

**Most Important Document – NROFN**

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

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.

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
Service Fee Type	Fee	
Account Usage Charges	Monthly Average Balance Requirement	NIL
	Monthly Service Fee	NIL
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"> <li>Account is valid only for 6 months or till expiry of Visa whichever is earlier (as per RBI directives). The balances in the account should be withdrawn in INR or in Foreign Currency before 6 months or at the time of leaving India whichever is earlier.</li> <li>The account will be frozen beyond 6 months since it cannot remain operational.</li> <li>Repatriation of balances after 6 months from opening the account can be effected only after prior RBI approval.</li> <li>Debit Card issued for this account can be used in India only, with a maximum withdrawal limit of INR 40,000 per day.</li> <li>INR cash deposit is not allowed</li> </ul>
Debit Card Fees	Issuance Fees	INR 150/- + Taxes
	Annual Fees	INR 150/- + Taxes
	Personal Accident Insurance Cover	INR 1 lakh

\*\*Value of Transaction will include only cash withdrawals

**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 [www.axisbank.com](http://www.axisbank.com) to view the other charges which are applicable. \*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](http://www.axisbank.com) or nearest Axis Bank Branch
- Your account has a monthly bill cycle from the 1<sup>st</sup> to the 30<sup>th</sup> / 31<sup>st</sup> of every month.
- GST as applicable will be levied on all fees
- 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](http://www.axisbank.com)

Customer Name:

Account Holder Signature \_\_\_\_\_

FOR OFFICE USE ONLY	<input type="text"/>	<input type="text"/>	Signature _____
	Bar Code	LC Code	

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