

CUB SAVINGS (NRI VARIANT) – Most Important Document (MID)

(COPY I – To be retained by the Bank) / (COPY II – To be handed over to the Customer)

At our core, we believe that the foundation of any strong relationship is built on trust. We are committed to fostering a culture of transparency, as we firmly believe that openness and honesty are essential in building and maintaining trust. We request you to go through the charges related to your account before you sign up. Refer full list of charges, terms and conditions as related to account and debit card, visit www.cityunionbank.bank.in (or) our CUB Branch.

NRI PRODUCT VARIANTS (8 Products - NRE & NRO)				
FEATURES	NR ELITE	NR PRIVILEGE	NR PRIME	NR REGULAR
Eligibility				
Monthly Average Balance (MAB)	Rs. 5 Lakhs	Rs. 2 Lakhs	Rs.25000	Rs.10000
Term Deposit (NRE & NRO)	Rs. 30 Lakhs	Rs. 10 Lakhs	Rs.1 lakh	-
Relationship Manager	Available	Available	Available	Available
Preferred Inward remittance Rates	Competitive Exchange rates	Competitive Exchange rates	Competitive Exchange rates	Competitive Exchange rates
Locker Discount	50% for 1st Year (One Locker only)	25% for 1st year (One Locker only)	-	-
Domestic DD issuance	Free	Free	As per existing charges	As per existing charges
E-Statement	Free	Free	Free	Free
Physical Statement	Free	Free	If printed statements are required, it will be charged at Rs 10 per sheet with a maximum of Rs 25	If printed statements are required, it will be charged at Rs 10 per sheet with a maximum of Rs 25
Cheque Book	Free	Free	Free	Free
Internet Banking/Mobile Banking	Free	Free	Free	Free
RTGS / NEFT	Free (Online & Branch)	Free (Online & Branch)	Free (Online & Branch)	As per existing charges
IMPS	Free (online)	Free (online)	As per existing charges	As per existing charges
SMS charges	Free	Free	Free	Free
Account closure charges				
14 days to less than 1 year	Rs 500	Rs 500	Rs 250	Rs 150
> 1 year	Free	Free	Free	Free
Debit cards				
Issuance	Nil	Nil	Nil	Nil
Reissuance (Renewal)	Nil	Nil	Nil	Nil
Replacement (on customer request)	Rs.250 (Existing process)	Rs.250 (Existing process)	Rs.250 (Existing process)	Rs.250 (Existing process)
Conversion Card	Nil	Nil	Rs.250 (Existing process)	Rs.250 (Existing process)
ADD On CARD	Nil	Nil	Rs.250 (Existing process)	Rs.250 (Existing process)
Charges for ATM transactions in CUB ATMs	Free	Free	Free	Free
Charges for ATM transactions in other bank ATMs	Free	Free	Free up to 5 transactions per month (Both Financial & Non Financial)	Free up to 5 transactions per month (Both Financial & Non Financial)
Charges beyond free limits	Free		Financial - Rs.23 + GST per transaction	Financial - Rs.23 + GST per transaction
			Non-Financial - Rs.8.5 + GST per transaction	Non-Financial - Rs.8.5 + GST per transaction
Debit Card Variant***	Rupay Select Debit Card	Rupay Select Debit Card	Rupay select Debit Card	MasterCard
Airport Lounge Access*** (Based on spend)	1 Domestic lounge access per quarter 2 International lounge access per calendar year			-
Air Accident cover****	Rs.100 Lakhs	Rs.75 Lakhs	Rs.50 Lakhs	-
PA Cover****	Rs.10 Lakhs	Rs.5 Lakhs	Rs.3 Lakhs	-

Cyber	Rs.30000	Rs.20000	-	-
Card Liability	Rs.5 Lakhs	Rs.2 Lakhs	Rs.1 Lakhs	-

Non Maintenance Charges				
MAB not maintained as per product & TD maintained	No Charge	No Charge	No Charge	No Charge
MAB not maintained as per product and TD Not Maintained				
>=75% of MAB	250	200	150	100
>=50% to <75% of MAB	500	375	250	200
MAB<50%	1000	750	500	300
*The above charges excluding GST				
*** Complimentary lounge access is available subject to a minimum debit card spend of Rs 5,000 on POS\E-Commerce transactions in the previous quarter. Rupay select benefits are subject to change, please refer to NPCI portal for the latest details. Explore eligible international airports and lounge details, T&C Apply for more information please visit https://www.rupay.co.in/lounges **** Additional Offers like Air cover/PA cover and other insurance cover will be provided as and when it is added to the product Note: All other charges are applicable as per service charges FY 26-27				

Terms & Conditions:

1. All-important charges pertaining to our Savings Account are mentioned above. However, this list is not exhaustive, and you may visit our website www.cityunionbank.bank.in to view the other charges which are applicable
2. All the service charges will attract GST as applicable.
3. Monthly Average Balance: Average of effective daily closing balance of the month (Summation of daily closing balance/Actual no.of calendar days in the month)
4. Other charges are applicable as per the Service charges of the bank which is subject to revision from time to time. (Refer to the bank's website)
5. Bank may consolidate multiple customer IDs for operational efficiency.
6. In case of insufficient funds in the account, for recovery of charges, City Union Bank Ltd reserves the right to force debit/hold mark or make repeated attempts to recover charges due.
7. Accounts not having customer induced transactions (ATM withdrawal, Cheque deposit, online transactions, etc.) for a continued period of 2 years shall be treated as Inoperative/Dormant account. The service charges levied/Interest paid by the bank shall not be considered as "Customer induced transaction".
8. The entry age for Personal Accident and Air Accident Insurance Coverage is **18 Years**, with a **maximum eligible age of 80 Years**.
9. For detailed Insurance MITC (Most Important Terms and conditions), Refer to the Banks's website.