

MOST IMPORTANT DOCUMENT (TYPE II) - PRIME (NEW & OTHER PRODUCTS) (SBKRI / SBPEN)

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.

Refer full list of charges, terms and conditions as related to account and debit card, visit www.axisbank.com or Axis Branch

ACCOUNT TARIFF STRUCTURE - PRIME ACCOUNTS (Please tick applicable product)#			
Minimum Free Services		a) Monthly E-statement / Passbook to track your account b) One Free Multi City Cheque Book per year ** c) Internet Banking and Mobile Banking	
Service Fee Type	Fee	<input type="checkbox"/> Krishi (SBKRI)	<input type="checkbox"/> Pension (SBPEN)
Usage Charges*	Average Balance Requirement	₹2,500 Half Yearly Balance (HAB) (Urban / Semi-Urban / Rural) Initial Funding - ₹3,000	Nil Initial Funding : ₹1,500
	Service Fees (Will not be levied if desired balance is maintained)	Metro/Urban – ₹ 7.5 per 100 of the shortfall from AMB requirement or ₹600 whichever is lower. Semi Urban – ₹ 7.5 per 100 of the shortfall from AMB requirement or ₹300 whichever is lower. Rural – ₹ 7.5 per 100 of the shortfall from AMB requirement or ₹250 whichever is lower.	Nil
Cash Transactions (Deposit / Withdrawal) Fees*	Monthly Free Transaction Limits	First 4 Transactions or ₹ 1.5 lakhs whichever is earlier (Self/Third Party) Cash Transactions at Non-Home Branch : Upto ₹25,000/- per day	Nil
	Fees	Beyond free transaction limits, Self: Fee of ₹5 per ₹1000 or ₹150, whichever is higher Third Party: Fee of ₹10 per ₹1000 or ₹150, whichever is higher	Nil
Debit Card Fees	Debit Card Type	Visa Platinum Debit Card	Visa Platinum Debit Card
	Issuance Fees	₹200	₹200
	Annual Fees	₹200	₹200
Upgrade Debit Cards	Issuance / Annual Fees	Rewards+ ₹500 / ₹300 Online Rewards ₹500 / ₹500 Secure+ ₹300 / ₹300	
Value Added SMS Fees		Effective 1st July, 2021, SMS alert fee will be applied based on actual usage/SMS sent to the customer - 25 paise per SMS Max cap INR 15 per quarter (only non mandatory SMS)	NIL
Terms for Personal Accident Insurance cover benefit on your Debit Card: The Debit Card entitles you to a Personal Accident Insurance cover. The insurance cover will be considered as active at the time of the incidence if you have made a successful purchase transaction on your card within 180 days prior to the occurrence of the incident. The incidence has to be reported within 90 days of occurrence.			

**Unlimited free cheque book for Pension Account

IMPORTANT TERMS & CONDITIONS:

- All important charges pertaining to your Savings Account are mentioned above. However, this list is not exhaustive and you may visit our website www.axisbank.com to view the other charges which are applicable.
- Krishi accounts will have a half yearly billing cycle i.e. 1st Apr to 30th Sep & 1st Oct to 31st Mar. However, Cash & DD / PO will be billed monthly.
- GST as applicable will be levied on all fees.
- 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 also on our website www.axisbank.com
- Update Aadhar Number in your bank account to receive subsidies directly from Government (LPG, MGNREGA, etc.)**
- Axis Bank reserves the right, at its own discretion, to close the account in case a) Initial funding cheque is returned / bounced and funding as per scheme code is not received within 30 days of account opening or b) Non-activated instakits in case account is not activated within 30 days once initiated for activation or c) Branch Personnel is unable to successfully verify details of the account, post providing a 30-day notice to the customer.
- ₹ 500 fees will be charged if account is closed between 14 days and 1 year.
- If your account has been opened in conjunction with a loan, with a standing instruction 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 of `50 per transaction after banking hours (i.e. Between 5.00 pm to 9.30 am) and on Bank Holidays & State Holidays for deposits exceeding ` 5,000 per month either single or multiple transaction*.
- 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.
- In case of nil average balance for 2 consecutive months, your existing Savings A/c shall be auto migrated to Basic Savings A/c. Visit <https://www.axisbank.com/retail/accounts/savings-account/basic-savings-account>

Customer Name: _____

Primary Holder Signature: _____

FOR OFFICE USE ONLY	Barcode	LC Code	Signature
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Joint Holder Signature: _____

