

Schedule of charges

Description of Charge/Feature	Niyo Global by SBM Bank
Average Monthly Balance Requirement	NIL
Charges for non maintenance of required balance	NIL
Initial Funding requirement for Debit card issuance	Minimum IP of INR 5,000
Passbook Issuance & Statement Printing	NIL
Alerts for transactions on the account	NIL
Electronic Funds Transfer (NEFT/ RTGS/ IMPS/IFT) Outward through App/ branch	NIL
Foreign Currency Draft Issuance	NIL- FX rate applicable
Phone Banking	NIL
Net Banking	NIL
DD - Duplicate Issuance	NIL
DD Cancellation/ revalidation	NIL
Stop Payment on Cheques	NIL
Cash Deposit / Withdrawal at branches by the customer	NIL
Outstation Cheque Collection	NIL
Standing Instruction- Set Up/ Execution/ Amendment	NIL
Balance Confirmation Certificate	NIL
Balance Enquiry (Branch/ Channels)	NIL
Interest/ TDS Certificate	NIL
Debit Card Issuance Fee	NIL
Cheque Book Issuance (1st cheque book with account opening)	NIL
Cheque Return - Deposited*	INR 350
Cheque Return - Issued*	INR 350
International ATM (Cash Withdrawal and Balance Enquiry) Financial and Non Financial Transactions	INR 100 per transaction
International POS transaction	Free (VISA Fx rates applicable)
Annual Debit Card fees* (Second Year Onwards)	NIL
Replacement of Debit Card*	INR 249
Re-issue of Cheque Book*	NIL
DD payable at branch locations*	NIL
ATM Transaction Charge at any ATM in India per month*	<p>Own Bank ATM: Financial Transactions: Free & Unlimited Non Financial Transactions: Free & Unlimited</p> <p>Other Bank ATM: Financial & Non Financial Transaction: 5 Free transactions in a month (post which INR 20 per transaction)</p>

Please Note -

- Taxes at prevailing rates as per Government Rules shall be applicable over and above the mentioned charges.
- Other banks may charge fees for usage of their ATM for cash withdrawal overseas. These charges will need to be borne by the customer.
- These charges may be subject to change from time to time without any prior notice, please refer www.goniyo.com for the updated schedule of charges.