

Schedule of Charges for Unity Bank Corporate Salary Freedom Account	
Parameters	Particulars
Varaints	#SalaryFreedom
Average monthly Balance (AMB)	
Average monthly Balance (AMB)	Zero Balance account*
Fees for Non- Maintenance of balance per month	FREE
Non Maintenance waiver in case of Non-Salary Credit	If maintaining Relationship value of ₹ 1 lakhs & above per month
Cash transactions	
Cash Withdrawal-Branch	FREE at Home Branch
Cash Deposit limit at Home & Non Home location	Free up to ₹ 2 lakhs per month Charges beyond free limits @ ₹ 2.50/- per ₹ 1,000/-, minimum ₹ 100/- per transaction beyond free limits
ATM Cash withdrawal through Unity SFB ATM (Financial & Non Financial transaction)	Free Unlimited Withdrawals
ATM Cash withdrawal through other Bank ATM (Financial & Non Financial transaction)	First 08 transactions are free post which charges of Rs:- 23/- + GST per transaction applicable
Non Cash Transactions	
Cheque collection Local/ outstation location at Unity location	Free
Cheque returns -outward clearing	₹150 per return
Cheque returns - inward clearing	₹200 per return
Cheque Book	One Cheque book free per year Charges beyond free limit at ₹100 per booklet.
Stop cheque through Online/in Branch/Phone Banking	Free
Demand Draft / Pay Order at Unity location	₹2.5 per 1000 ,min ₹ 50 per instrument
Demand Draft / Pay Order at Non Unity location	₹ 100/- per instrument
DD cancellation / Duplicate /Revalidation	₹ 100
Electronic Transactions (NEFT, RTGS, IMPS)	
NEFT/RTGS/IMPS charges inward	Free
NEFT outwards charges	<u>Through Online Channel – Nil</u> <u>Through Branch Channel -</u> Up to ₹10,000 – ₹ 2.5 per transaction ₹10,001 to ₹1 lakh – ₹5 per transaction Above ₹1 lakh to ₹2 lakh – ₹15 per transaction Above ₹2 lakh and up to ₹10 lakh – ₹ 25 per transaction
NEFT Charges for Indo-Nepal Transaction	Rs.150/- per transaction
RTGS outward charges	<u>Through Online Channel– Nil</u> <u>Through Branch Channel -</u> ₹ 2lakh to ₹ 5lakh – ₹24 per transaction Above Rs ₹5lakh - ₹49 per transaction
IMPS outward charges	Through online channel - NIL Through Branch channel- Up to ₹10,000 – ₹5 per txn 10,001 to 1,00,000 - ₹10 per txn ₹1,00,000 to 2,00,000 -₹ 15 per txn (max limit per txn is ₹2lakhs)
Other Common Charges	
Debit card Issuance fees	Free for 1st Year 2nd Year - Rs.250/- + GST
Debit Card Replacement charges	Rs.250 + GST
Account closure Charges	T+1 month Free, beyond which ₹500 if closed before 6 months
Statement	E- statement monthly : Free Physical statement on customer demand through the branch : ₹25 per statement Physical statement on customer demand through courier : ₹50 per statement
Passbook Issuance	Free

Locker Charges	Lockers will be free for first year* 2nd year onwards 25% discount if they continue receive salary in the account
Locker breaks open/ loss of Key	Rs 6500- Metro & Rs 7500/- for non-metro city
SMS Alerts	Rs. 25 per quarter
Signature verification/Address confirmation/Photo verification	Free
Balance certificate	Free once a quarter ,beyond which ₹100 Per instance
Interest Certificate Annual	Free
TDS certificate	Free
Standing Instruction (SI Setup- NEFT/RTGS Only)	Setup/Amendment - NIL charges
Standing Instruction - Return due to Insufficient funds	₹100 per instance
NACH through branch	Free
NACH return- Insufficient funds	₹300 per return
Old record retrieval / copy of cheque	₹50 per record
Couriering Documents to Communication Address	₹50 per instance
*Please Note:- In all variants account needs to be Salary Credit active, non salary credit for consecutive three months accounts will convert into savings account and all the charges as per savings account will be applicable	