

Your Branch Category: _____

MOST IMPORTANT DOCUMENT (TYPE I) – ASAP EASY ACCESS Digital Savings Account (DBEZY)

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 April, 2023 Fees & Charges are revised. To refer full list of charges, terms and conditions as related to account and debit card, visit www.axisbank.com or Axis Bank Branch

ACCOUNT TARIFF STRUCTURE – ASAP EASY ACCESS Digital Savings Account			
Service Type	Fee		ASAP EASY ACCESS Digital Savings Account (DBEZY)
Cash transactions (Deposit / Withdrawal) fees*	Monthly free transaction limits		Self: First 4 Transactions or Rs. 1 Lakh whichever is earlier. Third Party: Rs. 25,000 per month free Cash transactions at non-home Branch: Up to Rs. 25,000 per day
	Fees		Beyond free transaction limits, Self: Fee of Rs. 5 per Rs. 1,000 or Rs. 150 whichever is higher Third Party: Fee of Rs. 10 per Rs. 1,000 or Rs. 150, whichever is higher
Debit card fees	Debit card type		Online Rewards Debit Card (physical) & E-Debit card (virtual)
	Issuance fees		E-Debit Card- Rs. 500 + GST, Online rewards debit Card- NIL
	Annual fees		E-Debit Card- NIL, Online rewards debit card- Rs. 500 + GST
	Card replacement charges		Rs. 200 + GST
Upgrade debit cards	Value+ debit card	Issuance /	Rs. 750 + GST
		Annual fees	Rs. 750 + GST
	Delight debit card	Issuance /	Rs. 1500 + GST
		Annual fees	Rs. 999 + GST
Anywhere banking	One multi-city Cheque book free per year (20 leaves)		
	15 transactions free per month post which charge of Rs.75/transaction will be levied.		
	Unlimited free NEFT and RTGS transactions		
SMS alert fees	SMS Alert Fee - 25 ps. per SMS charge. (Mandatory SMS) * Max cap per account Rs. 15/ quarter		
Complementary services	Free monthly e-statement / passbook to track your account		
	Internet banking and mobile banking application		

*Mandatory SMS alert such as ATM/POS transaction, security Alert, fund transfer through Internet/Mobile App, etc. SMS sent for OTP, service request acknowledgement etc. will be excluded from charging)

IMPORTANT TERMS & CONDITIONS:	
To be eligible for exclusive benefits you need to:	
1. Maintain a digital saving account average monthly balance (AMB) Rs.12,000 (Metro/ Urban), Rs.5,000 (Semi-Urban), Rs.2,500 (Rural)	
2. Initial funding: Rs.16,000 (Metro), Rs.15,000 (Urban), Rs.6,000 (Semi-urban), Rs.3,000 (Rural)	
# In case customers do not fulfil the above criteria, following fee and charges will apply accordingly:	
3. Metro/Urban – Rs. 6 per 100 of the shortfalls from average balance requirement or Rs. 600 whichever is lower	
4. Semi Urban – Rs. 6 per 100 of the shortfalls from average balance requirement or Rs. 300 whichever is lower	
5. Rural – Rs. 6 per 100 of the shortfalls from average balance requirement or Rs. 150 whichever is lower	
1. All-important charges pertaining to your Savings Account are mentioned above. However, this list is not exhaustive and you may visit our website www.axisbank.com to view the other charges which are applicable.	10. 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 A/c opening or b) Non-activated instakits 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.
2. All accounts have monthly billing cycle in a year 1st to 30th / 31st of the month.	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.
3. GST as applicable will be levied on all fees and charges.	12. There will be a fee of Rs. 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 A/c opening.
4. 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 www.axisbank.com .	13. BNA convenience fees of Rs. 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 Rs. 5,000 per month (either single or multiple transaction), whichever is earlier.
5. I / We agree to allow Savings Account servicing through Service desk at Axis digital centre.	14. 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.
6. 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/ECOM purchase transaction on your card within 90 days prior to occurrence of the incident. The incident has to be reported to bank within 20 days and all related documents to be submitted within 50 days of incident.	15. 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 me/us to use their services.
7. Customers aged 57 or more will be auto migrated under Senior Privilege (SBSPA) scheme code	16. Joint holder will be charged Debit Card fee as per normal charges of debit card as mentioned on the Bank's website.
8. Update Aadhaar Number in your bank account to receive subsidies directly from Government (LPG, MGNREGA, etc.).	17. The virtual card is not applicable for issuance to the joint holder.
9. All fees and charges are exclusive of taxes. The charges mentioned in the tariff will attract Goods & Services Tax as applicable.	18. 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