



FIRSTRAND BANK

Schedule of Charges – Current Accounts – (effective 3rd August 2020)

Corporate Current account Charges	
Service Charges (excluding Goods & Services Tax) - All amounts in INR	
PRODUCT NAME:	Corporate Accounts
Monthly Account Fees	
Average Balance	Nil
Fee for non-maintenance	Nil
Subscription Fees- Online Banking	Not applicable
Interest Rates	
Credit Interest	0%
Debit interest	18.00%
Payments	
Utility Payments	Not applicable
NEFT inward	Free
NEFT outward	Free
INR 0 - INR 10,000	Free
INR 10,001 - INR 100,000	Free
INR 100,001 - INR 200,000	Free
INR 200,000 +	Free
RTGS inward	Free
RTGS outward	
INR 200,000 - INR 500,000	Free
INR 500,000+	Free
Stop Payments	
Online	Not applicable
Branch	Free
Cash Withdrawals	
Branch	Only via branch* T&C apply
Deposits	
Branch	Only via branch* T&C apply
Outstation Cheques	
	Free
Statements	
Online	Not applicable
Statement or Transaction history- Telephone Banking	Free
email of Historic - older than 2 months (per Statement)	Free
Provisional - Branch & Telephone (per Statement)	Free



FIRSTRAND BANK

Penalty fees	
Local Cheques	
- Unpaid Cheque - inward (only for insufficient funds)	350.00
- Unpaid Cheque - outward (only for insufficient funds)	250.00
Outstation cheques	
- Unpaid Cheque - inward (only for insufficient funds)	350.00
- Unpaid Cheque - outward (only for insufficient funds)	250.00
Transfer cheques	
- Unpaid Cheque - inward (only for insufficient funds)	350.00
- Unpaid Cheque - outward (only for insufficient funds)	250.00
Unpaid debit orders	Not applicable
Declined ATM	Not applicable
Insufficient funds other banks ATM / POS (Local)	Not applicable
Insufficient funds other banks ATM / POS (International)	Not applicable
Cheque Books	
Issuance Fee	Free
Payment Services	
Revalidation / Re-issuance of DD / PO	Not applicable
Cancellation of DD / PO	Free
DD Issuance	
- Correspondent Bank locations	Free
- On other location not covered by Correspondent Bank	Free
- Stop Payment for Lost DD (per instrument)	Free
Courier Charges	
Domestic	500.00
Overseas	3000.00
Other Services	
Old Investigations	
- For period < 3 months	Free
- For periods 3 months - 1 year	Free
- For Periods > 1 year	Free
Balance / TDS / Interest Certificates	Free
Issuance of Miscellaneous Certificate	Free
Foreign inward remittance	250.00
Foreign outward Miscellaneous remittance Swift charges	1000.00
Foreign outward Miscellaneous remittance Our commission	1000.00
<i>These charges are subject to change and at the sole discretion of FirstRand Bank. For detailed charge sheet please visit our branch.</i>	
<i>These charges do not include Goods and Services tax (GST). GST is charged at the rate applicable.</i>	
<i>* Available only at the branch with 1day prior request.</i>	