

(COPY I)

Version XII.I - Effective 1st April 2023

Bank's Copy

MOST IMPORTANT DOCUMENT - NROFS

(One copy to be handed over to the Customer and one copy to be retained by Bank)

Your Branch Category _____

The foundation of any strong relationship is Trust and we feel that Transparency builds Trust. So we wish to begin this new relationship with a promise of transparency. We request you to go through the charges related to your account before you sign up.

Account tariff structure - non resident ordinary saving account for foreign national student		
Minimum Free Services		a) Monthly E statement, Quarterly Physical Statements to track your account b) 1 Multi City cheque book per year c) 5 transactions per month on any other bank ATM* d) Internet Banking, Mobile Banking and Phone Banking
Account Usage Charges	Monthly Average Balance Requirement	INR 12,000 (Metro & Urban locations) & INR 10,000 (All other locations)
	Monthly Service Fee	6% of the shortfall from Monthly Average Balance requirement or INR 600 (For metro & Urban location) & INR 300 (all other location) whichever is lower.
Transactions Charges*	Monthly Free Cash Transaction Limits	First 4 Transactions or INR 1 lakhs whichever is earlier*
	Fees beyond free transaction limits	Above Free Limit (Self) - INR 5 per INR 1000 or INR 150, whichever is higher Third Party - INR 10 per INR 1000 or INR 150, whichever is higher
Terms & Conditions	Important Instructions	<ul style="list-style-type: none"> Rupee Cash deposit at Axis Bank Branch is NOT allowed Debit Card issued for this account can be used in India only, with a maximum withdrawal limit of INR 40000 per day. If the waiver has been given for submitting the Indian address proof for 30 days, during that time, the maximum permissible deposit and withdrawal limit will be INR 50,000 only. Also, the maximum permissible limit for Inward Remittance would be USD 1000 only.
Debit Card	Issuance Fees	INR 150 + Taxes
	Annual Fees	INR 150 + Taxes
	Personal Accident Insurance Cover.	INR 1 Lakh
<p>Terms for Personal Accident Insurance cover benefit on your Debit Card:</p> <p>The Debit Card entitles you to a Personal Accident Insurance cover. The insurance cover will be considered as active at the time of the Incidence if you have made a successful purchase transaction on your card within 3 months prior to the occurrence of the incident. The incidence has to be reported within 50 days of occurrence.</p>		
*Value of cash transactions will include cash withdrawals only		

Important Terms & conditions:

All important charges pertaining to your account are mentioned above. However this list is not exhaustive and you may visit our website to view the other charges which are applicable

- Your account has a monthly bill cycle from the 1st to the 30th / 31st of every month.
- GST as applicable will be levied on all fees. *Please Note: Effective 1st April 2023, Fees & Charges are revised. Refer full list of charges, terms and conditions as related to account and debit card, visit www.axisbank.com or nearest Axis Bank Branch.
- The Bank can at its sole discretion discontinue any service partially/ completely or change Fees without any notice. All revision in fees will be displayed on the Notice Board of the branches of Axis Bank and also on our website www.axisbank.com
- There will be a fee of 500 if the account is closed between 14 days and 1 year of account opening. No fees would be levied if account is closed within 14 days of account opening or after 1 year.

Customer Name:

Account Holder Signature _____

For Office use only	<input type="text"/>	<input type="text"/>	_____
	Bar Code	LC Code	Signature

Joint Holder 1
Signature

Joint Holder 2
Signature

(COPY II)

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