

Most Important Document – SBNRE / SBNRO

(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.

Account Tarrif Structure – Non Resident External And Ordinary Savings Account			
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	INR 12,000 (Metro & Urban locations) & INR 10,000 (All other locations)	
	Monthly Service Fee	6% of the shortfall from Monthly Average Balance requirement or INR 600 (For metro & Urban location) & INR 300 (all other location) whichever is lower.	
Transactions Charges*	Monthly Free Cash Transactions 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	Debit Card issued for SBNRO account can be used in India only, with a maximum withdrawal limit of INR 40,000 per day.	
Debit Card Fees	Issuance Fees	<ul style="list-style-type: none"><li>• SBNRE: Visa platinum Debit Card - INR 200/- + Taxes</li><li>• SBNRO: Rupay Classic Debit Card - INR 150/- + Taxes</li></ul>	
	Annual Fees/ Replacement Fees	<ul style="list-style-type: none"><li>• For SBNRE Account- INR 200/- + Taxes</li><li>• For SBNRO Account- INR 150/- + Taxes</li></ul>	<ul style="list-style-type: none"><li>• SBNRE: Replacement Fees - INR 200/- + Taxes</li><li>• SBNRO: Replacement Fees - INR 300/- + Taxes</li></ul>
	Personal Accident Insurance Cover.	<ul style="list-style-type: none"><li>• SBNRE INR 2 Lacs</li><li>• SBNRO INR 1 Lac</li></ul>	
**Value of Transaction will include both cash deposits and withdrawals for NRO account and cash withdrawal only for NRE account.			

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
  - 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. \*Please Note: Effective 1st June 2024, 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.
  - 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).
- 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.
- I authorize the bank to freeze my account in the following circumstances, with intimation to me
  - Balance in the account remaining zero for 3 months or more
  - No transactions induced by me in the account for a period of 2 years or more
  - If it is suspected by the bank that transactions in my account are not initiated by me (the Bank will not assume any liability for the transactions already executed).
  - If it is suspected that my account is being misused as a money mule, a channel for unauthorized money pooling or a conduit for any illegal activity. (I will not receive a notice in this case).
- Axis Bank reserves the right, at its own discretion; to close the account in case initial funding cheque is returned / bounced and funding as per scheme code is not received within 15 days of account opening.
- The Personal Accident insurance cover will be considered as active at the time of the incidence if the customer has made a successful purchase transaction on the card within 90 days prior to the occurrence of the incident. The incidence has to be reported within 50 days of occurrence
  - Joint holder will be charged Debit Card fee as per normal charges of Debit Card as mentioned on the Bank's website.

Customer Name:

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

Account Holder Signature

Joint Holder 1 Signature	Joint Holder 2 Signature
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