

MOST IMPORTANT DOCUMENT – AXIS BANK LIBERTY SALARY ACCOUNT (DALBR)

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.

To refer the full list of charges, terms and conditions related to account and debit card, please visit www.axisbank.com or Axis Bank Branch.

ACCOUNT TARIFF STRUCTURE

Service	Type	Fee	
Account Usage	Monthly Average Balance (MAB) Requirement	NIL [#]	
Cash Transactions (Deposits / Withdrawals)	Monthly Free Transaction Limits	First 5 transactions or ₹ 1.5 lakhs, whichever is earlier Monthly free limit for third-party cash transaction: ₹ 25,000 Cash transactions at Non-Home Branch: Up to ₹ 25,000 per day	
	Fees	Beyond free transaction limits: Self: Fee of ₹ 5 per ₹ 1,000 or ₹ 150, whichever is higher Third party: Fee of ₹ 10 per ₹ 1,000 or ₹ 150, whichever is higher	
Debit Card	Debit Card Type	LIBERTY Debit Card	
	Issuance Fees	NIL	
	Annual Fees	NIL	
	Card Replacement Fees	₹ 200	
Upgrade Debit Cards	Delight Debit Card	Issuance Fees	₹ 1,500 + GST
		Annual Fees	₹ 999 + GST
	Value+ Debit Card	Issuance Fees	₹ 750 + GST
		Annual Fees	₹ 750 + GST
	Online Rewards Debit Card	Issuance Fees	₹ 500 + GST
		Annual Fees	₹ 500 + GST
Anywhere Banking	One free Multi City Cheque Book per year		
	Unlimited free online NEFT and RTGS transactions		
Value Added Service	SMS Alert Fee - Applied based on actual usage / SMS sent to the customer - 25 paise per SMS. Maximum cap at ₹ 15 per quarter (only non-mandatory SMS)		
Complimentary Services	Free Monthly E-statement / Passbook to track your account		
	Complimentary airport lounge access - One visit per quarter		
	Internet Banking and Mobile Banking		

[#]Salary Accounts which are 4 months old and do not receive any Salary credit in two consecutive calendar months will be levied a fee of ₹ 100 per month

IMPORTANT TERMS & CONDITIONS

To be eligible for exclusive benefits of Axis Bank Liberty Salary Account, you need to receive Net Monthly Salary credit between ₹ 25,000 and ₹ 50,000

- All-important charges pertaining to your Salary Account are mentioned above. However, this list is not exhaustive, and you may visit our website www.axisbank.com to view other charges, which are applicable. Joint holder's will be charged as per Schedule of Charges mentioned on the website
- Axis Bank Liberty Salary Account is offered to customers with regular direct salary credits received in this Account. In case, the salary credited in the Salary Account is not as per the above salary threshold requirement for 3 consecutive calendar months, the special features offered under the said Salary Account shall stand withdrawn and Account shall be converted to an appropriate Savings Account variant under standard charge structure with Average Monthly Balance (AMB) required to be maintained, and all charges shall be levied as applicable to the Savings Account. Please visit website www.axisbank.com to look at the features and the fee structure of various Savings Accounts available
- Communication regarding migration of accounts will be sent to the account holder, one month in advance
- I / We agree to open / migrate all Salary Accounts under my / our Customer ID(s) to Axis Bank Liberty Salary Account
- For Account opened through Insta Kit, I / We agree to opt for an Instant Debit Card as well as personalised Debit Card corresponding to the Salary Account. I / We accept the terms and conditions pertaining to the Debit Card. For details, please visit <https://www.axisbank.com/retail/cards/debit-cards>
- All Accounts have monthly billing cycle in a year, i.e. 1st to 30th / 31st of the month
- I / We agree to allow Salary Account servicing through Service Desk at Axis Digital Centre
- 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 on our website www.axisbank.com
- The Debit card entitles you to a Personal Accident Insurance cover. The Insurance cover will be considered active at the time of incidence, if you have made a successful POS purchase transaction on your Card within 90 days, prior to occurrence of the incident. The incidence must be reported within 50 days of occurrence
- Update Aadhaar Number in your Bank Account to receive subsidies directly from Government (LPG, MGNREGA, etc)
- 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 of Account opening
- If your Account has been opened in conjunction with a Loan, with a Standing Instruction (SI) for repayment of the Loan, your Account will be a zero-balance Account till such time as the Loan continues and the SI stands, after which, the balance requirement will apply
- BNA convenience fee of ₹ 50 per transaction after banking hours (i.e., between 5.00 p.m. to 9.30 a.m.) and on Bank/State Holidays for deposits exceeding 2 transactions or ₹ 5,000 per month (either single or multiple transactions), whichever is earlier, will be levied
- 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
- All fees and charges are exclusive of taxes. The charges mentioned in the tariff will attract Goods & Services Tax (GST) as applicable
- Customer's communication details such as Mobile Number / Email ID or Mailing Address will be shared with the Bank's Vendors/Aggregators for sharing benefits associated with Liberty Salary Account (DALBR)
- I / We hereby provide my / our consent to Axis Bank to share and disclose my Bank Account Number, Name, PAN, IFSC Code, Branch Name and Account opening date with my current employer as indicated by me in the Account Opening Form, for the purpose of salary credit
- Upon account down migration to other schemes, you are requested to apply for default Debit Card as per the new scheme to get the most relevant offers and benefits pertaining to the Account proposition. In case you are holding a non-default Debit Card post account down migration, charges will be levied on the Account based on the card variant and scheme
- Upon account up migration to other schemes, if you are holding a non-default Debit Card, no additional Debit Card fee related charges will be levied on the Account based on the old card variant
- Joint holder will be charged Debit Card fee as per normal charges of Debit Card mentioned on the Bank's website
- There are no charges for virtual Debit Card, provided to the primary holder. The virtual card is not applicable for issuance to the joint holder