CUB – SAVINGS - 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 LABH	CUB NIDHI	CUB VRIDDHI	CUB ANANDA	CUB SAMRUDHI
Initial Funding	5 Lakhs	2 Lakhs	1 Lakh	25000 Rs - Metro / Urban 15000 Rs - Semi Urban & 10000 Rs - Rural	10000 Rs - Metro / Urban 7500 Rs - Semi Urban & 5000 Rs -Rural
Eligibility					
MAB	5 Lakhs	2 Lakhs	1 Lakh	25000 Rs - Metro / Urban 15000 Rs - Semi Urban / 10000 Rs Rural	10000 Rs - Metro / Urban 7500 Rs - Semi Urban / 5000 Rs Rural
TD	30 Lakhs	10 Lakhs	5 Lakhs	1 lakh	NA
Relationship Manager	Dedicated RM	Dedicated RM	Dedicated RM	NA	NA
Cash Deposits (Base & non Base branch & CDM)	Free up to 10 Lakhs per Month Beyond - Rs. 5/- Per Thousand	Free up to 5 Lakhs per Month Beyond - Rs. 5/- Per Thousand	Free Rs 3 lakhs per month Beyond - Rs. 3/- Per Thousand	Free Rs 2 lakhs per month Beyond - Rs. 3/- Per Thousand	Rs 1 lakhs per month Beyond - Rs. 3/- Per Thousand
Cash withdrawal (Base & non Base branch)	Free				
	TDS Apply as per Income tax act				
Cheque Book	Free	Free	Free	100 Cheque leaves free per annum	50 Cheque leaves free per annum
DD / PO	Free	Free	Free	As per the existing charges	As per the existing charges
Internet & Mobile Banking	Free	Free	Free	Free	Free
RTGS / NEFT	Free (Online & Branch)	Free (Online & Branch)	As per the existing charges	As per the existing charges	As per the existing charges
IMPS	Free	Free	As per the existing charges	As per the existing charges	As per the existing charges
Demat Account Opening	Free	Free	Free	Free	Free
E-Statement	Free	Free	Free	Free	Free
Physical Statement	Free	Free	Free	Rs 100 / request	Rs 100 / request
Outstation Cheque Collection	Free	Free	Free	Free	Free
ATM MAINTENANCE					
CUB ATMs	Free	Free	Free	Free	Free
Non CUB ATMs	5 per Month Free Transactions	5 per Month Free Transactions	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				
NON-MAINTENANCE CHARGE					
MAB NOT MAINTAINED & TD MAINTAINED	NO CHARGE	NO CHARGE	NO CHARGE	NO CHARGE	NOT APPLICABLE
MAB NOT MAINTAINED AS PER PRODUCT CODE & TD NOT MAINTAINED					
>=75% OF THE MAB	1250	500	250	125	125
>=50% & <75% OF THE MAB	2500	1000	500	250	250
MAB <50%	5000	2000	1000	500	500

ACCOUNT CLOSURE CHARGES					
14 days to less than 1 year	Rs 500	Rs 500	Rs 500	Rs 250	Rs 250
> 1 year	Free	Free	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 50 per instruction			Rs.100 Per instruction. 50% concession for senior citizen and Individual in rural branches	
SMS charges	Free	Free	**25 paise/sms on alerts for entire quarter or Rs.25+GST whichever is lower**		
ECS & NACH Mandate charges	Free	Free	Free	Rs. 20 Per Request	
DEBIT CARD VARIANT ***	Rupay Select	Rupay select	Rupay select	Rupay select	MasterCard
ISSUANCE OF DEBIT CARD	Free	Free	Free	Free	Free
REISSUANCE OF DEBIT CARD (Renewal)	Free	Free	Free	Free	Free
REPLACEMENT (On customer request)	Rs. 250/-	Rs. 250/-	Rs. 250/-	Rs. 250/-	Rs. 250/-
CONVERSION CARD	Free	Free	Free	Rs. 250/-	Rs. 250/-
ADD ON CARD	Free	Free	Free	Rs. 250/-	Rs. 250/-
ATM WITHDRAWAL LIMIT	₹ 1,00,000.00	₹ 1,00,000.00	₹ 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	₹ 2,00,000.00	₹ 2,00,000.00
ECOM	₹ 1,00,000.00	₹ 1,00,000.00	₹1,00,000.00	₹ 1,00,000.00	₹1,00,000.00
PA COVER****	Rs.10 lakhs	Rs.5 lakhs	Rs.3 lakhs	-	-
AIR ACCIDENT COVER****	Rs.100 lakhs	Rs.75 lakhs	Rs.50 Lakhs	-	-
CYBER	Rs.30000	Rs.20000	Rs.10000	-	-
CARD LIABILITY	Rs.5 lakhs	Rs.3 lakhs	Rs.2 lakhs	-	-
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:

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.city unionbank.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.