

**MOST IMPORTANT DOCUMENT (TYPE III) - PRIME SALARY (SAPPR / SALBR)**

(One copy to be handed over to the Customer and one copy to be retained by the 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.

Refer full list of charges, terms and conditions as related to account and debit card, visit [www.axisbank.com](http://www.axisbank.com) or Axis Branch

ACCOUNT TARIFF STRUCTURE - PRIME ACCOUNTS (SALARY) (Please tick applicable product)			
Minimum Free Services	a) Zero Balance Facility i.e. Nil Balance requirement # b) Online Fund Transfers (NEFT) c) Monthly E-statement / Passbook to track your account d) One Free Multi City Cheque Book per year e) Internet Banking and Mobile Banking		
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 (non mandatory SMS))		
Service Fee Type	Fee	<input type="checkbox"/> Easy Access Salary (SAPPR)	<input type="checkbox"/> Liberty Salary (SALBR)
Account Usage Charges	Monthly Average Balance (MAB) Requirement	Nil	Nil
	Monthly Service Fee (MSF)	Nil	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 ₹25000 per day	First 5 transactions or ₹2 lakhs whichever is earlier. Cash transactions at Non-Home Branch: Upto ₹25000 per day. W.e.f. 1st July 22 - First 5 transactions or ₹1.5 lakhs whichever is earlier. Cash transactions at Non-Home Branch: Upto ₹25000 per day.
	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	
Debit Card Fees	Debit Card Type	Rupay Platinum Debit Card	SALBR - Liberty Debit Card
	Issuance Fees	Nil	Nil
	Annual Fees	₹200	Nil
Upgrade Debit Cards	Issuance / Annual Fees	Delight Value + ₹1500 / ₹999 ₹750 / ₹750 Online Rewards ₹500 / ₹500	SALBR Delight Value + : ₹1500 / ₹999 ₹750 / ₹750
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 90 days prior to the occurrence of the incidence. The incidence has to be reported within 50 days of occurrence. Debit Card replacement fee ` 200.			

\*Salary accounts which are more than 6-months-old and do not receive any credit (by any credit mode via cash, transfer, clearing, digital, etc.) in a calendar month will be levied a fee of INR 100 per month, effective 1st July 2021.

**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](http://www.axisbank.com) to view the other charges which are applicable.
  - All accounts have monthly billing cycle in a year i.e. 1 to 30 / 31 of the month.
  - 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](http://www.axisbank.com)
  - Update Aadhar Number in your bank account to receive subsidies directly from Government (LPG, MGNREGA, etc.)
  - Savings Account under Salary Schemes 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 Monthly Average Balance (MAB) is required to be maintained, 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)
  - 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 30 days of account opening.
  - Effective 1st April 2019, 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.
  - 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.
  - Customer's communication details such as mobile number/email ID or mailing address will be shared with the bank's vendors/aggregators for sharing benefits associated with Liberty Salary Account (SALBR)
- I understand the Hospital Cash Insurance cover benefit is only for accounts opened from 1st July 2020 to 31st July 2021. I also understand and accept that the offer would be provided to me only after fulfilling the eligibility criteria requirements for any 3 out of 4 calendar months post account opening which are as follows:
- Net monthly salary credit equal to or in excess of ₹20,000 for SAPPR or ₹25,000 for SALBR
  - 1 transaction every month on Debit Card at any POS or ECOM
- I hereby expressly consent to and authorize Axis Bank Limited (whether acting by itself or whether in an automated manner or otherwise), to share my personal information and sensitive personal information with third party service providers for the purposes of Hospital Cash Insurance Cover. I also understand that only the first year premium of the policy will be borne by the Bank, post which, to continue with the Policy cover, the same will need to be renewed by me.

Primary Holder Signature

Customer Name: \_\_\_\_\_

Primary Holder Signature: \_\_\_\_\_

FOR OFFICE USE ONLY	Barcode	LC Code	Signature
---------------------	---------	---------	-----------

Joint Holder Signature: \_\_\_\_\_

**MOST IMPORTANT DOCUMENT (TYPE III) - PRIME SALARY (SAPPR / SALBR)**

(One copy to be handed over to the Customer and one copy to be retained by the 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.

