

Women's Program Terms and Conditions

The terms and conditions applicable for the benefits are mentioned below. This list is not exhaustive, and customers would need to visit the products to see all terms & conditions. Eligible Accounts: Customers with the following Axis Bank Savings Account variants will be automatically enrolled into the Women's Banking Program:

- Burgundy Savings Account – DMPRV
- *PRIORITY* Savings Account – DMPBG
- *PRESTIGE* Savings Account – MBPRP

The benefits offered under the Women's Banking Program are complimentary to customers and are in addition to the existing product features and pricing benefits customers avail as part of their Savings Account. Customers will be governed by Savings Account Terms and conditions as defined by Axis Bank.

Lockers T&C

1. Locker rent is charged annually and collected in advance. Locker rentals vary based on locker size and branch location.
2. Late payment penalty @ 2.5% per month (up to a maximum of 25%) will be applicable.
3. Discounts, if applicable, will be offered only on maintenance of relationship value as per customer product category.
4. One-time locker registration charge: ₹1,000 + GST (not applicable for Burgundy / Burgundy Private customers).
5. Number of free locker visits: 3 per calendar month, post which ₹100 + GST will be applicable per visit (not applicable for Burgundy / Burgundy Private customers).
6. [Click here](#) for standard operating procedure.
7. [Click here](#) for applicable stamp duty for executing the locker agreement.

Pick Your Trails T&C

1. COUPON CODE: PYTAXIS2026
2. Offer only applicable on full payment

3. Offer can be claimed using select Axis Bank Credit or Debit Card that falls under the Priority, Prestige and
4. Burgundy segments (co-branded and corporate cards are not eligible)
5. Offer can only be availed on the PYT website and app.
6. Offer can be availed only once per user per card during the offer period (3 months)
7. Offer only applicable on land deals
8. The above slabs are applicable on all destinations except Maldives
9. This offer cannot be combined with any other sales cap discounts or offers/discounts.
10. Offer will only be valid for 3 months from the date it goes live.
11. Offer is not applicable on payments made through Axis Bank NetBanking portal
12. Complimentary travel insurance is only applicable on the woman Axis Bank card holder
13. Only Burgundy members are eligible for 1 complimentary activity per package
14. Burgundy members will receive a complimentary Cake, Amazon Voucher - Rs. 500 & Flowers during their
15. special occasion
16. Priority members will receive a complimentary Cake + Amazon Voucher - Rs. 500
17. Prestige members will only receive a complimentary cake during their special occasion
18. Burgundy holders are eligible for 10% on all international and domestic destination packages above
19. 1,50,000 up to Rs. 25,000 and are will receive exclusive HNI concierge support during the trip
20. All segment holders are eligible for 24x7 on trip concierge support

Auto Loan T&C

1. Bank terms and conditions as applicable
2. Interest rates are subject to change in MCLR
3. Minimum CIBIL of 750 or above
4. Minimum loan tenure of 39 months
5. 25 BPS higher for tenure more than 61 months
6. 10 BPS additional for Tier II
7. CIBIL 750 or above (cases with CIBIL lower than 750 – standard rates to apply)
8. Applicable for Branch and D2C cases

Business Loan T&C

1) *Terms and Conditions Apply

ABHI

Aditya Birla Health Insurance Co. Limited. IRDAI Reg.153. CIN No. U66000MH2015PLC263677. Product Name: Group Activ Health, Product UIN:ADIHLGP25026V042425, Product Name: Group Activ Secure, Product UIN:ADIHLGP22155V032223. Regd. Office address: 9th Floor, Tower 1, One World Centre, Jupiter Mills Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400013. Email: care.healthinsurance@adityabirlacapital.com, Website: adityabirlahealthinsurance.com, Telephone: 1800 270 7000. For more details on risk factors, terms and conditions please read policy wording & prospectus carefully before concluding a sale. Trademark/Logo Aditya Birla Capital is owned by Aditya Birla Management Corporation Private Limited and Trademark/logo HealthReturns™, Healthy Heart Score™ and Active Dayz™ are owned by Momentum Group Ltd (Formerly known as Momentum Metropolitan Life Limited). These trademark/Logos are being used by Aditya Birla Health Insurance Co. Limited under licensed user agreement(s). T&C Apply.

