

Schedule of Charges

S No	Description of Service	Standard Pricing
Account Maintenance Charges		
1	Basic Savings Account	No AQB and Transactional Charges
2	Average Quarterly Balance (AQB)	INR 100,000.00 (One Lakh) per quarter
3	Account Maintenance Fees	1) AQB => 100K: Free 2) AQB < 100K: INR 5000
4	Account Closure Fees / Re-activation Fees	INR 1000
5	Inoperative Account / Dormant account	INR 750 per quarter
6	EEFC and FCY Accounts	Min Balance: USD 5000 or equivalent. Account Fee: USD 10 or equivalent if balance is below Minimum amount.
Account Related Charges		
7	Cheque Book Charges	1) Personalised Cheque Book - Free 2) OTC cheque leaves: INR 50 per leaf
8	Postage of Cheque Book	INR 30 per cheque book
9	Transaction Charges (for excess of 10 txns p.m)	1) Non-Cash Transactions: Free 2) Cash (Deposit and Withdrawal Txns) at branch counter: Free
10	Dishonoured Cheque	1) INR 500 for Insufficient funds 2) INR 250 for other reasons
11	Deposit Returns	INR 100 per cheque
12	Stop Payment	INR 250 per cheque
13	Stop Payment - Lost Cheque Book / Multiple cheques	INR 500 per range
14	Stop Payment - Cancellations	INR 400 per Request
Remittances and Electronic Payments		
15	Overseas Remittances Inward - Credit to Account	INR 250
16	Overseas Remittances Inward - Pay to 3rd bank / Pay on ID	INR 250 + Draft / EFT charges
17	Overseas Remittances Outward Telegraphic Transfer	0.25% (Min - INR 250, Max - INR2000)
18	Overseas Communication Costs on behalf of Customers	INR 750
19	LCY Transfer to Account within Bank	Free (Westpac Mumbai)
20	RTGS Payments and Collections	1) Inwards - Free 2) Outward Txn Value 200K - <=500K - INR 25 Txn Value > 500K - INR 50
21	NEFT Payments and Collections	1) Inward - Free 2) Outward: Txn Value <200K - Free Txn Value > 200K - INR 25

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Bankers Cheques, Demand Drafts, Cheque Collections		
22	Local cheques - collections	1) In Mumbai: Free
23	Outstation cheque collection (Corr Bank Locations / Other locations)	1) Outstation chq Collection (Local clearing / Outstation clearing): INR 100 + Corr bank charges
24	Collection of Cheques - Payable outside India	0.25% (Min: INR 300, Max: INR 3000)
25	Payorders / Bankers Cheques	Payable at Westpac Mumbai: INR 50 per instrument
26	Issue of Demand drafts (Correspondent Bank Specific Locations)	0.25% (Min - INR 250, Max - INR 5000) + Correspondent Charges
27	Draft / PO Cancellation, Revalidation, Duplicate	Bankers Cheque: INR 150 Draft on Corr Bank: INR 250
28	FCY DD Cancellation, Revalidation	INR 250
Standing Orders		
29	Standing Orders - Setup and Execution	Free for Setup Respective product charges will apply at the time of SI execution
Miscellaneous		
30	Nominations	Change of Nomination: INR 350
31	Registration of POA	INR 350
32	Opinions / Balance / Audit Confirmations	Single Account: INR 350 Multiple Ac's: INR 750 per case
33	Duplicate TDS Certificates	INR 350
34	Local Courier	INR 400
35	Overseas Courier	INR 900
36	Overseas Statement	INR 350
37	Duplicate Statement	INR 150 per statement
38	Copy of Cheques Paid / Retrieval of Documents	1) < 1 year: Free 2) > 1 year: INR 200 per record
39	Issuance of FIRC (Foreign Inward Remittance Certificate)	INR 1000