



Wealth Management | Axis Bank

FEES & CHARGES





BASIC ACCOUNT CHARGES

Features	Charges Applicable
Initial Funding Rs. 5 Lakhs*	NA
Average Monthly Balance Required (AMB)** Rs. 10 Lakhs*	NA
Total Relationship Value** Rs. 30 Lakhs*	NA
Total Relationship Value with Demat Holdings Rs.1 Cr	NA
Account Service Fee	NIL
Primary Debit Card: Type	Burgundy Debit Card
Primary Card: Issuance Fees	NIL
Primary Card: Annual Fees	NIL
Joint Debit Card: Type	Burgundy Debit Card

Joint Card: Issuance Fees	NIL
Joint Card: Annual Fees	NIL
My Design Card Issuance	Charges may vary as per image selected
Chequebook Issuance^	Unlimited, Free
NetSecure with 1 Touch Issuance fee	Rs.1000



TRANSACTION CHARGES

Features	Limits/ Charges Applicable
Daily ATM Withdrawal Limit	Rs. 3 lakhs
Daily POS transaction Limit	Rs. 6 lakhs
ECS/NACH Transaction Fees	Rs.25 per transaction with a cap of Rs.100 a month
Monthly Cash Transaction^ No. of transactions / Limits (Metro/Urban/Semi-Urban/Rural)	10 free transactions or Rs.15 lakhs, whichever is breached earlier
Charges beyond free limit	Rs. 5 per Rs.1,000 or Rs.150, whichever is higher
Monthly Cash Transaction: (Non-Home Branch)^ (Metro/Urban/Semi-Urban/Rural)	NA
Outstation Cheque Collection Fees^	NIL
RTGS (Branch)	NIL
RTGS (Online)	NIL
NEFT Transaction Limits	Unlimited, Free
NEFT (Branch)	NIL
NEFT(Online)	NIL
IMPS Fees^	NIL
Speed Clearing	NIL
Axis Bank ATM: No. of Free Transactions^	Unlimited
Axis Bank ATM Transaction Fee beyond limits	NIL
Non-Axis Bank ATM: No of Free Transactions^	Unlimited
Non-Axis ATM: Cash Withdrawal (financial transaction) fees beyond limits	NIL

Non-Axis ATM: Balance Enquiry (non financial transaction) fees beyond limits	NIL
International Cash Withdrawal fees (ATM)	NIL
International Balance Enquiry fees (ATM)	NIL
Surcharge on Railway Tickets purchased with Debit Card	2.5% of the sale amount (Min Rs. 10) + Rs.30 per transaction
Cross Currency Mark-up on International Debit Card Transactions	3.5%



TRANSACTION FAILURE CHARGES

Features	Charges Applicable
Outward Cheque Return	1st Return – Rs 50 2nd Return onwards – Rs 100
Inward Cheque Return (Financial Reasons)	1st return – INR 500 2nd return onwards – INR 550
Inward Cheque Return (Non-Financial Reasons)^	NIL
Outstation Cheque Return	Rs.150 per cheque
ECS Debit Failure	1st return – INR 500 2nd return onwards – INR 550
Standing Instruction/Auto Debit return (Insufficient Funds)^	NIL
Standing Instruction Failure Charges for RD/MF^ SIP Bounce^	NIL
Deliverable return charges@	INR 50 per return

DEMAT CHARGES

Features	Charges Applicable
Demat Account AMC	NIL for life
Account Opening Fee for Axis Direct (Online Trading Account)	NIL



CONVENIENCE CHARGES

Features	Charges Applicable
Card Replacement Fee	NIL
Additional Chequebook Fee	NIL
Duplicate PIN (Branch mode only)^	NIL
Duplicate Passbook^	NIL
Physical Statement Fee at Branch for Prior Quarters^	NIL
Stop Payment Instructions: Cheque^	NIL
Stop Payment Instructions: ECS	NIL
DD/PO Issuance^	NIL
DD/PO Cancellation^	NIL
DD/PO Duplicate^	NIL
DD/PO Revalidation^	NIL
Additional DD/PO Fee	NIL
Value Added SMS Alerts^	NIL
Address Confirmation^	NIL
Photo Attestation^	NIL

Signature Verification^	NIL
Balance Certificate^	NIL
Locker fees#	60% discount on small & medium size lockers and 30% discount on large & extra large size lockers for lifetime
NetSecure with 1 Touch -Replacement fee	Rs.800

#Applicable for eligible customers only



FOREIGN CURRENCY CHARGES

Features	Charges Applicable
Foreign Currency Outward Remit by Wire/TT/Swift	Rs.100
Foreign Currency Outward Remit by DD	Rs.500
Foreign Currency Inward Remittance Fee (wire)	NIL
Foreign Currency deposit at Branches	Rs.100 per instance

Foreign Currency Instrument Collection Fees	Cheque Collection Charges – Rs.750 Courier & Handling Charges – Rs.50 Correspondent/Drawee Bank Charges:- Cash Letter Scheme (CLS) – NIL Final Credit Scheme (FCS) - \$40 Direct Credit Scheme (DCS) – On Actuals, as charged by Correspondent/Drawee Bank
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Please [Click Here](#) for Fees and Charges of Burgundy Multi-Currency Forex Card

Taxes will be charged additionally as applicable



TERMS & CONDITIONS

Wealth Management | Axis Bank

*In case of a salaried customer, one should be receiving a net salary credit in excess of Rs. 3 lakhs every month in Axis Bank Salary Account

**Customers who do not qualify for the AMB / TRV / Monthly Salary Credit criteria (do not meet Burgundy eligibility) will be converted to normal Savings Account with due notice. Fees and charges will apply accordingly. For more details on Burgundy eligibility criteria refer to www.axis.bank.in/burgundy

@Deliverables (like cheque book, welcome kit, debit card etc) returned due to negative reasons like address not found, customer not found, party shifted, customer not residing at the given address, incomplete address

^Mentioned charges will be applicable in case Burgundy eligibility criteria is not met w.e.f. 1st April, 2023. Please click on the link below:

<https://campaign.axis.bank.in/disclaimer/Revision-of-Fees-and-Charges-for-Burgundy-accounts.html>

Revision in Savings Account tariff structure for Burgundy Accounts is being revised effective 1st April, 2023. Please click on the link below

<https://www.axis.bank.in/fees-and-charges>

Charges are levied if account is closed between 14 days and 1 year. No charges would be levied if account is closed within 14 days of account opening or after 1 year.

<https://www.axis.bank.in/docs/default-source/default-document-library/burgundy/eligibility-criteria.pdf>

Eligibility for Burgundy Savings Account Tariff will be calculated as on 25th of every month. (For charge month as January 2025, Average Monthly Balance (AMB) / Total Relationship Value (TRV) would be considered until the end of the day of 25th January 2025 and in case the Burgundy eligibility criteria is not maintained, charge will be applied and would reflect in your < FEB 2025 > statement)

With effect from 1st April 2026, a stamp duty charge of ₹500 (No GST) is applicable for Email Indemnity registration and will be debited from customer's account.

For Burgundy eligibility criteria, please [click here](#)

Access our 24x7 NRI Phone Banking services through country-specific toll-free number.

Visit www.axis.bank.in/pbnri for more information. For any grievances, please visit www.axis.bank.in/customerservice