

Simplified NRI Easy Savings Account Tariff Structure w.e.f 1st May 2021

| Balance Maintenance Criteria | | | |
|--|--|-----------------------------------|---|
| NRI Normal Savings Accounts - SBNRE, SBNRO Foreign National Accounts – NROBN, NROFS & SBFRN | | | |
| Monthly Average Balance | Accounts | Location / Branch Category | Fees in case AMB/TRV not Maintained |
| INR 15,000 | All Savings and Current Accounts within the same customer ID | For Metro Locations Only | INR 10 per INR 100 of shortfall from Monthly Average Balance Requirement OR INR 800, whichever is lower with a minimum charge of INR 50 |
| INR 10,000 | | For All other Location | |
| NRI Salary Account Scheme Code – NRISL | | | |
| Waived | Salary Account Only | All Locations | NA |

| ATM Charges | |
|---|--|
| Transactions at Axis Bank ATMs in India | Nil |
| Free Limits At Non Axis ATM | 5 transactions per month |
| Fee Beyond Free Limit | INR 20 per transaction for Financial INR 10 per Non-Financial Transaction Maximum 30 transactions allowed in a month (Financial on Axis ATM & Financial + Non-Financial on other bank ATMs), there after fees of flat INR. 20 per transaction would be charged |

| Debit Card Charges | |
|---|---|
| Type of Debit Card | NRE Accounts - Visa Platinum Chip Debit Card |
| | NRO Accounts – Rupay Classic Domestic Debit Card |
| Primary Card Fees | NRE - INR 200 +Taxes |
| | NRO – INR 200 +Taxes |
| Annual Debit Card Fee for First Account Holder/ Joint Account Holder | NRE - INR 200 +Taxes |
| | NRO - INR 200 + Taxes |
| Primary Card Fees & Annual Charges (Foreign National Account) | INR 150 +Taxes (For NROFS & NROBN) NIL For SBFRN |
| Replacement Card fees (Lost / Damaged card) | INR 200 +Taxes for both NRE/NRO INR 300 +Taxes for NROFS/NROBN/SBFRN |
| My Design Card Issuance | As per Card variant +Additional fee - INR 150 +Taxes |
| Debit Card Limit (Non Resident Accounts Daily) | SBNRE & SBNRO ATM Withdrawal Limit – Rs. 40,000 POS Transaction Limit – Rs. 200,000 |

| | |
|---|--|
| Debit Card Limit (Foreign National Accounts Daily) | NROFS & NROBN ATM Withdrawal Limit – INR 40,000 POS Transaction Limit – INR 100,000 SBFRN ATM Withdrawal Limit – INR 50,000 POS Transaction Limit – INR 300,000 |
| Cross Currency Mark-up on International Debit Card Transactions | 3.5% of the transaction amount |
| International Cash Withdrawal fees (ATM) | INR 125 per transaction |
| International Balance Enquiry fees (ATM) | INR 25 per transaction |

Internet Banking Hardware Token

Netsecure with 1 Touch INR 1000/- (Issuance), INR 800/- (Replacement)

Cash Transaction Charges

| | |
|--|---|
| Monthly Cash Transaction Free Limits | First 4 Transactions or INR 2 lakhs whichever is earlier |
| Cash Transactions at Non-Home Branch | Cash transactions up to INR 25,000/- per day, exceeding which INR 5/- per thousand or part thereof, subject to a minimum of INR 150/- to be charged |
| Fees on Cash Deposits and Withdrawals above limits | Cash withdrawal Fee (Self & Third Party) - INR 10 per INR 1000 or INR 150, whichever is higher Cash Deposit Fee (Self)- - INR 5 per INR 1000 or INR 150, whichever is higher |

Cheque Book Charges

| | |
|---------------------------|--|
| Free Limit | One Free multi city cheque book per year (20 leaves) |
| Charges beyond free limit | INR 100 per cheque book (20 Leaves) |

Transfer Charges

| | |
|-----------|--|
| NEFT | <u>Online</u> : NIL <u>Branch</u> : NIL |
| RTGS | <u>Online</u> : NIL <u>Branch</u> : NIL |
| IMPS Fees | Upto INR 1000 - INR 2.5 per transaction, INR 1000 to INR 1 Lakh - INR 5 per transaction, INR 1 Lakh to INR 2 Lakh - INR 15 per transaction |

