



Terms & Conditions
Service Charges & Fee




For Details :
Contact your Priority Relationship Manager at your branch
Email us at axis.priority@axisbank.com
Call us at 18002335577, 1800295577, 18001335577 (toll free number in India)
and +91 2227640000 (for overseas callers)
SMS "PRIORITY" to 54646
Log on to www.axisbank.com

April 2011

PRIORITY PLATINUM DEBIT CARD


- Complimentary Exclusive Priority Platinum Debit Card*
- Enhanced Daily ATM withdrawal limit of ` 1 lakh
- Higher Daily limit of ` 1.5 lakhs on transactions at merchant establishments
- Enhanced Personal Accident Insurance Cover of ` 5 lakhs
- Exclusive benefits on premium partner brands*
- Enhanced lost card liability protection
- Accelerated Reward Points
- Zero Fuel Surcharge at all petrol pumps
- Complimentary access to exclusive Airport Lounges at select Domestic & International Airports
- *Avail special offers on your Debit Card like Dining, Entertainment, Travel, Lifestyle etc.

*Please refer to Debit Card offer leaflet for details or visit www.axisbank.com



OTHER PRODUCT BENEFITS & SERVICES

- Priority processing of all requests
- Investment Advisory Services
- Quarterly MF Navigator & Market Reports
- Quarterly newsletter - Priority Pages
- Complimentary Demand Drafts & Pay Orders*
- Monthly e-statements
- Consolidated Physical Quarterly Statement
- Invitation to exclusive events



*Conditions apply. Refer to terms & conditions, service charges & fees.



ANYWHERE BANKING CHARGES

Cash Transaction Service Charges (Deposits and Withdrawals)
Home and Non-home branch cash transactions will be calculated on a monthly basis and will be applicable from the monthly charge cycle of 15th March 2011.

I. Metro and Urban Branches

1) First 5 transaction (per month)	Free
2) 6th transaction onwards	Rs. 2.50 per 1,000 on the full amount or Rs. 95 per transaction whichever is higher
3) Value Limit at Home branch	No Limit, Free
4) Value Limit at non-home branch	Maximum of Rs. 2 lakhs per day free, beyond which Rs. 2.50 per 1,000 on the full amount or Rs. 95 per transaction whichever is higher

II. Semi-Urban and Rural Branches

1) First 10 transaction (per month)	Free
2) 11th transaction onwards	Rs. 2.50 per 1,000 on the full amount or Rs. 95 per transaction whichever is higher
3) Value Limit at Home branch	No Limit, Free
4) Value Limit at non-home branch	Maximum of Rs. 2 lakhs per day free, beyond which Rs. 2.50 per 1,000 on the full amount or Rs. 95 per transaction whichever is higher

The above charges are not applicable to PBNRE account customers.



Inter-Bank Real Time Fund Transfer

(A) Outward Remittances

(1) Outward NEFT

(a) Upto 1 lakh	Rs.5/- per transactions
(b) 1-2 lakhs	Rs.15/- per transactions
(c) Above 2 lakhs	Rs.25/- per transactions

(2) Outward RTGS

(a) 1-5 lakhs	Rs.25/- per transactions
(b) Above 5 lakhs	Rs.50/- per transactions

Note:
• The relationship value will not be monitored in the calendar quarter in which the Priority account is opened. From subsequent quarters it shall be monitored and the customer can be migrated to a normal Axis Savings Bank account upon non-maintenance of the eligibility criteria. The features, facilities & charges applicable to normal savings account would be applicable. Once the account is downgraded the regular saving account then the customer would need to surrender the Priority Debit Card & Priority cheque book to the bank. • The period considered for calculation of quarterly charges is 15th of the last month of previous quarter to the 15th of the last month of current quarter. For e.g. for quarter ended September, 2010, AQB & quarterly charges will be calculated from 15/09/2010 to 14/10/2010. • Some tax applicable will be levied on all service charges and would be rounded - off to the next Rupee. • AXIS Bank reserves the right to change/modify/terminate the offer any time at its own discretion without assigning any reasons and without prior notice. Service is available on best effort basis, subject to availability.
*Intra city means within the center in which your branch is located.


Axis Bank Priority - Rules & Regulations

1) The Savings Bank Account should be used to route transactions of only non-business/commercial nature. In the event of occurrence of such transactions or any other such transactions that may be construed as dubious or undesirable, the Bank reserves the right to unilaterally freeze operations in such accounts. 2) Interest on savings bank deposit is calculated at a rate fixed by RBI. The present rate is 3.5% and RBI has revised the method of application. With effect from 01.04.2010, interest shall be paid on daily product method on quarterly basis. 3) If there are no transactions in the account for a period of two years, the account will be treated as an inactive account. The customer should thus transact on the account periodically, so that it does not become inactive. In case there are no customer induced debit, credit and/or third party transactions in the account, it may be classified as inactive. The service charges levied by the bank and/or interest credited by the bank would not be considered as customer induced transactions. 4) The Bank reserves the right to close the accounts in case of either of the following: (1) In the event of the account balance being zero for more than 6 months since the date of account opening, or (2) if the balance in the account has become zero and remains so for 12 months. However, before taking steps for closing the account, Bank shall give appropriate notice and account holders are entitled to give their reply and rectify. 5) Satisfactory conduct of the account entails maintaining the stipulated minimum quarterly average balance as well as sufficient balance to honour cheques issued to third parties. If there are high incidences to the contrary, the Bank reserves the right to close the account under intimation to the customer. 6) Any special instructions, both financial and non-financial in nature, the standing instructions and parent instructions, issuance of cheque books, Demand Drafts, Pay Orders, requests for holding ATM/DEBIT Cards, issuance of duplicate card/PIN must be communicated in writing. Otherwise, it shall not be binding on the Bank to comply with such instructions. 7) The Savings Bank Account entitles free access to Axis Bank ATM's interbanking and 'Toll-free' services (wherever stated). 8) Availing of the Anywhere Banking facility and the At Par Cheque facility is contingent upon the limits and service charges stipulated for these facilities. 9) Any change of address should be immediately communicated in writing to the Bank. 10) Opening of the Savings Account tantamount to deemed acceptance of the above said rules & regulations as well as the fact of being informed about the various service charges being levied by the Bank and the terms and conditions governing related products and services.




