

# Union Bank of India

## "UNION SUPER SALARY ACCOUNT(USSA)"

### 1. Eligibility:

All employees of your organization subject to a minimum of 15 employees opening their salary account with our bank. The total amount of net salary disbursement of the organization should not less than Rs 1.50 lakhs per month.

### 2. Features:

#### Zero Balance Account Facility:

The salary accounts with be opened even without any deposit by the account holders.

#### No Minimum Balance Charges:

The salary account holders fulfilling the above criteria will not be charged for non-maintenance of minimum balance in the account.

#### Welcome Kit:

At the time of account opening all salary account applicants will be offered a comprehensive welcome kit containing Welcome Letter and booklet on profile of various products of the Bank. The ready kit will contain Debit Card, e-Banking PIN, Telebanking PIN and Multicity Cheque which will be activated within 48 hours.

#### Free ATM Usage:

*There is no charges for usage of Union Bank's ATMs as well as ATMs of other Banks without any stipulation of Minimum Balance in the account , a unique facility in the industry provided by our bank .*

#### Free Fund Transfer in other Banks:

*Bank is providinge facility of electronic funds transfer in accounts with Union Bank as well as in accounts with other banks without any charges. This fund transfer can be effected through any branch of Union Bank or by the customer himself through internet banking facility of the bank.*

#### Internet Banking Facility:

Free Internet Banking Facility to all the salary account holders . Through our Internet banking, a customer make online booking of railways & airlines tickets, can make online payment of various utility bills like Electricity & telephon & other payments like Insurance Premium, Mutual Fund payment, online tax payment etc.

#### Telebanking Facility:

Free Tele-Banking Facility will be provided to all the salary account holders.

#### Personalized Multicity Cheque Book Facility:

We will be issuing personalised Chequebook to all salary account holders. Multicity Cheque leaves issued to USSA holders can be used for withdrawal/payment locally as well as at outstations.

**Overdraft Facility:**

The salary account holders can opt for overdraft facility upto 90% of his last month's last salary. The account holder will have to specifically apply for this at the concerned branch.

**Free Salary Credit across the country**

No charges for salary credit in account with our upcountry branches.

**MIS on non credit of Salary**

The Bank will provide MIS of list of accounts where are no credits for two months consecutively.

**3. Other Facilities:**

**Free Accidental Insurance on Debit Card:**

All the salaried account holders by virtue of their holding the debit card will get free accidental insurance upto Rs. 200000 with additional cover of Rs 100000 for the add on card holder.

**Low Premium Mediclaim (Family Health Insurance):**

All the salaried account holders can enroll for a low premium Mediclaim policy issued by the bank under tie up with New India Assurance Co.

**Online Trading Facility:**

All the salaried account holders can avail of the Online Trading Account facility offered by the bank as per terms and conditions applicable for the facility. At present we have tie up with Share khan and shortly we are also tying up with more service providers.

**Instant Credit of Outstation Cheque**

There will be instant credit of outstation cheque upto Rs 15000

**Demat Account Facility:**

All the salaried account holders can avail of the Demat Account facility offered by the bank as per terms and conditions applicable for the facility.

**Loan Facility:**

All the salaried account holders can avail of the Housing Loan, Car Loan, Personal Loan etc with minimum hassles and as per the rules of the bank.

**Interest Rate Concession:**

In case the salary account holders opt for availing loans under the Union Home, Union Comfort and Union Miles scheme on Group of not less than 15 individuals , they will be given an interest concession of 0.5 % on the rate of interest applicable on the advance and as per the rules of the bank.