| Convenience Fees | |
|--|--|
| Value Added SMS Alerts | NIL |
| Balance Certificate Issuance | INR 50 per instance |
| Address Confirmation | INR 50 per instance |
| Account Closure | INR 500 Charges are levied if account is closed between 14 days and 1 year. No charges would be levied if account is closed within 14 days of account opening or after 1 year |
| Photo Attestation | INR 50 per instance |
| Signature Verification | INR 50 per instance |
| Stop Payment Charges - Single Cheque | INR 50 per Cheque |
| Stop Payment Charges- Series (>2) | INR.100 for Series (>2) |
| Stop Payment Instructions: ECS | INR 100 |
| Duplicate Passbook | INR 75 per instance |
| Physical Statement from Branch | INR 75 per instance |
| Duplicate PIN (Branch mode only) | INR 100 |
| DD/PO Issuance: No.of free DD/PO | Nil |
| DD/ PO Cancellation | INR 100 |
| DD/ PO Revalidation | INR 100 |
| Additional DD PO | INR 10,000 - INR 50/- |
| | Above INR. 10,000 INR.5 per 1000 |
| | (min INR.75/- max INR.10,000) |
| Duplicate DD / PO | INR 100 |
| Non Usage Fee (Accounts with 17 months of continuous no transactions in account will attract a one-time no transaction fee in the 18th month) | INR 100 (one time) |
| ECS/NACH transaction Fees | INR 25 |
| Cash Handling Fee | INR100/- per bundle (1000 notes [^]) on lower denominations notes of INR10/20/50 only. [^] 100 notes=1 packet. 10 packets= 1 Bundle |
| Transaction Failure Charges | |
| Inward Cheque Return - Financial | INR 500 per Cheque for MAB Maintained |
| | INR 650 per Cheque for MAB not Maintained |

| | |
|---|--|
| Inward Cheque Return - Non-Financial | INR 50 Flat per instance |
| NACH Failure Fees | INR 500 per Cheque for MAB Maintained |
| | INR 650 per Cheque for MAB not Maintained |
| Outward Cheque Return | INR 200/- per cheque for MAB Maintained |
| | INR 250 /- per cheque for MAB not Maintained |
| Outstation Cheque Return | INR 150 per cheque |
| ECS Debit Failure | INR 500 per Cheque for MAB Maintained |
| | INR 650 per Cheque for MAB not Maintained |
| Standing instruction failure charges on Recurring Deposit & Mutual Fund | INR 50 per Instance |
| Standing Instruction Failure Charges on Loan EMIs and Credit Card Dues | INR 250 per instance for MAB Maintained |
| | INR 300 per instance for MAB not Maintained |
| ATM Cash withdrawal transaction failure charges due to insufficient fund in customer savings account | NA |
| Transaction Decline fee at POS terminals due to insufficient funds in savings account | NA |
| Auto debit | INR 250 per transaction for MAB Maintained |
| | INR 300 per transaction for MAB Not Maintained |
| Fair usage fees for branch transactions which include branch Cash, Outward clearing, Fund transfer, RTGS/NEFT & Remittances | 15 txn free/month would be permitted and charge of INR 75/txn would be levied 16th transaction onwards. This is over and above the existing fee structure. |

Outstation Cheque Collection Charges

| | |
|-----------------------------------|-------------------------------------|
| Outstation Cheque Collection Fees | Upto 5,000 INR 25/- per cheque |
| | 5,001 - 10,000 INR 50/- per cheque |
| | 10,001 – 1 Lac INR 100/- per cheque |
| | >1 Lac INR 200/- per cheque |

| Remittance Charges | |
|---|-------------------------------------|
| Outward Remittances | |
| Wire Transfer / TT / Swift | INR 1000 /- per instance |
| Foreign Currency Outward Remit by DD | INR 250 or 0.3% whichever is higher |
| Inward Remittances | |
| Inward Remittance Processing Charges | INR 100 |
| Traveller Cheques & Currency Notes | INR 100 |
| Foreign Currency Cheque Collection Fees | |
| Collection Charges for USD | INR 750 + GST |
| Foreign Currency Cheque: Courier Charges | INR 50 /- per instance |
| In addition to the above mentioned fees, Correspondent Bank charges & other charges shall be charged and payable by the customer. | |

Please note the following:

- All fees and charges mentioned above are exclusive of applicable taxes. The charges indicated above are subject to periodic revision.
- With effect from 1st April, 2014, Monthly Average Balances of all NRI Savings and Current accounts held under one Customer ID will be consolidated for calculation of Fees to be levied for that particular month (Balances held in NREPI & NROPI i.e. PIS accounts, will not be considered for Customer ID level consolidation).
- In case multiple accounts under the same Customer ID are held across different segments, the threshold Average Balance for the highest segment will be considered and the corresponding services charges would be applicable.
- With Effect from 1st April 2014, balance maintenance criteria for Savings Segments will move from 15th to 14th of the Quarter to 1st to end of the Calendar Month.
- GST as applicable will be levied on all fees
- Salary Segment – Discounts/waivers on any other fees will be as per the relationship /agreement with the bank.

For more details visit www.axisbank.com/support or contact our NRI 24*7 International Toll Free number visit www.axisbank.com/nriphonebanking

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