

CUB SAVINGS (SENIOR CITIZEN VARIANT) – 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.com (or) our CUB Branch.

| FEATURES | CUB UPAYOG | CUB JEEVAN | CUB AASHIRVAD |
|---|--|--|--|
| Initial Funding | 1 Lakh | 25000 Rs - Metro / Urban 15000 Rs - SU / Rural | 10000 Rs - Metro / Urban 5000 Rs - SU / Rural |
| Eligibility | | | |
| MAB | 1 Lakh | 25000 Rs - Metro / Urban 15000 Rs - SU / Rural | 10000 Rs - Metro / Urban 5000 Rs - SU / Rural |
| TD | 10 Lakhs | 5 Lakhs | - |
| Relationship Manager | Dedicated RM | Dedicated RM | NA |
| Cash Deposits (Base & non Base branch & CDM) | Free Upto 5 Laksh per month Beyond that Rs 3 per Thousand | Free Upto 2 Laksh per month Beyond that Rs 3 per Thousand | Free Upto 1 Laksh per month Beyond that Rs 3 per Thousand |
| Cash withdrawal (Base & non Base branch) | Free | | |
| TDS Apply as per Income tax act | | | |
| Cheque Book | Free | 100 Cheque leaves free per annum | 50 Cheque leaves free per annum |
| DD / PO | FREE | 50% reduction on card rate (As per the existing charges) | 50% reduction on card rate (As per the existing charges) |
| INTERNET BANKING & MOBILE BANKING | Free | Free | Free |
| RTGS / NEFT | Free (Online & Branch) | As per the existing charges | As per the existing charges |
| IMPS | Free | As per the existing charges | As per the existing charges |
| Demat Account Opening | Free | Free | Free |
| E-Statement | Free | Free | Free |
| Physical Statement | Free | Rs 100 / request | Rs 100 / request |
| Outstation Cheque Collection | Free | Free | Free |
| ATM | | | |
| CUB ATMs | Free | Free | Free |
| Non CUB ATMs | 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 | Free | FREE |
| NON-MAINTENANCE CHARGE | | | |
| MAB NOT MAINTAINED & TD MAINTAINED | NO CHARGE | NO CHARGE | NOT APPLICABLE |
| MAB NOT MAINTAINED AS PER PRODUCT CODE & TD NOT MAINTAINED | | | |
| >=75% OF THE MAB | 250 | 125 | 125 |
| >=50% & <75% OF THE MAB | 500 | 250 | 250 |
| MAB <50% | 1000 | 500 | 500 |

| Account closure charges | | | |
|---|--|--|----------------------|
| 14 days to less than 1 year | Rs 500 | Rs 250 | Rs 150 |
| > 1 year | 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.100 Per instruction. 50% concession for senior citizen | | |
| SMS charges | Free | 25 paise/sms on alerts for entire quarter or Rs.25+GST whichever is lower | |
| ECS & NACH Mandate charges | Free | 50% reduction on card rate (Rs 20 Per Request) | |
| DEBIT CARD VARIANT | Rupay select | Rupay select | MasterCard |
| ISSUANCE OF DEBIT CARD | Free | Free | Free |
| REISSUANCE OF DEBIT CARD (RENEWAL) | Free | Free | Free |
| REPLACEMENT (On customer request) | Rs. 250/- | Rs. 250/- | Rs. 250/- |
| CONVERSION CARD | Free | Rs. 250/- | Rs. 250/- |
| ADD ON CARD | Free | Rs. 250/- | Rs. 250/- |
| ATM WITHDRAWAL LIMIT | ₹ 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 |
| ECOM | ₹ 1,00,000.00 | ₹ 1,00,000.00 | ₹ 1,00,000.00 |
| PA COVER**** | Rs.3 Lakhs | Rs.2 Lakhs | - |
| AIR ACCIDENT COVER**** | Rs.50 Lakhs | Rs.10 Lakhs | - |
| CYBER | Rs.5000 | - | - |
| CARD LIABILITY | Rs.3 Lakhs | Rs.1 Lakh | - |
| AMBULANCE PICK UP | One time | - | - |
| AIR PORT LOUNGE ACCESS | YES (2 Transaction Per Quarter) | YES (2 Transaction Per Quarter) | NO |
| *The above charges excluding GST | | | |
| *** Debit Card offers are dynamic and will change time to time. To login into the NPCI portal, visit - www.npci.org.in **** 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:

- All-important charges pertaining to our Savings Account are mentioned above. However, this list is not exhaustive, and you may visit our website www.cityunionbank.com to view the other charges which are applicable
- All the service charges will attract GST as applicable.
- 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)
- 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)
- Bank may consolidate multiple customer IDs for operational efficiency.
- 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.
- 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".
- For detailed Insurance MITC (Most Important Terms and conditions), Refer to the Banks's website.