BALIC

Bajaj Life Insurance Limited (Formerly known as Bajaj Allianz Life Insurance Company Limited)

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS - IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

Risk Factors and Warning Statements: Bajaj Life Insurance Limited, Bajaj Life eTouch II, Bajaj Life New Critical Illness Benefit Rider and Bajaj Life Family Protect Rider are the names of the company and the product/rider respectively and do not in any way indicate the quality of the product/rider and its future prospects or returns. For more details on risk factors, terms and conditions please read sales brochure & policy document of base product and rider (available on www.bajajlifeinsurance.com) carefully before concluding a sale or consult your “Insurance

Consultant” for more details and eligibility conditions. Bajaj Life Superwoman Term comprises of Bajaj Life eTouch II – Life Shield variant (UIN:116N198V07) a Non-linked Non- Participating Individual Life Insurance Term Plan, Bajaj Life New Critical Illness Benefit Rider – Comprehensive option (UIN: 116B058V01) a Non-Linked, Non-Participating, Individual, Pure Risk Health Rider and Bajaj Life Family Protect Rider – Child Care option (UIN: 116B056V01) - a Non-linked, Non-participating, Individual, Pure Risk Health Rider. Regd. Office Address: Bajaj Insurance House, Airport Road, Yerawada, Pune - 411006. IRDAI Reg. No.: 116. CIN: U66010PN2001PLC015959, call us on Customer Care Number.: 020-6712 1212, Mail us: customercare@bajajlife.com. The Logo of Bajaj Life Insurance Limited is provided on the basis of license given by Bajaj Finserv Ltd. to use its “Bajaj” Logo. All charges/ taxes, as applicable, will be borne by the Policyholder. | Bajaj Life eTouch II is also available individually for sale without the riders or with the other available riders options under the base policy.

* Salaried Discount– 5%, Insurance for All (First time buyers discount) – 5%, Exclusive offer** – 10% year for 1st Year Premium.

** Worksite Marketing Discount: Under Worksite Marketing of the product, a rebate may be applicable (if chosen) on the premium calculated post HSAR (if applicable) for all Variants. The rebate is 10% of first year premium and is on account of savings in commissions.

Axis Bank Ltd is a Corporate Agent for Bajaj Life Insurance Limited and is registered with Insurance Regulatory and Development Authority of India bearing registration number CA0069. This Plan is offered and underwritten by Bajaj Life Insurance Limited. The purchase of Bajaj Life Insurance product by the customer is purely on voluntary basis. Axis Bank Ltd is not in the business of insurance and there is no link either direct or indirect between the banking services offered by the bank to its customers and use of the insurance Product. The Bank's trademark & logo displayed herein exclusively belongs to Axis Bank Ltd.

Axis Direct

Terms and Conditions for Axis Tyche

1. Offer validity: **08 March 2026 to 31 March 2026**
2. Avail zero account opening fees

3. Zero DP and AMC charges as per the segment (Burgundy has zero lifetime DP and AMC charges)
4. Women's accounts opened under the Affluent Women Program – Axis Tyche during this period will be eligible for the benefit
5. This offer cannot be combined with any other offer
6. The offer applies only to new-to-bank and new-to-Axis Direct customers
7. Zero brokerage is applicable only between **08 March 2026 and 31 March 2026**
8. Post **31 March 2026**, clients will be remapped to their segment-wise brokerage plan. For example, Burgundy customers will be charged as per the applicable segment brokerage rate (detailed plan mentioned in the Know More section)
9. Axis Securities Limited reserves the right to modify or withdraw the offer at any time
10. Brokerage will not exceed the SEBI-prescribed limits
11. The above benefits are subject to regulatory norms in force from time to time and may be discontinued under any regulatory directions without prior notice.
12. For any disputes pertaining to the offer, ASL's decision shall be final and binding
13. All statutory/regulatory levies and other charges including but not limited to Securities Transaction Tax (STT), SEBI Turnover Fees, Exchange Transaction Charges, Stamp Duty, and GST shall be charged separately above the brokerage
14. Terms & conditions for Zero brokerage till 31st March 2026 on all trades in equity/derivatives (Applicable on online trades)
 - Zero Brokerage offer is only applicable if the account has been opened between the 8th March, 2026 to 31st March, 2026 period
 - Post 31st March, 2026 you will automatically move to the plan selected by you during the account opening process (Burgundy/Priority/Prestige)
 - Details of the Burgundy/Priority/Prestige plans can be found by clicking on the Know More link on the Axis Tyche Page

