

Time Period	<p>Up to USD 500/- : instant credit</p> <p>Above USD 500/- : We have two products one is Final Credit Service of Wachovia Bank and the other is International Cash Letter Service of Citibank NA. The cooling period under product of Final Credit Service of Wachovia Bank, NA is after 6 business days of receipt of cheque in Philadelphia for cheques drawn on banks in New York City, Philadelphia and cheques drawn on branches of Wachovia Bank and after 15 business days for cheques drawn on other stations (other than the above).</p> <p>The cooling period is 18 days under the product of International Cash Letter Service of Citibank NA.</p> <p>Other than the above, the cooling period is 21 days from the value date.</p>
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Service Charges	<p>-Up to Rs.1000/- nominal commission of Rs.25/- be charged.</p> <p>-Above Rs.1000/- commission @ 0.30% subject to minimum of Rs.100/-</p>
Compensation by way of additional interest for delay up to USD 500.	SF rate of intt. +2% if the proceeds are not credited to beneficiary's account within 21 days from the date of credit to our Nostro account.
In the event of dishonour/return of the cheque /instruments up to USD 500.	Interest would be charged on per day basis from the date of return of cheque till the reimbursement of money to the bank or till the liquidation of overdraft created @ BPLR in case of Saving Bank/Current Account and at the applicable rate or BPLR, whichever is higher, in case of Cash Credit/Overdraft Account + Normal Returning/ Dishonouring Charges.

This is for your information, please.