b>F VISA** Classic Debit-Cum-ATM Card</b>			
21	Debit card Issuance Fee	Free	NA
22	Replacement of lost/stolen/damaged card	Free	NA
23	Re-generation of Debit Card PIN	Free	NA
24	Daily Debit Card Limit#	Rs 50,000/- at ATM & Rs 50,000/- at POS, IVR & Merchant Websites	NA
25	Other Bank VISA ATM Transaction (Domestic)	Cash Withdrawal: Unlimited free Balance Enquiry: Free	NA
26	Other Bank ATM Transaction (International)	Free	NA
<b>G Statement of account</b>			
27	Original statement/Passbook	Monthly- Free (available at home branch) Quarterly- Free(sent through courier); Passbook- (available at branches)	Monthly- Free (available at home branch) Quarterly- Free(sent through courier); Passbook- (available at branches)
28	Duplicate Statement on request	Free	Free
<b>H Other Charges</b>			
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
<b>I Other Services</b>			
34	SMS Alerts	Free	NA

- Facilities offered as free at the sole discretion of the Bank and the Bank may limit such offering from time to time.
- Charges (if any) exclusive of Service Tax
- Service Tax & Banking cash transaction Tax (BCTT) as applicable
- Interest rate, penalty on premature withdrawal, TDS on Term Deposit as applicable. Information available on our website [www.barclays.in](http://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](http://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](http://www.barclays.in)
- Method of calculation of AQB- AQB is the sum of daily closing balances maintained by the customer divided by the number of days in a calendar quarter
- For more information on Account Opening Process, please contact us at 1800-233-6565 / 022-60007888 or email us at [customerservices@barclays.com](mailto:customerservices@barclays.com)
- Phone number for your general queries- 022-60007888 & Toll free for MTNL/BSNL subscribers- 1800-233-6565. email address for your general queries: [customerservices@barclays.com](mailto:customerservices@barclays.com)
- 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 15 October 2009
- \*Central Board of Excise and Customs (CBEC) has recently prescribed service tax valuation rules for transactions relating to purchase and sale of foreign currency vide notification number 2/2011 dated 1 March 2011. These rules are effective from 1 April

*Barclays Bank PLC is registered and incorporated in England and authorized by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Its members have limited liability. Registered No. 1026167. Registered Office: 1 Churchill Place, London E14 5HP. Barclays Bank PLC operates through its branches in India and is a licensed scheduled commercial bank regulated by the Reserve Bank of India. Main Address: 801/808 Ceejay House, Shivsagar Estate, Dr. Annie Besant Road, Worli, Mumbai 400 018, India*