



UBS AG

10th floor, Ceejay House,
Plot F, Shivsagar Estate,
Dr. Annie Besant Road, Worli,
Mumbai - 400 018
Tel: +91-22-6777-3400

Deposit Rate Chart

DOMESTIC / NRO TERM DEPOSITS

Tenor	Deposits below Rs.3 Crore		Deposits Rs.3 Crore & below Rs.100 Crore		Deposits Rs.100 Crore & above		Applicable from
	Simple Interest (paid out quarterly)	Indicative Effective Yield (paid on maturity)*	Simple Interest (paid out quarterly)	Indicative Effective Yield (paid on maturity)*	Simple Interest (paid out quarterly)	Indicative Effective Yield (paid on maturity)*	
7 to 14 days	4.50	4.50	4.50	4.50	4.25	4.25	5/Nov/25
15 to 29 days	4.75	4.75	4.75	4.75	4.25	4.25	5/Nov/25
30 to 59 days	5.00	5.00	5.00	5.00	4.25	4.25	5/Nov/25
60 to 89 days	5.25	5.25	5.25	5.25	4.25	4.25	5/Nov/25
90 days to 180 days	5.40	5.40	5.40	5.40	4.25	4.25	5/Nov/25
181 days to 270 days	5.50	5.54	5.50	5.54	4.25	4.27	5/Nov/25
271 days to 364 days	5.50	5.58	5.50	5.58	4.25	4.30	5/Nov/25
365 days to 390 days	5.50	5.63	5.50	5.63	4.25	4.33	5/Nov/25
391days to 729 days	5.50	5.64	5.50	5.64	4.25	4.33	5/Nov/25

Note: The Indicative Effective Yield is the indicative effective rate for the lower end of the selected tenor should payout at maturity be opted for

For Term deposits placed with UBS AG, the interest will be calculated at Actual/365 day count convention for all tenors.

The payment of interest at quarterly intervals apply for deposits placed for tenors of 90 days and higher

Tax at source will be deducted as per the Income Tax Regulations prevalent from time to time.

All interest rates mentioned above are subject to change from time to time. Applicable deposit rates will be given as on the date/time of receipt of the funds by the bank.

Minimum amount for term deposits will be Rs.100,000/- and in multiples of Rs.10,000/- thereof.

The interest rate applicable for premature closure of deposit of any amount will be (N-1)% p.a. where N is annual interest rate as on the start date of the original deposit, applicable to the period for which the deposit remained with the bank, and not the contracted

For Senior Citizens, an additional interest rate of 0.25% per annum will be applicable for INR term deposits. Only Senior Citizens (60 years and above) who are Resident Indians are eligible for the additional interest rate.

For INR deposits where premature withdrawal is not allowed, the interest rate applicable will be 0.10% higher than the above rates. This will be applicable for tenors >45d

Note: The penal rate applicable for premature closure of deposits, will be waived off, in case client chooses to break an existing above.

No interest shall be payable, where the premature withdrawal of deposit takes place before completion of the minimum period of 7 days as prescribed by the Reserve Bank of India.

DOMESTIC / NRO SAVINGS ACCOUNT DEPOSITS

The standard rate of 2.75% per annum will be applied on a daily product basis for deposit amounts held in the Savings Bank account of the Depositor, as per the guidelines prescribed by the Reserve Bank of India.

Minimum balance for all Savings accounts will be Rs.25,000/- at any point in time.

CURRENT ACCOUNT DEPOSITS

No interest is payable on deposit amounts in Current account of the Depositor, as per the guidelines prescribed by the Reserve Bank of India

Minimum balance for all Current accounts will be Rs.1,00,000/- at any point in time.


UBS AG

10th floor, Ceejay House,
Plot F, Shivsagar Estate,
Dr. Annie Besant Road, Worli,
Mumbai - 400 018
Tel: +91-22-6777-3400

Deposit Rate Chart

NRE TERM DEPOSITS

Tenor	Deposits below Rs.3 Crore		Deposits Rs.3 Crore & below Rs.100 Crore		Deposits Rs.100 Crore & above		Applicable from
	Simple Interest (paid quarterly)	Effective Interest (paid annually)*	Simple Interest (paid quarterly)	Effective Interest (paid annually)*	Simple Interest (paid quarterly)	Effective Interest (paid annually)*	
365 days to 390 days	5.50	5.63	5.50	5.63	4.25	4.33	5/Nov/25
391 days to 729 days	5.50	5.64	5.50	5.64	4.25	4.33	5/Nov/25

FCNR (B) TERM DEPOSITS

USD				
	Simple Interest (paid semi-annually)	Effective Interest (paid on maturity)*	Effective Interest (paid on maturity)*	Applicable from
365 to 390 days	0.01	0.01	0.01	5/Nov/25
391 to 729 days	0.01	0.01	0.01	5/Nov/25

Note: The Effective Interest is the indicative effective rate for the lower end of the selected tenor.

