

## Revision of Fees & Charges for Mariner Accounts

With effect from 1st August 2020, monthly transaction fee for Mariner Prime Accounts will be applied in line with Easy Savings variant for accounts maintaining product balance requirement or TRV\* below a threshold of 75% of requirement

Charge Type	Existing tariff structure	Revised tariff structure
Monthly Cash Transaction Free Limits	First 5 Transactions or INR 2 lakhs whichever is earlier	First 4 Transactions or INR 2 lakhs whichever is earlier
Axis Bank ATM: No. of Free Transactions	Unlimited	First 5 transactions Financial and 10 Non Financial free
Non- Axis Bank ATM: No of Free Transactions	In India 10 transactions per month(NROMA) Unlimited Transactions (NREMA and SBMIA)	First 3 transactions (Financial + Non-Financial) free in Metro, or First 5 transactions (Financial + Non-Financial) free in all Other Locations Post Free limit, INR 10 charged per Non-Financial Transaction and INR 20 per Financial Transaction
IMPS Fees	Not Applicable	Re 1 to INR 1000 - NIL charges, 1000.01 to 1,00,000 - INR5 per transaction + taxes, 1,00,000.01 and above - INR15 per transaction + taxes.
Inward Cheque Return- Non - Financial Reasons	Not Applicable	INR 50 Flat per instance
ATM Cash withdrawal transaction failure charges due to insufficient fund at any bank ATM due to insufficient fund in customer's savings account	Not Applicable	INR 25 per instance
Value Added SMS Alerts	Not Applicable	INR 5 per month
Transaction Decline Fee at POS terminals due to insufficient funds in Savings account	Not Applicable	INR 25 per instance
Cheque Book Issuance Fee	Unlimited	20 cheque leaves free per year, additional leaf charged at INR5/leaf
DD/PO Issuance	2 DD free per month	No Free Limit.Upto INR 10,000 – INR 50 Above INR 10,000 – INR 5 per 1000 (min INR 75/-max INR 10,000)

Note

- 1- Metro location includes Mumbai, Delhi-NCR, Chennai, Kolkata, Bangalore and Hyderabad for ATM transactions
- 2- All fees and charges mentioned above are exclusive of applicable taxes.

\*TRV of the month end at Customer ID level or average balance of rolling month/quarter

Example: - For August 2020, rolling quarter will be considered as June-July-August 2020 for arriving at Average Quarterly balance and Total Relationship Value would be taken as on 31st August 2020. In case of Prime account monthly average balance of August 2020 will be considered.