

Schedule of charges

Description of Charge/Feature	SBM Niyo Global card
Average Monthly Balance Requirement	NIL
Charges for non maintenance of required balance	NIL
Initial Funding requirement for Debit card issuance	NIL
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 300+GST
Cheque Return - Issued	INR 300+GST
International ATM (Cash Withdrawal and Balance Enquiry) Financial and Non Financial Transactions	INR 423+GST per transaction
International POS transaction	Free (VISA Fx rates applicable)
Annual Debit Card fees (Second Year Onwards)	Rs. 423 + GST (With effect from 1 st July 2025)
Replacement of Debit Card	INR 249+GST
Re-issue of Cheque Book	NIL
DD payable at branch locations	NIL
ATM Transaction Charge at any ATM in India per month	Own Bank ATM: Financial Transactions: Free & Unlimited Non Financial Transactions: Free & Unlimited Other Bank ATM: Financial & Non Financial Transaction: 5 Free transactions in a month (post which INR 20 per transaction)

Please Note :

- Please note that the annual fee of your card may be waived in case the average deposit balance of Rs. 5,000 or more is maintained in your SBM Niyo Savings Account & Fixed Deposit combined during the last 3 months preceding the anniversary month