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Value Added SMS Fees		Effective 1st July, 2021, SMS alert fee will be applied based on actual usage/SMS sent to the customer - 25 paise per SMS Max cap INR 15 per quarter (only non mandatory SMS)	NIL
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Customer Name: _____

Primary Holder Signature: _____

FOR OFFICE USE ONLY	Barcode	LC Code	Signature
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Joint Holder Signature: _____

MOST IMPORTANT DOCUMENT (TYPE II) - PRIME (NEW & OTHER PRODUCTS) (SBSDF)

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ACCOUNT TARIFF STRUCTURE - PRIME ACCOUNTS (Please tick applicable product)			
Minimum Free Services		a) Monthly E-statement / Passbook to track your account b) Internet Banking and Mobile Banking	
Service Fee Type		Fee	<input type="checkbox"/> Power Salute (SBSDF)
Account Usage Charges	Average Balance Requirement	Nil	
	Non Maintenance Fees	Nil	
Cash Transactions (Deposit / Withdrawal) Fees*	Free Transaction Limits	Nil	
	Fees	Nil	
Debit Card Fees	Debit Card Type	Power Salute Debit Card	
	Issuance Fees***	Free	
	Annual Fees	Free	
Upgrade Debit Cards	Issuance / Annual Fees	Rewards+	₹500 / ₹300
		Online Rewards Secure+	₹500 / ₹500 ₹300 / ₹300
Value Added SMS Fees	Effective 1st July, 2021, SMS alert fee will be applied based on actual usage/SMS sent to the customer - 25 paise per SMS Max cap at INR 15 per quarter (only non mandatory SMS)		
<p>Terms for Personal Accident Insurance cover benefit on your Debit Card: The Debit Card entitles you to a Personal Accident Insurance cover. The PA death insurance cover is subjected to below mentioned conditions: (1) At least 1 salary credit in last 180 days before the date of loss. (2) Incidence has to be reported within 180 days with all the required documentation. Also please note that the T&C is subject to change from the Insurer side at any given point of time. Terms and Conditions for RuPay Debit Card - * Insurance Facility not available to Trusts, Associations, Societies, Section 25 Companies, Government bodies and NGOs.</p>			

IMPORTANT TERMS & CONDITIONS:

1) All important charges pertaining to your Savings 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. 2) All accounts have a monthly billing cycle in a year i.e. 1st to 30th / 31st of the month. 3) GST as applicable will be levied on all fees. 4) 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 also on our [website www.axisbank.com](http://www.axisbank.com) 5) Savings Account under Salary Power Scheme is a special account offered to customers with regular direct salary credits coming into this account. In case, the monthly salary is not credited into the account for more than 3 consecutive months, the special features offered under the said Account stands withdrawn and account shall be treated as Normal Savings Account under standard charge structure and all charges shall be levied as applicable to normal savings accounts. Moreover the Know Your Customer must be complied with as per Normal Savings Bank Account and documents are to be submitted, failing which there would be a credit freeze marked on the said account. The features of Normal Savings Bank Account and charge structure are available on Bank's [website www.axisbank.com](http://www.axisbank.com) 6) Update Aadhar Number in your bank account to receive subsidies directly from Government (LPG, MGNREGA, etc.) 7) Axis Bank reserves the right, at its own discretion, to close the account in case a) Initial funding cheque is returned / bounced and funding as per scheme code is not received within 30 days of account opening or b) Non activated in stakits in case account is not activated within 30 days once initiated for activation or c) Branch Personnel is unable to successfully verify details of the account, post providing a 30-day notice to the customer. . 8) ₹500 fees will be charged if account is closed between 14 days and 1 year. 9) If your account has been opened in conjunction with a loan, with a standing instruction 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. 10) BNA convenience of ₹50 per transaction after banking hours (i.e. Between 5.00 pm to 9.30 am) and on and on Bank Holidays & State Holidays for deposits exceeding ₹5,000 per month either single or multiple transaction. 11) 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. 12) For self-operated minor accounts opened using instant kits, the instant kit would be opened by the Bank officials in the presence of customer and chequebook (all leaves) will be destroyed while handing over the kit to the customer. For the self-operated minor accounts, the Debit Card limit applicable will be ₹1,500 daily cash withdrawal and ₹1,000 for daily POS limit.

Customer Name: _____

Primary Holder Signature: _____

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Account Usage Charges	Average Balance Requirement	Nil	
	Non Maintenance Fees	Nil	
Cash Transactions (Deposit / Withdrawal) Fees*	Free Transaction Limits	Nil	
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Primary Holder Signature: _____

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