

PRESTIGE SALARY ACCOUNT MOST IMPORTANT DOCUMENT – (SAPRP / STPRP)

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.

*Please Note: Effective 1th April, 2024 Fees & Charges are revised. For full terms and conditions as related to account and Debit Card kindly visit nearest Axis Bank Branch or Axis Bank website: www.axisbank.com

ACCOUNT TARIFF STRUCTURE – PRESTIGE ACCOUNTS (SALARY)

Service Type	Fee		SAPRP / STPRP
Account Usage Requirement	Monthly Average Balance (MAB) Requirement		Zero balance facility i.e. Nil Balance requirement [#]
Cash Transactions (Deposit / Withdrawal) Fees*	Monthly Free Transaction limits	Self	First 5 transactions / transactions up to ₹ 2 lacs per month
		Third Party	Free limit of ₹ 25,000 per month.
	Fee beyond free transaction limit	Self	Fee of ₹ 5 per ₹ 1,000, subject to a minimum of ₹ 150/-
		Third Party	₹ 10 per ₹ 1,000, subject to a minimum of ₹ 150/-
Debit Card Fees	Debit Card Type		Prestige Debit Card
	Issuance Fees		Nil
	Annual Fees		Nil
	Card Replacement Charges		₹ 200 + GST
Upgrade Debit Cards	Online Rewards Debit Card	Issuance	₹ 500 + GST
		Annual Fees	₹ 500 + GST
	Value + Debit Card	Issuance	₹ 750 + GST
		Annual Fees	₹ 750 + GST
	Delight Debit Card	Issuance	₹ 1,500 + GST
		Annual Fees	₹ 999 + 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), there after fees of INR 23 per Financial transactions on Axis Bank & non-Axis Bank ATMs and INR 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 / Passbook to track your account		
	Internet Banking and Mobile Banking Application		

[#]Prestige Salary Account Customer of 4 month vintage, not receiving salary credits via Transfer, Clearing, Digital etc. in 2 consecutive calendar months OR not maintaining balance AMB as per Prestige Savings Account requirement of ₹ 75,000/- will be levied a fee of ₹ 100 per month.

IMPORTANT TERMS & CONDITIONS

To be eligible for exclusive benefits you need to: Receive Net Monthly Salary credit between ₹ 50,000 to ₹ 1 Lakh

1. All important charges pertaining to your Salary Account are mentioned above. However, this list is not exhaustive, and you may visit our website
2. Savings Account under Axis Prestige Salary Scheme is a special account offered to customers with regular direct salary credits coming into this account. In case, amount credited in account is not as per the Program Threshold* requirement for more than 3 consecutive calendar months then the special features offered under the said Account shall stand withdrawn and account shall be migrated to the appropriate Non-Salary Savings Account variant under standard charge structure with Average Monthly Balance (AMB) required to be maintained, and all charges shall be levied as applicable to normal savings accounts. The features of Savings Bank Account and charge structure are available on Bank's website www.axisbank.com
3. Communication regarding migration of accounts will be sent to customer, one month in advance
4. I / We agree to allow Salary Account servicing through Service desk at Axis digital centre
5. All accounts have a monthly billing cycle in a year i.e. 1st to 30th / 31st of the month
6. 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
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. For Rupay Cards, Personal Accident Insurance claims to be intimated within 30 days and Debit Card to be used once within 45 days for a valid Financial / Non-Financial transaction
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 initial funding cheque is returned / bounced and funding as per scheme code is not received within 15 days of account opening. (Not Applicable for Salary Account)
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. BNA - 50 per transaction after banking hours (i.e. between 5.00 pm to 9.30 am) and on Bank / State holidays for deposits exceeding 2 transactions or ₹ 5,000 per month (either single or multiple transaction), whichever is earlier
12. As a Prestige Salary Account holder, initially you will be provided a Liberty Debit Card and subsequently a personalised Prestige Debit Card will be shipped to you shortly at your communication address. Please do activate the new Prestige Debit Card within 12 months of opening of the salary account, post which fees & charges will be applicable on your Liberty Debit Card. Your Liberty Debit Card will be automatically deactivated for security reasons, as soon as the personalised Prestige Debit Card is activated
13. All fees and charges are exclusive of taxes. The charges mentioned in the tariff will attract Goods & Services Tax as applicable
14. I / We hereby provide my / our irrevocable consent to Axis Bank to share and disclose my [bank account no, name, PAN details, IFSC Code, Branch Name & Account opening date] with my current employer as indicated by me in the AOF, for the purpose of salary credit
15. Joint holder will be charged Debit Card fee as per normal charges of Debit Card as mentioned on the Bank's website
16. Annual Fee of ₹ 500 is applicable on Prestige Debit Card, if you are not a Prestige Segment Customer
17. Upon up-migration / down-migration of account, customer is suggested to apply for default Debit Card as per their new scheme to get the most relevant offers and benefits pertaining to their account scheme. Not keeping default debit card as per updated scheme might attract Debit Card charges
18. There are no charges for virtual Debit Card, provided to the primary holder. The virtual card is not applicable for issuance to the joint holder