



United National Bank

UNB Personal Bank Account Charges

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United National Bank

June 2009

www.unbankltd.com

United National bank Limited is authorised and regulated by the Financial Services Authority. Its Registered Office is at 2 Brook Street, London W1S 1BQ. The company is registered in England and Wales and its registered number is 4146820.

it's your bank



Schedule of Personal Customer Charges

◆ Cheque returned unpaid (Inward/Outward)	£15.00
◆ Cheque collected in special clearing	£25.00
◆ Unpaid standing order	£10.00
◆ Unpaid direct debit	£10.00
◆ Stop payment	£10.00
◆ Collection of US\$ cheque 1% of total amount (max \$50.00)	
◆ Euro cheque encashment (Equivalent to)	£2.50 Per item
◆ Duplicate statement	£2.50 Per sheet
◆ Foreign cheques returned unpaid	£5.00
◆ Penalty for the fixed deposits withdrawn before maturity is 2% on the un-expired period of the deposit term or the original amount whichever is in favour of the customer.	

Safe Deposit Lockers

◆ Small	£60.00 Per annum
◆ Medium	£75.00 Per annum
◆ Large	£150.00 Per annum

Charges for USD, GBP and Euro transfers abroad (transfers out)

◆ Telegraphic Transfer (Account holder) upto £100,000.00	£20.00
◆ Telegraphic Transfer (Account Holder) over £100,000.00	£25.00
◆ Telegraphic Transfer (non account holders) upto £100,00.00	£25.00
◆ Telegraphic Transfer (non account holders) over £100,000.00	£30.00

◆ Demand draft	£10.00
◆ Payment order	£10.00
◆ Amendments to telegraphic transfers	£10.00
◆ Transfers into your account with us	Free of charge
◆ CHAPS	£20.00
◆ ATM Charges	£1.00 per transaction Maximum withdrawal per day is £100.00

There are no charges for remittances to Pakistan, India and Bangladesh.

N.B. Other banks may also deduct charges before crediting the beneficiary account.

Interest on unarranged borrowing on current accounts is charged at 8 % over United National Bank's Base Rate. The debit interest is calculated on a daily basis and deducted from your account for each time your account is overdrawn without an overdraft facility in place or if your account goes over an agreed limit. However, the minimum amount charged each time your account is overdrawn without an agreed limit is £10.00. We will give you at least 14 days notice before any charges in relation to debit interest are applied.

The information given in this booklet is correct at June 2009

Your feedback

United National Bank values its customers' business but also acknowledges that, on rare occasions, the customer may not feel fully satisfied with the service provided by the bank. If you have a grievance, please ask a member of staff who will advise you as to the internal complaints procedure of the bank.