At Axis Bank, we firmly believe in relationships lasting beyond mere transactions. Alongwith providing preferential banking services, we also strive to form a long-term bond of trust and satisfaction with you. That's why we bring you Axis Bank Priority, a preferential banking experience for select customers like you.

COMPREHENSIVE BANKING FEATURES

- Personalised Services through a Relationship Team
 - Preferential recognition across branches
 - 3 complimentary Zero Balance Priority accounts for family members*
 - Personalised cheque book with unlimited 'at par' facilities*
 - Complimentary Anywhere Banking*
 - Access to Premium Branches & Lounges wherever present, at Axis Bank branches
 - No Average Quarterly Balance Charges on Savings account
 - Home Banking - free cash, cheque pick up & delivery
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PREFERENTIAL PRICING ACROSS BANKING SERVICES

- Complimentary Demat Account*
 - Preferential rates on Loans*
 - Discounts on Travel Cards
 - Preferential rates on Forex Services*
 - Gold Bars at preferential rates
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Outside India

6) Cash Withdrawal	₹125/-
7) Balance Enquiry	₹ 25/-
8) Cross Currency Mark-up	3% of Transaction Amount
Surcharge	
9) All Petrol Pumps	Waived (Maximum of ₹200 per month)
10) On Purchase/Cancellation of Railway Tickets	As prescribed by IRCTC / Indian Railways

*Annual fees is subject to waiver upon 10 Annual POS/Online Transactions or annual spend of ₹ 50,000/- on POS/On-line Transactions on the Priority Platinum Debit Card.

DEMAT ACCOUNTS

1) Issuance fees	Nil
2) Annual Maintenance Charges (1st year)	100% Waiver
3) Annual Maintenance Charges (2nd year)	50% Waiver

STATEMENTS

1) Monthly e-statements and Quarterly Physical Consolidated Statements	Free
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AXIS BANK PRIORITY - TERMS & CONDITIONS, SERVICE CHARGES & FEES

Customer can enroll under Axis Bank Priority with any of the below mentioned eligibility criteria.

ELIGIBILITY CRITERIA (INDIVIDUAL)

• Minimum Average Quarterly Balance in Savings	₹ 2 lakhs
• Client with Net Salary Credit	₹ 75,000/-
• Client with Term deposit Relationship (with saving account)	₹ 10 lakhs and above
• Client with Weighted Deposits (Savings Account, Current Account, Term Deposit) AND/ OR investment in Mutual Fund & Life Insurance (with minimum ₹ 50,000/- in Savings)	₹ 5 lakhs and above

ELIGIBILITY CRITERIA (FAMILY)

• Family of 4 with Total Weighted Deposits (Savings Account, Current Account, Term Deposit) AND/ OR investment in Mutual Fund & Life Insurance (with minimum ₹ 1 lakh in Savings)	₹ 10 lakhs & above
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As a Priority customer, you can avail a host of privileges with respect to transaction fees/ limits/ charges for several of your banking transactions. The applicable charges, limits and waivers applicable to Axis Bank Priority customers, vis-a-vis regular account holders wef 15th December 2010, are given below for your information and reference (These are applicable on Domestic and NRI accounts.)



OUTSTANDING CHEQUES

1) Collection of Outstanding Cheques	Only Courier Charges
2) Outstanding Cheque Return Charges	₹ 100/- per instrument

CHEQUE RETURN CHARGES

1) Inward Clearing	₹ 350/- (per instrument)
2) Outward Clearing	₹ 50/- (per instrument)
3) ECS (Return Charges)	₹ 200/- per ECS Return

CHEQUE BOOK CHARGES & LIMITS

1) 2 Cheque Books (per quarter)	Free
2) 3rd Cheque Book (per quarter)	₹ 50/- (per cheque book)
3) Stop Payment Instructions:	
(a) Per instrument	₹ 100/-
(b) Per instrument beyond 3 Cheques	₹ 200/-
4) Maximum Limit (Payment/ Deposit) per day	No Limit

ACCOUNT SERVICES

1) Signature Verification	Free
2) Address Verification	Free
3) Photograph Verification	Free
4) Closure of Account (within 6 months)	₹ 100/-



DEMAND DRAFT/ PAY ORDER CHARGES

1) 3 DDs/POs in a month	Free
2) 4th DD/PO thereafter (monthly)	₹ 50/- per DD/PO

(The charges for a particular month will be debited at the end of the subsequent month.)

MOBILE BANKING CHARGES

1) Mobile Banking Charges	Free
2) NetSecure with (SMS/ Web/ PIN)	Free
3) NetSecure with 1-Touch	₹ 800/- Issuance Charge ₹ 500/- Replacement Charge

DEBIT CARD CHARGES

1) Issuance Charges	Free - primary & joint holder
2) Add on Card Issuance Charge (Besides 1 joint holder)	₹ 200/-
3) Annual Fees (all Priority Platinum Debit Cards)	₹ 195/-*
4) Card Replacement Charges	₹ 200/-
5) Duplicate PIN	₹ 50/-

