

General Queries

What is Axis Full Power Digital Salary Account?

Axis Digital Salary Account is a new age digital salary account offered by Axis Bank. All you need is your Aadhaar, PAN & other basic details. Since this process is completed through a Video verification, kindly ensure you are using a camera enabled device.

Benefits of Axis Full Power Digital Salary Account.

- No need to visit the Branch - Avail all our 250 + services online
- On account activation start transacting securely via Debit card, UPI, NEFT, IMPS and RTGS.
- Get your virtual Debit card instantly on account opening
- Physical Debit Card as per account variant will be dispatched to your communication address after account opening.
- Signature Update via Axis Mobile app - Update any time after account opening.

Eligibility to open Axis Full Power Digital Salary Account.

You can open an Axis Full Power Digital Salary Account as long as,

- You are an Indian citizen.
- You have a valid PAN and Aadhaar number.
- You have a valid mobile number linked to your Aadhaar.
- You are 18 years of age or above.
- Your Desktop/Laptop or Mobile Device with which you are opening an account has a camera for the Video KYC process.
- You are applying from India.
- You are not an existing customer with Axis Bank
- You have accepted proof of employment from the corporate you work with
- The Corporate you work with is an on-boarded corporate of Axis Bank

Is it mandatory to share Aadhaar details to open a Full Power Digital Salary Account?

You need to voluntarily share your Aadhaar details to open an Axis Full Power Digital Salary Account. In case you do not wish to share your Aadhaar or VID details, you may visit your nearest Axis Bank Branch and choose to open a salary account from our range of options.

Do I need to visit a branch after opening a Full Power Digital Salary Account?

You need not visit a branch post account opening. Your Full Power Digital Salary Account lets you avail all our 250 + services online.

Balance requirement for Digital Salary Account

Salary accounts are "Zero Balance" accounts. You need not to maintain any minimum balance for salary accounts.

Do I need to add a nominee for my Full Power Digital Salary Account?

It is always good to have a nominee for your account. In case of unforeseen circumstances, your account funds can be transferred to the nominee without any hassle. You can, however, skip nominee details while opening the account and add one later.

Can a Joint Account be opened under Digital Salary Account?

Currently, the Full Power Digital Salary Account is available only for Single Account Holders.

On boarding Related

What is the maximum time within which I have to complete my application?

You need to complete all 5 steps of your application within 3 days (72 hours) from completion of your Aadhaar based OTP verification (Step 1).

Will my account be activated immediately after I complete all 5 steps of the application?

Post successful completion of Video KYC, your application will be processed, during which a backend verification is done. Duration of this verification process may vary from 24 hour to a few days, depending on various factors. In the unlikely event where you have not received an email confirmation from us regarding account activation even after 4 business days, please reach out to us via the call centre numbers given [here](#) to check the status of your account.

How do I resume my application if I was not able to complete it the first time?

As soon as you complete Step 1, a link is sent on your registered mobile number. Click on this link to resume your account opening journey. Please note that the link will be valid only for 3 days (72 hours). Post this time frame, you will need to start the journey again as a fresh application.

Can I provide an address that's different from my Aadhaar address for communication purposes?

Yes, at the time of applying for a Full Power Digital Salary Account, you can provide your communication address with a self-declaration.

My application was rejected in Video KYC, am I eligible to apply again?

Yes, you may apply for a Full Power Digital Savings Account again.

I am unable to open Axis Digital Salary Account online/ I am receiving error while opening Axis Digital Salary Account online. What can I do?

You need to have the following details to open an Axis Digital Salary Account:

- Valid Aadhaar Card & PAN Card
- Valid mobile number linked to the Aadhaar Card
- Your name on the Aadhaar Card & PAN Card should match.
- A valid proof of employment

Make sure these requirements are met. If you are still facing issues, please contact us on the Call on 1860 419 5555 or send us an email by visiting axisbank.com/support.

I receive the below messages, what do they mean?

- ***"Looks like you have an existing relationship with Axis Bank, please visit your nearest Axis Bank Branch to open an account"**** . This product is only for Customers not having a relationship with Axis Bank. Any Customer having an existing relationship with the bank can visit the closest Axis Bank Branch to open their account.
- ***"Oh! Something is not correct, please visit our nearest branch for account opening"**** : This is due to an error faced while opening your Digital Salary account, request you to get in touch with your nearest Axis Bank Branch.
- ***"Sorry, we are unable to get your address details from Aadhaar database, Kindly update your address with Aadhaar and try again"*** This happens if the customers' address is not updated as accurately as required in UIDAI. For ex : Mandir ke peche, Ram nagar. etc
- ***" Your name on Aadhaar and PAN do not match, please visit the nearest Aadhaar centre or logon to PAN site to get your name updated"**** This happens because the name in Aadhaar and PAN does not match 85% and above. The name is taken from PAN database and UIDAI.

