

**MOST IMPORTANT DOCUMENT – SAHAJ SAVINGS ACCOUNT (BBBSA)**

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 up.

\*Please Note: Effective 1<sup>st</sup> April 2024 Fees & Charges are revised. To refer full list of charges, 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 – SAHAJ SAVINGS ACCOUNT                                         |                                                                                                                                                                                                                                                                                                                                        |             |                                                                                                                                                                                                                                                                                                                                                                                                                                                        |  |
|------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| Service Type                                                                             | Fee                                                                                                                                                                                                                                                                                                                                    |             | Sahaj Savings Account                                                                                                                                                                                                                                                                                                                                                                                                                                  |  |
| Cash Transactions<br>(Deposit / Withdrawal)<br>Fees*                                     | Monthly Free Transaction Limits                                                                                                                                                                                                                                                                                                        |             | Self: First 4 Transactions or ₹ 1 Lakh whichever is earlier.<br>Third Party: ₹ 25000 per month free.<br>Cash transactions at Non-Home Branch: Upto ₹ 25000 per day.                                                                                                                                                                                                                                                                                    |  |
|                                                                                          | Fees                                                                                                                                                                                                                                                                                                                                   |             | Beyond free transaction limits,<br><b>Self</b> : Fee of ₹ 5 per 1,000 or ₹ 150 whichever is higher.<br><b>Third Party</b> : Fee of ₹ 10 per 1,000 or ₹ 150, whichever is higher.                                                                                                                                                                                                                                                                       |  |
| Debit Card Fees                                                                          | Debit Card Type                                                                                                                                                                                                                                                                                                                        |             | MasterCard Premium Debit Card                                                                                                                                                                                                                                                                                                                                                                                                                          |  |
|                                                                                          | No of Free ATM Transactions                                                                                                                                                                                                                                                                                                            |             | <b>Axis Bank</b> : First 5 financial & Unlimited non-financial Transactions free.<br><b>Non-Axis Bank</b> (Financial + Non-financial):<br>- First 3 Transactions free in Metro Locations.<br>- First 5 Transactions free in Other Locations.                                                                                                                                                                                                           |  |
|                                                                                          | Issuance Fees                                                                                                                                                                                                                                                                                                                          |             | ₹ 250                                                                                                                                                                                                                                                                                                                                                                                                                                                  |  |
|                                                                                          | Annual Fees                                                                                                                                                                                                                                                                                                                            |             | ₹ 100                                                                                                                                                                                                                                                                                                                                                                                                                                                  |  |
|                                                                                          | Card Replacement charges                                                                                                                                                                                                                                                                                                               |             | ₹ 200                                                                                                                                                                                                                                                                                                                                                                                                                                                  |  |
| Upgrade Debit Card Fees                                                                  | Online Rewards Debit Card                                                                                                                                                                                                                                                                                                              | Issuance    | ₹ 500                                                                                                                                                                                                                                                                                                                                                                                                                                                  |  |
|                                                                                          |                                                                                                                                                                                                                                                                                                                                        | Annual Fees | ₹ 500                                                                                                                                                                                                                                                                                                                                                                                                                                                  |  |
|                                                                                          | Value+ Debit Card                                                                                                                                                                                                                                                                                                                      | Issuance    | ₹ 750                                                                                                                                                                                                                                                                                                                                                                                                                                                  |  |
|                                                                                          |                                                                                                                                                                                                                                                                                                                                        | Annual Fees | ₹ 750                                                                                                                                                                                                                                                                                                                                                                                                                                                  |  |
|                                                                                          | Delight Debit Card                                                                                                                                                                                                                                                                                                                     | Issuance    | ₹ 1500                                                                                                                                                                                                                                                                                                                                                                                                                                                 |  |
|                                                                                          |                                                                                                                                                                                                                                                                                                                                        | Annual Fees | ₹ 1500                                                                                                                                                                                                                                                                                                                                                                                                                                                 |  |
