

AXIS BANK ARISE WOMEN'S SAVINGS ACCOUNT SIGN UP FORM MOST IMPORTANT DOCUMENT - (SBWOM)

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

ACCOUNT TARIFF STRUCTURE - ARISE WOMEN'S SAVINGS ACCOUNTS

Service type	Fee	SBWOM
Cash transactions (deposit / withdrawal) fees*	Monthly free transaction limits	Self / Third Party: First 5 transactions or ₹ 2 lakh whichever is earlier (Monthly third-party cash transaction limit : ₹ 25,000/-)
	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 Cash transactions at non-home branch: ₹ 25,000/- per day
Debit Card fees	Debit Card type	ARISE Debit Card
	Issuance fees	₹ 450 + GST
	Annual fees	₹ 450 + GST
	Card replacement charges	₹ 200 + GST
Anywhere banking	Unlimited free multi-city cheque books	
	Maximum 30 transactions allowed in a month (financial on Axis ATM & financial + non-financial on other bank ATMs), thereafter fees of ₹ 23 per financial transaction on Axis Bank & non-Axis Bank ATMs and ₹ 21 per non-financial transaction on non-Axis Bank ATMs would be charged.	
	Unlimited free NEFT and RTGS transactions	
Value added service	SMS alert fee 25 ps. per SMS charge max cap per customer ₹ 15 per quarter (only non-mandatory SMS)	
Complimentary services	Free monthly e-statement / pass book to track your account	
	Internet Banking and Mobile Banking App, <i>open</i>	

IMPORTANT TERMS & CONDITIONS

To be eligible for exclusive benefits you need to

- Maintain a Savings Account Average Monthly Balance (AMB) of ₹ 50,000 (Metro / Urban / Semi-Urban / Rural) or
- Average Monthly Balance (AMB) of ₹ 1,00,000 in your Savings and Current Account* or
- Total Relationship Value (TRV) of ₹ 2 lakh across Savings and Current Account Balances, Fixed Deposits (Greater than 6 months) and Mutual Fund Investments*. Customers who do not qualify for the above criteria will be converted to normal Savings Account with due notice, fee and charges will apply accordingly.
- Fees on non-maintenance of balance for account maintaining less than 75% of required AMB / TRV – ₹ 6 per 100 of the shortfalls from AMB requirement OR ₹ 600 whichever is lower.
- Transaction Fees on account not maintaining 75% of the required AMB / TRV- For details visit website. For full list of charges, terms and conditions related to your account and Debit Card, visit www.axis.bank.in or Axis Bank Branch.

1. I / We agree to open / migrate all Savings Account under the below mentioned Customer ID(s) to Axis Bank **ARISE** Women's Savings Account.
2. Axis Bank **ARISE** Women's Savings Account is offered, subject to fulfilment of the above-mentioned eligibility criteria applicable to all existing & new customers. Above offer is subject to review post 180 days of availing the offer based on the above-mentioned eligibility criteria & The Bank reserves its rights to review the offer in case of non-fulfilment of eligibility criteria & migrate to the next best variant or revise the terms as per its discretion. All important charges pertaining to your Savings Account are mentioned above. However, this list is not exhaustive & you may visit our website www.axis.bank.in to view the other charges which are applicable, GST as applicable will be levied on all fees and charges.
3. Communication regarding migration of accounts will be sent to customer, one month in advance.
4. I / We agree to allow Savings Account servicing through service desk at Axis digital centre.
5. Bank at its sole discretion can 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.
6. For Savings Account opened through Insta Kit, I/We agree to opt for an Instant Debit Card as well as a personalized Debit Card corresponding to the Savings Account. I/We accept the terms and conditions pertaining to the Debit Card. For details, please visit www.axis.bank.in.
7. 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 has to be reported within 50 days of occurrence.
8. Update Aadhaar Number in your bank account to receive subsidies directly from Government (LPG, MGNREGA, etc.).
9. 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 Insta kits 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.
10. 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 of account opening.
11. 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.
12. Bank Note Acceptor (BNA) convenience fee of ₹50 per transaction will be levied for cash deposits made after banking hours (between 5:00 pm and 9:30 am) and on bank/state holidays, once the free limit of 2 transactions or ₹5,000 per month (whichever is earlier, whether in a single or multiple transactions) is exceeded.
13. 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.
14. All fees and charges are exclusive of taxes. The charges mentioned in the tariff will attract Goods & Services Tax as applicable.
15. I / We give my irrevocable consent to Axis Bank to share my name, e-mail ID and contact no. with the Healthcare service provider to enable us to use their services.