

**PRESTIGE SAVINGS 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 01<sup>st</sup> 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.axis.bank.in](http://www.axis.bank.in).

**ACCOUNT TARIFF STRUCTURE – PRESTIGE ACCOUNTS (SALARY)**

Service Type	Fee		Prestige Salary Account (SAPRP) Prestige Staff Account (STPRP)
Account Usage Requirement	Monthly Average Balance (MAB) Requirement		Zero balance facility i.e. Nil Balance requirement <sup>1</sup>
Cash Transactions (Deposit / Withdrawal) fees*	Monthly Free transaction limits	Self	First 5 transactions / transactions up to ₹2 lakhs 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 Fees	₹500 + GST
		Annual Fees	₹500 + GST
	Value + Debit Card	Issuance Fees	₹750 + GST
		Annual Fees	₹750 + GST
	Delight Debit Card	Issuance Fees	₹1,500 + GST
		Annual Fees	₹1500 + 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 (Mandatory SMS)		
Complimentary Services	Free Monthly E-statement / Passbook to track your account		
	Internet Banking and Mobile Banking Application		

<sup>1</sup>Prestige Salary Account Customer of 4 months 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 savings Account are mentioned above. However, this list is not exhaustive & you may visit our website [www.axis.bank.in](http://www.axis.bank.in) to view the other charges which are applicable, GST as applicable will be levied on all fees and charges.
2. Savings Account under Axis Prestige Salary Scheme is a special account offered to customers with regular direct salary credits coming into this account. If salary is not credited in the account for a continuous period of three (3) months, the account holder will be notified through email, WhatsApp, SMS or any other channel as per the Bank's discretion. Following such notification allowing for at least thirty (30) days advance notice, the account may be converted to a (non-salary) Savings account at an appropriate time in accordance with the Bank's internal policies. Post conversion, monthly average balance requirement along with standard savings account charges shall be applicable. The features of Savings Bank Account and charge structure are available on Bank's website [www.axis.bank.in](http://www.axis.bank.in).
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 center.
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 a) Initial funding cheque is returned / bounced and funding as per scheme code is not received within 30 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 convenience fees of 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 personalized 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 personalized Prestige Debit Card is activated,
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 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.
16. I / We give my irrevocable consent to Axis bank to share my Name, E-mail ID and Contact No. with the Tele-health consultation service provider to enable us to use their services.
17. Joint holder will be charged Debit Card fee as per normal charges of Debit Card as mentioned on the Bank's website.
18. Annual Fee of ₹500 is applicable on Prestige Debit Card, if you are not a Prestige Segment Customer.
19. 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.
20. 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.