

CUB SAVINGS (SENIOR CITIZEN 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.

FEATURES	CUB UPAYOG	CUB JEEVAN	CUB AASHIRVAD
Initial Funding	1 Lakh	25000 Rs - Metro / Urban 15000 Rs - SU / Rural	10000 Rs - Metro / Urban 5000 Rs - SU / Rural
Eligibility			
MAB	1 Lakh	25000 Rs - Metro / Urban 15000 Rs - SU / Rural	10000 Rs - Metro / Urban 5000 Rs - SU / Rural
TD	10 Lakhs	5 Lakhs	NA
Relationship Manager	Dedicated RM	Dedicated RM	NA
Cash Deposits (Base & non Base branch & CDM)	Free Upto 5 Laksh per month Beyond that Rs 3 per Thousand	Free Upto 2 Laksh per month Beyond that Rs 3 per Thousand	Free Upto 1 Laksh per month Beyond that Rs 3 per Thousand
Cash withdrawal (Base & non Base branch)	Free		
	TDS Apply as per Income tax act		
Cheque Book	Free	100 Cheque leaves free per annum	50 Cheque leaves free per annum
DD / PO	FREE	50% reduction on card rate (As per the existing charges)	50% reduction on card rate (As per the existing charges)
INTERNET BANKING & MOBILE BANKING	Free	Free	Free
RTGS / NEFT	Free (Online & Branch)	As per the existing charges	As per the existing charges
IMPS	Free	As per the existing charges	As per the existing charges
Demat Account Opening	Free	Free	Free
E-Statement	Free	Free	Free
Physical Statement	Free	Rs 100 / request	Rs 100 / request
Outstation Cheque Collection	Free	Free	Free
ATM			
CUB ATMs	Free	Free	Free
Non CUB ATMs	5 per Month Free Transactions	5 per Month Free Transactions	5 per Month Free Transactions
Charges beyond free limits	Financial - Rs 23 + GST per transaction		
	Non - Financial - Rs 8.5 + GST per transaction		
Folio Charges	Free	Free	FREE
NON-MAINTENANCE CHARGE			
MAB NOT MAINTAINED & TD MAINTAINED	NO CHARGE	NO CHARGE	NOT APPLICABLE
MAB NOT MAINTAINED AS PER PRODUCT CODE & TD NOT MAINTAINED			
>=75% OF THE MAB	250	125	125
>=50% & <75% OF THE MAB	500	250	250
MAB <50%	1000	500	500

Account closure charges			
14 days to less than 1 year	Rs 500	Rs 250	Rs 150
> 1 year	Free	Free	Free
Cheque Return Charges (Outward)	Rs.300 per instrument below Rs 10 Lakhs Rs.400 per instrument above Rs 10 Lakhs		
Cheque Return Charges (Inward)	Rs.400 per instrument below Rs 10 Lakhs Rs.500 per instrument above Rs 10 Lakhs		
ECS & NACH Return charges	Rs.400 per instrument below Rs 10 Lakhs Rs.500 per instrument above Rs 10 Lakhs		
stop payment instruction	Rs.100 Per instruction. 50% concession for senior citizen		
SMS charges	Free	25 paise/sms on alerts for entire quarter or Rs.25+GST whichever is lower	
ECS & NACH Mandate charges	Free	50% reduction on card rate (Rs 20 Per Request)	
DEBIT CARD VARIANT	Rupay select	Rupay select	MasterCard
ISSUANCE OF DEBIT CARD	Free	Free	Free
REISSUANCE OF DEBIT CARD (RENEWAL)	Free	Free	Free
REPLACEMENT (On customer request)	Rs. 250/-	Rs. 250/-	Rs. 250/-
CONVERSION CARD	Free	Rs. 250/-	Rs. 250/-
ADD ON CARD	Free	Rs. 250/-	Rs. 250/-
ATM WITHDRAWAL LIMIT	₹ 1,00,000.00	₹ 1,00,000.00	₹ 1,00,000.00
POS LIMIT	₹ 2,00,000.00	₹ 2,00,000.00	₹ 2,00,000.00
ECOM	₹ 1,00,000.00	₹ 1,00,000.00	₹ 1,00,000.00
PA COVER****	Rs.3 Lakhs	Rs.2 Lakhs	-
AIR ACCIDENT COVER****	Rs.50 Lakhs	Rs.10 Lakhs	-
CYBER	Rs.5000	-	-
CARD LIABILITY	Rs.3 Lakhs	Rs.1 Lakh	-
AMBULANCE PICK UP	One time	-	-
AIR PORT LOUNGE ACCESS*** (Based on spend)	1 Domestic lounge access per quarter 2 International lounge access per calendar year		NO
*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:

- 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
- All the service charges will attract GST as applicable.
- 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)
- 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)
- Bank may consolidate multiple customer IDs for operational efficiency.
- 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.
- 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".
- The entry age for Personal Accident and Air Accident Insurance Coverage is **60 Years**, with a **maximum eligible age of 80 Years**.
- For detailed Insurance MITC (Most Important Terms and conditions), Refer to the Banks's website.