

MOST IMPORTANT DOCUMENT - AXIS REPUBLIC SALARY ACCOUNT (SBGOV)

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

*Please Note: Effective 01 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 Axis Branch

ACCOUNT TARIFF STRUCTURE - AXIS REPUBLIC SALARY ACCOUNT

Minimum Free Services		a) Free Monthly E-statement / Passbook to track your account b) Unlimited Free Multi City Cheque Books c) Internet Banking and Mobile Banking
Account Usage Charges	Average Balance Requirement	NA
	Non Maintenance Fees	Nil
Cash Transactions (Deposit / Withdrawal) Fees*	Free Transaction Limits	Monthly Cash Transaction Free Limits First 5 Transactions or ₹2 lakhs whichever is earlier of cash deposits/ withdrawals (Self/Third Party) Cash transactions at Non-Home Branch: up to ₹25,000/- per day, exceeding which ₹5/- per thousand or part thereof, subject to a minimum of ₹150/- to be charged
	Fees	Self: ₹5 per ₹1000 or ₹150, whichever is higher Third Party: ₹10 per ₹1000 or ₹150, whichever is higher
Debit Card Fees	Debit Card Type	Rupay Platinum Axis Republic Card
	Issuance Fees***	Nil
	Annual Fees	Nil
Upgrade Debit Cards	Issuance / Annual Fees	Online rewards ₹500 / ₹500 Value plus ₹750 / ₹750 Delight ₹1500 / ₹999
Value Added SMS Fees		(Effective 1st July, 2021, SMS alert fee will be applied based on actual usage/SMS sent to the customer - 25 paise per SMS Max cap at INR 15 per quarter (only non-mandatory SMS)

Terms for Personal Accident Insurance cover benefit on your Debit Card:

The account entitles you to a Personal Accident Insurance cover. The PA death insurance cover is subjected to below mentioned conditions : (1) At least 1 salary credit in last 180 days before the date of loss. (2) Incidence has to be reported within 180 days with all the required documentation. Please note that the T&C is subject to change from the Insurer side at any given point of time.

IMPORTANT TERMS & CONDITIONS:

- All important charges pertaining to your Savings Account are mentioned above. However, this list is not exhaustive and you may visit our website www.axisbank.com to view the other charges which are applicable.
- All accounts have a monthly billing cycle in a year i.e. 1st to 30th / 31st of the 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 by providing 30 days 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.
- Savings Account under Axis republic Salary Scheme is a special account offered to customers with regular direct salary credits coming into this account. In case, the monthly salary is not credited into the account for more than 3 consecutive months, the special features offered under the said Account stands withdrawn and account shall be treated as Normal Savings Account under standard charge structure and Average Quarterly Balance (AQB) is required to be maintained, and all charges shall be levied as applicable to normal savings accounts. Moreover the Know Your Customer must be complied with as per Normal Savings Bank Account and documents are to be submitted, failing which there would be a credit freeze marked on the said account. The features of Normal Savings Bank Account and charge structure are available on Bank's website www.axisbank.com
- Update Aadhar Number in your bank account to receive subsidies directly from Government (LPG, MGNREGA, etc.)
- Effective 1st April 2019, 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.
- Axis Bank reserves the right, at its own discretion, to close the account in case of unsatisfactory conduct of the account.
- Axis Bank reserves the right to recover applicable service charges from account or set off any available credit, including amounts flowing into the account from collection proceeds or any deposits.
- I / we hereby provide my/our irrevocable consent to Axis Bank to share and disclose my [bank account no, name, PAN details, IFSC Code, Branch Name & Account opening date] with my current employer as indicated by me in the AOF, for the purpose of salary credit.

Customer Name:

Primary Holder Signature: _____

FOR OFFICE USE ONLY

Barcode LC Code Signature

Joint Holder Signature: _____

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Customer Name:

Primary Holder Signature: _____

FOR OFFICE USE ONLY

Barcode LC Code Signature

Joint Holder Signature: _____