

MOST IMPORTANT DOCUMENT – AXIS BANK ADVANTAGE SAVINGS ACCOUNT (SBFLK)

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.

To refer the full list of charges, terms and conditions related to account and debit card, please visit www.axis.bank.in or the nearest Axis Bank Branch

ACCOUNT TARIFF STRUCTURE

Service	Type	Fee
Cash transactions (Deposits / Withdrawals)	Monthly free transaction limits	First 5 transactions or ₹ 1.5 Lakhs, whichever is earlier. Monthly free limit for third-party cash transaction: ₹ 25,000. Cash transactions at non-home branch: Up to ₹ 25,000 per day.
	Fees	Beyond free transaction limits: Self: Fee of ₹ 5 per ₹ 1,000 or ₹ 150, whichever is higher. Third party: Fee of ₹ 10 per ₹ 1,000 or ₹ 150, whichever is higher.
Debit Card	Physical Debit Card type	Axis Bank FLIPKART Debit Card
	Issuance fees	₹ 500
	Annual fee	₹ 500
	Card replacement fee	₹ 200
	Virtual debit card charges	NIL
Anywhere banking	Maximum 30 ATM transactions allowed in a month (Financial on Axis Bank ATM and financial + non-financial on other bank ATMs). Thereafter, a fee of INR 23 per financial transactions on Axis Bank & non-Axis Bank ATMs & a fee of INR 21 per non-financial transaction on non-Axis Bank ATMs would be charged	
	Unlimited free online NEFT and RTGS transactions.	
Value added service	SMS alert fee – applied based on actual usage / SMS sent to the customer – 25 paise per SMS. Maximum cap at ₹ 15 per quarter (only non-mandatory SMS)	
Complimentary services	Free monthly E-statement / Passbook to track your account expenses.	
	One free multi-city cheque book per year	
	Access to 250+ services via Internet Banking and Mobile Banking App, open	

IMPORTANT TERMS & CONDITIONS

To be eligible for exclusive benefits of **Axis Bank ADVANTAGE** Savings Account, you need to maintain an Average Monthly Balance (AMB) of ₹ 25,000

Fees for non-maintenance of AMB – ₹ 6 per 100 of shortfall from AMB requirement or ₹ 600, whichever is lower.

- All-important charges pertaining to your Savings Account are mentioned above. However, this list is not exhaustive, and you may visit our website, www.axis.bank.in to view other charges, which are applicable. Joint holder(s) will be charged as per Schedule of Charges mentioned on the website.
- The Axis Bank **ADVANTAGE** Savings Account is offered, subject to fulfilment of the above-mentioned eligibility criteria applicable to all existing and new customers.
- The Axis Bank **ADVANTAGE** Savings Account cannot be converted to any other account variant offered by the Bank.
- The Axis Bank Flipkart** Debit Card cannot be converted / upgraded to any other debit card variant offered by the Bank.
- In case the account is opened through an insta-kit, I / we agree to opt for a virtual insta-debit card as well as personalized debit card corresponding to the account segment. I / We accept the terms and conditions pertaining to the debit card. For details, please visit <https://www.axis.bank.in/cards/debit-card>
- All accounts have monthly billing cycle in a year, i.e., 1st to 30th / 31st of the month.
- Customer has agreed to allow Savings Account servicing through service desk at Axis Bank Digital Centre.
- 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 on our website www.axis.bank.in along with notifying customers via registered e-mail and / or SMS on registered mobile number.
- The Debit Card entitles you to a personal accident insurance cover. The insurance cover will be considered active at the time of incidence, if you have made a successful POS purchase transaction on your card within 90 days, prior to occurrence of the incident. The incidence must be reported within 50 days of occurrence.
- Update Aadhaar 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 virtual insta-kit is not activated within 30 days of account opening, or, c) Branch personnel is unable to successfully verify details of the account, post providing 30-day notice to the customer.
- There will be a fee of ₹ 500 if the account is closed between 14 days to 1 year of account opening. No fees would be levied if account is closed within 14 days of account opening or after 1 year of account opening.
- BNA convenience fee of ₹ 50 per transaction after banking hours (i.e., between 5.00 p.m. to 9.30 a.m.) and on bank / state holidays for deposits exceeding 2 transactions or ₹ 5,000 per month (either single or multiple transactions), whichever is earlier, will be levied.
- 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.
- All fees and charges are exclusive of taxes. The charges mentioned in the tariff will attract Goods & Services Tax (GST) as applicable.
- Customer's communication details such as mobile number / e-mail ID or mailing address will be shared with the Bank's vendors / aggregators for providing benefits associated with Axis Bank **ADVANTAGE** Savings Account (SBFLK).
- Joint holder will be charged debit card fees as per normal charges of debit card mentioned on the Bank's website.
- There are no charges for virtual Debit Card, provided to the primary holder. The virtual Debit Card is not offered to the joint holder.