15. Terms and Conditions for the subscription plans:

- This plan is from Axis Securities Limited (ASL) and is applicable to the Axis Direct Trading Account
- The Subscription validity is Lifetime from the date of realization of the plan charges
- The Plan charges attract GST on the amount and will be charged upfront. Plan charges are non-refundable and will not be adjusted against future brokerage or any other charges

- The above Plan offer is only available for RI accounts. This offer is not applicable to Axis group employees or Business Associates
- A client can subscribe to only one plan at any point of time and the plan cannot be clubbed with any other Brokerage Plan
- Once the Plan is opted, the plan cannot be modified/changed
- The subscription rates are applicable only to primary accounts and not to any additional products like PMS, managed accounts, etc
- Option Brokerage for all trades done through online mode will be as per plan rate per order and all trades made through offline mode will be as per plan rate per lot
- Client may choose to subscribe to a new plan, on the terms and conditions applicable at that time. Client needs to submit physical request or in any other manner prescribed by ASL
- Minimum brokerage of ₹25 per order will be applicable for equity segment (i.e., delivery segment-based transaction)
- All statutory / regulatory levies and other charges including but not limited to Securities Transaction Tax, SEBI Turnover Fees, Exchange Transaction Charges, Stamp Duty, and GST shall be charged separately over and above the brokerage
- Brokerage will not exceed the SEBI prescribed limit
- The above benefits under the account are subject to regulatory norms in force from time to time and may be discontinued under any regulatory directions without prior intimation
- For any disputes pertaining to the Offer, the decision of ASL will be final and binding
- In case of any queries/further clarifications, please contact our customer support helpdesk at 022-40508080 or helpdesk@axisdirect.in
- Axis Securities Limited reserves the right to modify or withdraw the offer at any time

16. Terms & Conditions for 50% Discount on Axis Intellect subscription fees:

- The offer is applicable only for Priority, Prestige, Burgundy and Burgundy private segment customers with Resident Indian status
- You can get a 50% refund of charges for subscribing to Axis Intellect (AI) and product only for the first year, an investment offering with Research backed stock investment ideas. Please refer to the detailed Terms & Conditions of Axis Intellect Plus before subscribing. To

know more about Axis Intellect visit

<https://simplehai.axisdirect.in/dynamicWeb/axisintellect/index.html>

- The offer is valid for a maximum refund of ₹2,950 per Axis Intellect basket (Axis Intellect Aggressive Basket, Axis Intellect Balanced Basket, and Axis Intellect Intra-Week Basket), with a maximum total refund of ₹8,850 per customer
- The offer is applicable on the Axis Intellect subscription until Mar 31, 2026
- The fee charged will be refunded up to the eligible amount by T+1 month (T being the month of Axis Intellect amount debit)
- The above offer is not applicable for NRIs
- The offer is non-transferable and is exclusively for whom it is intended
- Axis Securities Limited reserves the right to modify or withdraw the offer at any time

Detailed Terms and Conditions for Axis Direct: <https://simplehai.axisdirect.in/terms-and-conditions-home>

Detailed Disclaimer for Axis Direct: <https://simplehai.axisdirect.in/disclaimer-home>

Lifestyle Offers

*T&C Apply

Clartax

*T&C Apply

Model Portfolio

To invest as per your risk appetite please get in touch with your RM or nearest branch