Refer full list of charges, terms and conditions as related to account and debit card, visit [www.axisbank.com](http://www.axisbank.com) or Axis Branch

ACCOUNT TARIFF STRUCTURE - PRIME ACCOUNTS (SALARY) (Please tick applicable product)			
Minimum Free Services	a) Zero Balance Facility i.e. Nil Balance requirement # b) Online Fund Transfers (NEFT) c) Monthly E-statement / Passbook to track your account d) One Free Multi City Cheque Book per year e) Internet Banking and Mobile Banking		
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 (non mandatory SMS))		
Service Fee Type	Fee	<input type="checkbox"/> Easy Access Salary (SAPPR)	<input type="checkbox"/> Liberty Salary (SALBR)
Account Usage Charges	Monthly Average Balance (MAB) Requirement	Nil	Nil
	Monthly Service Fee (MSF)	Nil	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 ₹25000 per day	First 5 transactions or ₹2 lakhs whichever is earlier. Cash transactions at Non-Home Branch: Upto ₹25000 per day. W.e.f. 1st July 22 - First 5 transactions or ₹1.5 lakhs whichever is earlier. Cash transactions at Non-Home Branch: Upto ₹25000 per day.
	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	
Debit Card Fees	Debit Card Type	Rupay Platinum Debit Card	SALBR - Liberty Debit Card
	Issuance Fees	Nil	Nil
	Annual Fees	₹200	Nil
Upgrade Debit Cards	Issuance / Annual Fees	Delight Value + ₹1500 / ₹999 ₹750 / ₹750 Online Rewards ₹500 / ₹500	SALBR Delight Value + : ₹1500 / ₹999 ₹750 / ₹750
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 90 days prior to the occurrence of the incidence. The incidence has to be reported within 50 days of occurrence. Debit Card replacement fee ` 200.			

\*Salary accounts which are more than 6-months-old and do not receive any credit (by any credit mode via cash, transfer, clearing, digital, etc.) in a calendar month will be levied a fee of INR 100 per month, effective 1st July 2021.

**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](http://www.axisbank.com) to view the other charges which are applicable.
  - All accounts have monthly billing cycle in a year i.e. 1 to 30 / 31 of the month.
  - 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](http://www.axisbank.com)
  - Update Aadhar Number in your bank account to receive subsidies directly from Government (LPG, MGNREGA, etc.)
  - Savings Account under Salary Schemes 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 Monthly Average Balance (MAB) is required to be maintained, 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)
  - 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 30 days of account opening.
  - Effective 1st April 2019, 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.
  - 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.
  - Customer's communication details such as mobile number/email ID or mailing address will be shared with the bank's vendors/aggregators for sharing benefits associated with Liberty Salary Account (SALBR)
- I understand the Hospital Cash Insurance cover benefit is only for accounts opened from 1st July 2020 to 31st July 2021. I also understand and accept that the offer would be provided to me only after fulfilling the eligibility criteria requirements for any 3 out of 4 calendar months post account opening which are as follows:
- Net monthly salary credit equal to or in excess of ₹20,000 for SAPPR or ₹25,000 for SALBR
  - 1 transaction every month on Debit Card at any POS or ECOM
- I hereby expressly consent to and authorize Axis Bank Limited (whether acting by itself or whether in an automated manner or otherwise), to share my personal information and sensitive personal information with third party service providers for the purposes of Hospital Cash Insurance Cover. I also understand that only the first year premium of the policy will be borne by the Bank, post which, to continue with the Policy cover, the same will need to be renewed by me.

Primary Holder Signature

Customer Name: \_\_\_\_\_

Primary Holder Signature: \_\_\_\_\_

FOR OFFICE USE ONLY	Barcode	LC Code	Signature
---------------------	---------	---------	-----------

Joint Holder Signature: \_\_\_\_\_