|                                                                                          | 15 transactions free at Branch per month, post which charge of ₹75 per transaction will be levied.                                                                                                                                                                                                                                     |             |                                                                                                                                                                                                                                                                                                                                                                                                                                                        |  |
|                                                                                          | Unlimited Free online NEFT & RTGS transactions & chargeable at branches as per charge grid.                                                                                                                                                                                                                                            |             |                                                                                                                                                                                                                                                                                                                                                                                                                                                        |  |
| Value Added Service                                                                      | SMS Alert Fee - 25 ps. per SMS charge Max cap per customer ₹ 15/ quarter                                                                                                                                                                                                                                                               |             |                                                                                                                                                                                                                                                                                                                                                                                                                                                        |  |
| Complimentary Services                                                                   | Free monthly E-statement / Passbook to track your account                                                                                                                                                                                                                                                                              |             |                                                                                                                                                                                                                                                                                                                                                                                                                                                        |  |
|                                                                                          | Internet Banking and Mobile Banking Application                                                                                                                                                                                                                                                                                        |             |                                                                                                                                                                                                                                                                                                                                                                                                                                                        |  |
|                                                                                          | One multi city Cheque Book Free per year (25 leaves)                                                                                                                                                                                                                                                                                   |             |                                                                                                                                                                                                                                                                                                                                                                                                                                                        |  |
| IMPORTANT TERMS & CONDITIONS:                                                            |                                                                                                                                                                                                                                                                                                                                        |             |                                                                                                                                                                                                                                                                                                                                                                                                                                                        |  |
| # In case do not qualify for the above criteria, fee and charges will apply accordingly: |                                                                                                                                                                                                                                                                                                                                        |             |                                                                                                                                                                                                                                                                                                                                                                                                                                                        |  |
| 1.                                                                                       | All-important charges pertaining to your Savings Account are mentioned above. However, this list is not exhaustive, and you may visit our website <a href="http://www.axis.bank.in">www.axis.bank.in</a> to view the other charges which are applicable.                                                                               |             | 11. 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 Instakits 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. |  |
| 2.                                                                                       | All accounts have monthly billing cycle in a year 1st to 30th / 31st of the month.                                                                                                                                                                                                                                                     |             | 12. If you're A/c 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.                                                                                       | 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 <a href="http://www.axis.bank.in">www.axis.bank.in</a> .                                    |             | 13. There will be a fee of ₹ 500 would be levied, 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.                                                                                       | I / We agree to allow Savings A/C servicing through Service desk at Axis digital centre.                                                                                                                                                                                                                                               |             | 14. BNA (Bunch Note Acceptor) 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.                                                                                                                                                                    |  |
| 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/ECOM purchase transaction on your card within 30 days, prior to occurrence of the incident. The incidence must be reported within 20 days of occurrence. |             | 15. 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.                                                                                       | Update Aadhaar Number in your bank account to receive subsidies directly from Government (LPG, MGNREGA, etc.).                                                                                                                                                                                                                         |             | 16. 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 as mentioned.                                                                                                                                  |  |
| 7.                                                                                       | 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.                                                                                                                                                                                      |             | 17. #For accounts opened through Business Correspondents channel, daily credit transaction limit of Rs. 25000 or 15 transactions & daily debit transaction limits of Rs. 20000 or 10 transactions (whichever is earlier) shall be applicable until account is regularised. Restriction on transactions shall be applied in case of any limit breach.                                                                                                   |  |
| 8.                                                                                       | Joint holder will be charged Debit Card fee as per normal charges of Debit Card as mentioned on the Bank's website                                                                                                                                                                                                                     |             |                                                                                                                                                                                                                                                                                                                                                                                                                                                        |  |
| 9.                                                                                       | Maximum 30 ATM 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.                                        |             |                                                                                                                                                                                                                                                                                                                                                                                                                                                        |  |
| 10.                                                                                      | All fees and charges are exclusive of taxes. The charges mentioned in the tariff will attract Goods & Services Tax as applicable.                                                                                                                                                                                                      |             |                                                                                                                                                                                                                                                                                                                                                                                                                                                        |  |