

PRESTIGE SAVINGS ACCOUNT MOST IMPORTANT DOCUMENT – (SBPRP / MBPRP/ SSPRP)

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 01-04-2024, fees & charges are revised. For full terms and conditions as related to account and Debit Card kindly visit your nearest Axis Bank Branch or Axis Bank website: www.axis.bank.in/feesandcharges

ACCOUNT TARIFF STRUCTURE – PRESTIGE ACCOUNTS (SAVINGS)

Service type	Fee		PRESTIGE Saving Account (SBPRP/MBPRP^) PRESTIGE SILVER Savings Account (SSPRP) ^Women specific scheme
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		₹500 + GST
	Annual fees		₹500 + GST
	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
Bank from anywhere	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 ₹23 per financial transactions on Axis Bank & non-Axis Bank ATMs and ₹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 App, open		

IMPORTANT TERMS & CONDITIONS

To be eligible for exclusive benefits you need to

- Maintain a Saving Account Average Monthly Balance (AMB) of ₹75,000 (metro /urban /semi-urban /rural) OR
 - Average Monthly Balance (AMB) of ₹1,50,000 in your Savings and Current Accounts OR
 - Total Relationship Value (TRV) of ₹3 lakh across Savings and Current Account Balances, Fixed Deposits (greater than 6 months) and Mutual Fund investments customers who do not qualify for the above criteria will be converted to appropriate Savings Account with due notice, Fee and charges will apply accordingly.
1. If the required AMB / TRV is not maintained, a charge of ₹6 for every ₹100 shortfall will apply, up to a maximum of ₹600.
 2. For details and full list of charges, terms and conditions related to your account and Debit Card, visit www.axis.bank.in/feesandcharges or your nearest Axis Bank branch.

1. Axis Bank **PRESTIGE** Savings Account is offered, subject to fulfilment of the above-mentioned eligibility criteria applicable to all existing & new customers. Above offer is subject to review post 3 calendar months of opting the account with mentioned eligibility criteria & bank reserves its rights to review the same & in case of non-fulfilment of eligibility criteria account shall be migrated to the next best Savings Account variant. 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/feesandcharges to view the other charges which are applicable, GST as applicable will be levied on all fees and charges.
2. Communication regarding migration of accounts will be sent to customer, one month in advance.
3. I / We agree to allow Savings Account servicing through service desk at Axis digital center.
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 on our website.
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 POS purchase transaction on your card within 30 days prior to occurrence of the Incident. The incidence must be reported within 50 days of occurrence.
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 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 or b) Non-activated insta kits 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.
8. 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.
9. 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.
10. 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.
11. All fees and charges are exclusive of taxes. The charges mentioned in the tariff will attract Goods & Services Tax as applicable.
12. 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.
13. Joint holder will be charged Debit Card fee as per normal charges of Debit Card as mentioned on the Axis Bank's website.
14. Annual Fee of ₹500 is applicable on **PRESTIGE** Debit Card, if you are not a **PRESTIGE** Segment Customer.
15. Upon up-migration / down-migration of account, customers are 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. The virtual card is not applicable for issuance to the joint holder.