Version: IV

MOST IMPORTANT DOCUMENT (TYPE I) –
EASY ACCESS SAVINGS (SBEZZ) and SILVER EASY SAVINGS (SBSPZ)

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 1st April, 2026 Fees & Charges are revised. To refer full list of charges, terms and conditions as related to account and debit card, visit www.axis.bank.in or Axis Bank Branch

ACCOUNT TARIFF STRUCTURE – EASY SAVINGS ACCOUNTS

Service Type	Fee		Easy Access SA (SBEZZ) Silver Easy SA (SBSPZ)
Cash Transactions (Deposit / Withdrawal) Fees*	Free transactions and limits		Self: First 4 transactions or Rs. 1 Lakh per month whichever is earlier. Third Party: Rs. 25000 per month free Cash transactions at non-home Branch: Up to Rs. 25000 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		Secure+ Debit Card
	Issuance Fees		Rs.300 + GST
	Annual Fees		Rs.300 + GST
	Card Replacement charges		Rs. 200 + GST
Upgrade Debit Cards	Online Rewards Debit Card	Issuance / Annual Fees	Rs. 500 + GST Rs. 500 + GST
	Value+ Debit Card	Issuance / Annual Fees	Rs. 750 + GST Rs. 750 + GST
	Delight Debit Card	Issuance / Annual Fees	Rs. 1500 + GST Rs. 1500 + GST
Anywhere Banking	One multi-city cheque book free per year (25 leaves)		
	15 transactions free per month post which charge of Rs.75/transaction will be levied.		
	Unlimited Free NEFT and RTGS transactions		
Value Added Service	SMS Alert Fee - 25 ps. per SMS charge. (Mandatory SMS) * Max cap per account Rs. 15/ quarter		
Complimentary 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)

Primary Customer Details

Customer Name: |_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|
Customer Account Number (for update) |_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_| Bar Code office |__|__|__|__|__|__|__|__|__|__|__|__|
Mobile Number |_|_|_|_|_|_|_|_|_|_|_| Customer ID (Existing if any): |_|_|_|_|_|_|_|_|_|_|

IMPORTANT TERMS & CONDITIONS:

To be eligible for exclusive benefits, you need to maintain:

Fee	**Easy Access SA (SBEZZ)**	**Silver Easy SA (SBSPZ)**
Initial Funding Requirement	Rs. 10,000 (Semi Urban / Rural)	Rs. 10,000 (Semi Urban / Rural)
Average Balance (AQB/MAB) or Total Relationship Value (TRV)	Average Monthly Balance of Rs. 10,000 (Semi Urban / Rural) OR FD of at least Rs 50,000 for a tenure of 12 months or more	Average Quarterly Balance of Rs. 10,000 (Semi Urban / Rural) OR FD of at least Rs 50,000 for a tenure of 12 months or more

In case you do not qualify for the above criteria, the below charges will apply:

1. SBEZZ (Semi Urban) – Rs. 6 per Rs. 100 of the shortfalls from Average Monthly Balance Requirement or Rs. 300 whichever is lower.
2. SBEZZ (Rural) – Rs. 6 per Rs. 100 of the shortfalls from Average Monthly Balance Requirement or Rs. 150 whichever is lower.
3. SBSPZ (Semi Urban & Rural) – Rs. 6 per Rs. 100 of the shortfalls from Average Quarterly Balance Requirement or Rs. 600 whichever is lower.

1. The important charges pertaining to your savings account are mentioned above. However, this list is not exhaustive, and you may visit our website www.axis.bank.in to view the other charges which are applicable.
2. All accounts have monthly billing cycle in a year 1st to 30th / 31st of the month.
3. 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.axis.bank.in.
4. I / We agree to allow Savings A/C servicing through Service desk at Axis Bank digital centre.
5. 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 financial purchase transaction on your card within 30 days prior to occurrence of the incident. The incidence must be reported within 50 days of occurrence (Insurance feature is only for Scheme SBEZZ) (Customers aged 57 or more will be auto migrated to Silver Privilege (SBSPZ) scheme code)
6. Update Aadhaar Number in your bank account to receive subsidies directly from Government (LPG, MGNREGA, etc.).
7. Axis Bank reserves the right, at its own discretion, to close the A/c 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 insta kits in case A/c 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.
8. If your A/c has been opened in conjunction with a loan, with a standing instruction (SI) 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.
9. 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.
10. Bank Note Acceptor 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.
11. 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.
12. All fees and charges are exclusive of taxes. The charges mentioned in the tariff will attract Goods & Services Tax as applicable.
13. 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.
14. Joint holder will be charged debit card fee as per normal charges of debit card as mentioned on the Bank's website.
15. 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.
16. There are no charges for virtual Debit Card, provided to the primary holder. Virtual card is not applicable for issuance to the joint holder.

Customer Name: _|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|

For office use only	|__|__|__|__|__|__|__|__|__|__|__|__| Bar Code	|__|__|__|__|__|__| LC Code	______________________ Signature

Primary Holder Signature: ______________________________

Joint Holder Signature: ______________________________

Joint Holder Signature 2: ______________________________