Debit Card Related

Which debit cards will I get with my Axis Full Power Digital Salary Account?

You will receive,

- A Virtual Debit Card instantly on account opening. This will be shared on your registered email ID. You may start transacting with this card immediately, post account activation.
- And a Physical Debit Card as per account variant will be dispatched to your communication address post account activation. You may transact with both the Debit Cards.

Debit cards details as per account type:

Easy Access Salary Account - Rupay Platinum Card
Liberty Salary Account - Liberty Debit Card
Prestige Salary Account - Prestige Debit Card
Priority Salary Account - Priority Debit Card
Burgundy Salary Account - Burgundy Debit Card
Defence Salary Account - Power Solute Debit Card
Republic Salary Account - Republic Debit Card

How do I earn reward points on my Debit Cards?

To know more about *EDGE REWARD* point structure [Click here](#).

What are the benefits available on Debit Cards?

The Virtual Debit Card is a virtual Debit card. It provides easy and secure online transactions and does not have any plastic existence.

It can be used to register for Axis Mobile App. Once registered, you may view details such as your 16 digit card number, expiry date and CVV via the App.

Additionally your Virtual Debit Card is issued immediately on and can be used upon account activation.

Among physical debit cards you can avail different benefits depending upon your chosen variant, Click [here](#) to view all offers and benefits for Debit Cards.

Daily transaction limits for my Debit Cards.

The Virtual Debit Card will have an e-commerce transaction limit of Rs. 1 Lakh per day.

The Visa Online Rewards Debit Card and Priority Debit Card has a transaction limit of Rs.5 Lakh per day. The Burgundy Debit Card has a transaction limit of Rs. 6 Lakh per day.

You may modify this limit by logging in to Internet Banking or through Axis Mobile app.

Delivery of physical Debit Card.

The physical Debit Card as per account variant will be delivered to your communication address within 7 working days from the time of account activation. If you have not received it please reach out to us [here](#) for resolution. However, with the special circumstances that we are currently facing nationwide, some delay in delivery may be expected.

How is a Virtual Debit Card different from a physical Debit Card?

You may use your virtual debit card only for online transactions like shopping, travel, recharge, transferring funds etc. You may also use it to withdraw cash at ATMs that have cardless withdrawal facility.

You may use your physical Debit card for online transactions, offline transactions at merchant POS and cash withdrawals at any ATM.

Can I use both Virtual as well as Physical Debit Card?

Yes, both the Debit Cards (virtual and Physical Debit cards) that come with your Full Power Digital Salary Account will remain active for usage.

Where can I find details of my virtual Debit Card?

You can find the details for your Virtual Debit Card using the Axis Mobile App. Please follow the below steps:

Login to Axis Mobile App >> Accounts >> Click on Your Digital Salary Account No. >> View Debit Card Details

Or, you may check the inbox of your registered email ID where we would have sent the Virtual Card details along with the welcome or account activation email.

What is the validity of Virtual Debit Card?

Your Virtual Debit Card is valid until the expiry date mentioned on it.

How do I generate a Debit Card PIN for virtual Debit Card if I did not generate it during the application process?

The process applicable for both the E-Debit card and Physical Debit Card, is via Phone Banking.

Alternatively, you may set the PIN for your Physical Debit Card via any of the other options. View all options [here](#).

How do I place a request for replacement/Upgrade of Debit Card.

You may apply for a replacement or upgrade of your Physical Debit Card via the below steps.

- a. Axis Mobile App : Click on Banking >> Services >> Debit Cards >> Upgrade >> Select the Card
- b. Internet Banking: Select your Debit Card through My Debit Cards under the Accounts option >> Select between Block / Replace / Upgrade & the card you wish to upgrade to >> Enter code received through SMS.
- c. Call : Call us on the numbers mentioned [here](#).
- d. Branch : You can visit your nearest Axis Bank branch & place a request to get a physical Debit Card for your Salary Account.
- e. Burgundy customers can call us on – 18004190065

Fees and Charges Related

Charges applicable for a Debit Card issuance.

Virtual debit card is free for salary account holders and physical debit card will be charged as per the salary account variant.

Fees and charges applicable for Axis Digital Salary Account.

To know the detailed list of fees & charges on your Axis Digital Salary Account, please click [here](#).

