

**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
<b>Account Maintenance Charges</b>									
Monthly Account Maintenance Charge (average balance below £5000) at customer ID level.†	Free	Free	Free	£5	\$8	€7	NA	NA	NA
<b>Debits from your Account</b>									
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
<b>Deposits into your Account</b>									
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
<b>Other Transactional Charges</b>									
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
<b>Charges for Non Face To Face Mode of Transactions</b>									
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
<b>Funds Transfer Charges</b>									
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.