For NRE Term Deposits, Effective Interest rates are rates reflecting the benefit of equivalent quarterly compounded rates

For FCNR (B) Term Deposits, the effective interest rate at maturity reflects the benefit of equivalent semi-annual compounded rates

The overnight Alternative Reference Rate for the respective currency/Swap rates quoted/displayed by Financial Benchmarks India Pvt Ltd (FBIL) shall be used as the reference for arriving at the interest rates on FCNR(B) deposits

For Term deposits placed with UBS AG, the interest will be calculated at Actual/365 day count convention for all tenors

For USD Term deposits, the interest will be calculated at Actual/360 day count convention for all tenors.

Tax at source will be deducted as per the Income Tax Regulations prevalent from time to time. Interest on FCNR (B) Term Deposits is currently tax-free

No interest shall be payable, where the premature withdrawal of NRE Term Deposit takes place before completion of the minimum period of 365 days as prescribed by the Reserve Bank of India.

All interest rates mentioned above are subject to change from time to time. Applicable deposit rates will be given as on the date/time of receipt of the funds by the bank.

Minimum amount for NRE Term Deposits will be Rs.100,000/- and in multiples of Rs.10,000/- thereof. For FCNR (B) Term Deposits, minimum amount is USD / SGD 10,000 and multiples of USD / SGD 1,000/- thereof.

The interest rate applicable for premature closure of deposit of any amount will be (N-1)% p.a. where N is annual interest rate as on the start date of the original deposit, applicable to the period for which the deposit remained with the bank, and not the contracted rate.

For INR deposits where premature withdrawal is not allowed, the interest rate applicable will be 0.10% higher than the above rates.

Note: The penal rate applicable for premature closure of deposits, will be waived off, in case client chooses to break an existing deposit to opt for above.

Where premature withdrawal of FCNR(B) Term Deposits take place before completion of the minimum stipulated period of 365 days, in which case no interest is payable, CS Mumbai may at its discretion levy penalty to cover the FX swap cost undertaken by it as well as recover any interest that may have been paid half-yearly which will result in reduction of principal

Upon premature withdrawal of FCNR (B) Term Deposits after the period of 365 days, a lower interest rate of 0.00% per annum will be paid on USD / SGD deposit. On premature withdrawal, the reduced interest rate together with the FX swap unwinding costs will lower the return on the FCNR (B) Term Deposit and may also result in reduction of principal.

NRE SAVINGS ACCOUNT DEPOSITS

The standard rate of 2.75% per annum will applied on a daily product basis for deposit amounts held in the Savings Bank account of the Depositor, as per the guidelines prescribed by the Reserve Bank of India.

Minimum balance for all Savings accounts will be Rs.25,000/- at any point in time.

**Tariff Structure* for Services rendered by UBS AG, India With Effect From: 10th
January 2023**

Sr.	Item	Applicable tariff
1.	Issue of Statement/ Balance certificate	Issue of Monthly statement – NIL Issue of Balance certificate – NIL
2.	Duplicate Statement	For period within previous 12 months - Nil For period beyond 12 months - Nil
3.	Stop payment instructions	Per instrument - Nil
4.	Non maintenance of min balance in a/c	Nil
5.	Account closure before 12 months	Individuals - Nil Companies - Nil
6.	Cheque returned charges	Nil
7.	Signature verification	Per verification - Nil
8.	No dues certificate	Per certificate - Nil
	<u>Standing Instructions</u>	
9.	Setting up charges	Per instruction - Nil
10.	Amendment charges	Per instruction - Nil
11.	Execution charges involving other transactions	Per instruction - Nil
	<u>Remittance Facility</u>	
12.	Issue of Bankers' Cheque / Pay-Order	Up to 10,000/- - Nil Above Rs10,000/- - Nil
13.	Revalidation/ cancellation of Bankers' Cheque / Pay- Order	Nil
14.	Issue of duplicate Bankers' Cheque / Pay-Order	Nil
15.	Issue of Demand Drafts	Up to 10,000/- - Nil charges Above Rs10,000/- - Nil charges
16.	Revalidation/ cancellation of Demand Drafts	Nil
17.	Issue of duplicate Demand Drafts	Per Draft - Nil
18.	Issue of RTGS and NEFT	RTGS - Nil charges NEFT - Nil charges

19.	Cancellation of RTGS/NEFT	N.A.
20	NACH Charges	Nil
21.	Collection of Outstation cheques	1. Upto Rs. 10,000/- - Nil 2. Above Rs. 10,000/- upto Rs. 100,000/- - Nil 3. Above Rs. 100,000/- Plus - Nil Out of pocket charges (courier charges) applicable
22.	Cheques Returned charges	Nil
23.	Inward Cheques for Collection	Nil
24.	Cash handling charges for CA deposit customers	Upto one bundle - Nil More than one bundle - Nil
25.	Interest certificate	Nil
26.	Bank Guarantee Commission	0.5% to 5% with minimum charge of Rs 100,000/-
27.	Enquiries relating to old records (more than 12 months old)	Nil
	<u>International Remittances</u>	
28.	Inward Wire Transfer	Nil
29.	Issue of Duplicate FIRC	Nil
30.	Outward Wire Transfer	Nil
31.	Forex conversion charges	Nil
32.	Cheque Book Issue	Nil

***Note:**

1. Facilities offered as free are at the sole discretion of the bank and the bank may limit such offerings, from time to time
2. Charges displayed here are exclusive of GST
3. Benefits available subject to payment of fee/charges, wherever applicable
4. Charges are subject to changes with prior notice