Are there any charges for using ATMs?

Please click [here](#) to know all applicable charges for using ATMs.

Why is my Axis Digital Salary Account showing negative balance?

Your account can show negative balance because of unpaid fees & charges levied to your account. Please call us on the numbers mentioned [here](#) to know the breakup of charges. Burgundy customers can call us on - 18004190065

To know the detailed list of fees & charges on your Axis Digital Salary Account, please [click here](#).

Mobile Banking and Internet Banking

How do I begin using Internet Banking for my Digital Savings Account?

Post account activation, you can register for Internet Banking by:

- a. Directly logging in using your Digital Salary Account's Virtual Debit Card details.
- b. Registering as 'First time user' on Internet Banking and using your Customer ID.

How do I begin using Mobile Banking for Digital Salary Account?

You can register for Axis Mobile using your registered mobile number. You will need to authenticate yourself using details of either of your Debit Cards before initiating any financial transactions.

Cheque Book Related

Will I receive a Cheque Book for the Full Power Digital Salary Account?

No. you need to update your signature to be eligible for a cheque book. You may update your signature through the Axis Mobile app> Insta Services or you may visit your nearest Axis Bank branch to place a request to get your signature updated in the Bank's records. Once the Signature is updated in your Salary bank account, you can place the request for a cheque book.

How do I request for a Cheque Book for my Digital Salary Account?

A cheque book can be issued for your Axis Digital Salary Account only after you have updated your signature in your account. Once the Signature is updated, you can place a request using the below options:

- a. **SMS** - SMS space to 56161600 from your registered mobile number. (For e.g. – CHQBK 23456)
- b. **Axisbank.com/Support**: Support Home Page >> Get It Done Instantly >> Click on Cheque Book Request >> Enter Registered Mobile Number >> Enter OTP >> Select Account >> Click on Submit >> Cheque Book will be issued and delivered. (You can also scroll up and click on 'Request Using Registered Mobile No.' tab to use this option)
- c. **Chat with Axis Aha!**: Click on Axis Aha! icon below or on axisbank.com >> Type "Order Cheque Book" >> Login with you Internet Banking credentials or MPIN >> In case of multiple accounts, select the account for which you need to order the cheque book for >> Verify your details and click on "Confirm" >> Enter the OTP received on your registered mobile number >> Your cheque book will be ordered
- d. **Axis Mobile App** - Select Banking >> Click on Services >> Click on Salary / Current Account >> Click on New Cheque Book.
- e. **Internet Banking** - Home >> Services >> Cheque Services >> Select Request Cheque Book >> Select Account Number & No. of Leaves >> Enter NetSecure Code received through SMS
- f. **ATM** - Visit your nearest Axis Bank ATM Please note charges will be applicable for a cheque book as per the Salary Account type selected.

Updating of details

How do I update my signature in my Axis Digital Salary Account?

You can update your signature using these methods:

- a. **Axis Mobile App**: Click on 3 bar menu >> Services & Support >> Insta Services >> Accounts >> Update Digital Salary Account signature >> Agree to terms and conditions >> Upload documents >> Update >> SR number is populated.
Document : Signature on white paper with black or blue ink.
- b. **Branch Banking** : You can place a request by visiting your nearest Axis Bank Branch.

How do I update details for my Digital Salary Account?

You can update your information via the Axis Mobile App, Internet Banking or by visiting any Axis branch.

Grab Deals Related

What are the various products / services offered on Grab Deals?

The platform has partners across various categories to provide exclusive cashback offers for Axis Bank customers when they shop using Axis Bank credit and debit cards. To know more about our new and updated partners and their offers on the on-going basis, visit our portal axisbank.grabdeals.com

How to purchase a product via Grab Deals?

- Enter your mobile number and card information (last 4 digits) on the page when prompted
- Browse the offers at Grab Deals & choose the merchant of your choice
- Proceed to the merchant's site via our portal and shop

What kind of offers are available on Grab Deals?

Cashbacks: When you shop via Grab Deals using Axis Bank credit or debit cards, you will get exclusive cashbacks at various partners listed on the Grab Deals site.

How long will it take to get the cashback?

Your cashback would be processed between 90 - 120 days from the transaction date.

Is there any limit on the amount of cashback that one can avail?

Yes, you can avail a maximum cashback of Rs. 1000 on one card per month (Across all categories & brands).

If I have coupon code or extra discount offers on the partners, will I still get the cashbacks?

Yes. The cashback will be calculated on final amount paid at the partner site after coupon code/instant discount offers are applied.