

**Charges for using other bank ATMs by IOB customers with effect from 1<sup>st</sup> November 2014**

With effect from 1<sup>st</sup> November 2014, for IOB Debit Card customers, only **THREE** free transactions (inclusive of financial and non-financial transactions) are allowed in other bank ATMs in the **SIX** Metros **Bangalore, Chennai, New Delhi, Hyderabad, Kolkata and Mumbai**. This is implemented in tune with RBI guidelines dated 14.08.2014.

However, Five Free transactions (inclusive of financial and non-financial transactions) are allowed in any centre other than the Metro Centres mentioned above. If **THREE** transactions are done in Metro Centres mentioned above, **TWO** transactions are allowed in other centres free and vice versa. If all the **FIVE** are exhausted in other centres, even the first transaction will be charged in a Metro Centre.

For the purpose of computing, the number of transactions includes cash withdrawal and also non-financial transactions like Balance Enquiry, Mini Statement, Password Change, and Chequebook. Statement request etc.

Current Account/Cash Credit Account card holders are not eligible for any free transactions as above and all transactions through ATM are chargeable.

The charge to be levied is Rs. 20 /- plus service charges applicable from time to time.

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