

**MOST IMPORTANT DOCUMENT – EASY ACCESS SALARY ACCOUNT (SAPPR/DAPPR)
AXIS REPUBLIC SALARY ACCOUNT(SBGOV/DBGOV) | DEFENCE SALARY ACCOUNT(SBSDF/DBSDF)
EMPLOYEE REIMBURSEMENT ACCOUNT(SBERA)**

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.

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					
Account Type		Easy Access Salary Account	Axis Republic Salary Account	Defence Salary Account (Power Salute)	Employee Reimbursement Account
Minimum Free Services		a) Zero Balance Facility i.e Nil Balance requirement^ b) Online Fund Transfers (NEFT) c) Monthly E – statement /passbook to track your account d) One Multi City Cheque Book Free per year e) Internet Banking and Mobile Banking	a) Zero Balance Facility. b) Online Fund Transfers (NEFT) c) Monthly E- statement/Passbook to track your account. d) Unlimited Free Multi City Cheque Books e) Internet Banking and Mobile Banking	a) Zero Balance Facility. b) Online Fund Transfers (NEFT) c) Monthly E- statement/Passbook to track your account. d) Unlimited Free Multi City Cheque Books e) Internet Banking and Mobile Banking	NA
Value Added SMS Fees		25 ps. per SMS charge Max cap per customer Rs. 15/quarter (only non-mandatory SMS)		Free	25 ps. per SMS charge Max cap per customer Rs. 15/quarter (only non-mandatory SMS)
Service Type	Fee	Easy Access Salary Account	Axis Republic Salary Account	Defence Salary Account (Power Salute)	Employee Reimbursement Account
Cash Transactions Fees (Deposit/Withdrawal)	Monthly Free Transaction Limits	Self: First 4 Transaction or Rs. 1 lakh whichever is earlier. Third Party: Cash transaction Up to Rs. 25,000 per month. Cash transactions at Non-Home Branch: Up to Rs. 25,000 per day.	(Self/Third Party) - Monthly Free Limit: First 5 Transactions or Rs.2 lakhs whichever is earlier. Cash transactions at Non-Home Branch: Up to Rs. 25,000 per day.	Unlimited	NA
	Fees	Above Free limit - Self - Rs.5 per Rs.1000 or Rs.150, whichever is higher Third Party - Rs.10 per Rs.1000 or Rs.150, whichever is higher		NA	NA
Debit Card Fees	Debit Card Type	Mastercard Premium Debit Card	RuPay Republic Platinum Debit Card	Power Salute Debit Card	NA
	Joining/Issuance Fees	NIL	NIL	NIL	NA
	Annual Fees	Rs 200	NIL	NIL	NA
	Replacement Fees	Rs 200	Rs 200	Rs 200	NA
Upgrade Debit Cards (Issuance / Annual Fees)	Online Rewards Debit Card	Rs. 500 / Rs. 500			NA
	Value+ Debit Card	Rs. 750 / Rs. 750			NA
	Delight Debit Card	Rs. 1500 / Rs. 1500			NA
^Salary accounts who do not receive salary credit via transfer, clearing, digital etc for two consecutive calendar months will be levied a fee of Rs. 100 per month. # Ensure monthly salary credit between Rs. 10,000 to Rs. 25,000 to enjoy all the benefits/features					

IMPORTANT TERMS & CONDITIONS:

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.axis.bank.in to view the other charges which are applicable.
2. All accounts have monthly billing cycle in a year i.e, 1 - 30/31 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. Update Aadhar Number in your bank account to receive subsidies directly from Government (LPG, MGNREGA, etc.)
5. Savings Account under Salary Schemes is a special account offered to customers with regular direct salary credits coming into this account. In case , the monthly Salary is not credited into the account for more than 3 consecutive months, the special features offered under the said Account stands withdrawn and account shall be treated as Normal Savings Account under standard charge structure and Monthly Average Balance(MAB) is required to be maintained , and all charges shall be levied as applicable to Normal Savings Bank Account and documents are to be submitted ,failing which there would be a credit freeze marked on the said account. The features of Normal Savings Bank Account and charge structure are available on Bank's website – www.axis.bank.in
6. 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-days notice to the customer.
7. **Terms for Personal Accident Insurance cover benefit on your Debit Card:**
As per the terms & conditions of the Insurance policy, to raise claim against Personal Accident Insurance cover, intimation and required document submission should be completed within 50 calendar days from the date of death of the customer. For VISA Cards, to be eligible for Personal Accident coverage, customer should have done at least one POS or ecommerce transaction in last 90 calendar days. For Rupay cards Personal Accident Insurance claims have to be intimated within 30 calendar days and debit card to be used once within 45 calendar days for a valid financial transaction (POS or ECOM). Please note it is death only cover and any other medical conditions will not be covered. Death due to natural causes will also be outside the coverage of this cover.
8. 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.
9. Joint holder will be charged debit card fee as per normal charges of debit card as mentioned on the Bank's website.
10. There will be a fee of Rs. 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.
11. BNA convenience fee 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.
12. 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.
13. All fees and charges are exclusive of taxes. The charges mentioned in the tariff will attract Goods & Services Tax as applicable.
14. I / We hereby provide my/our irrevocable consent to Axis bank to share and disclose my [bank account no., name, PAN details, IFSC code, E-mail Id, Branch Name, Account opening date and contact no.] with my current employer as indicated by me in the AOF, for the purpose of salary credit.
15. There are no charges for Virtual Debit card, provided to the primary holder. The virtual Debit card is not offered to the joint holder.

Customer Name: _ _ _ _ _

Primary Holder Signature: _____

For office
use only_ _ _ _ _
Bar Code_ _ _ _ _
LC Code_____
Signature

Joint Holder Signature: _____

Joint Holder Signature 2: _____