

Most Important Document - NREMA/NROMA

(One copy to be handed over to the Customer and one copy to be retained by Bank)

The foundation of any strong relationship is Trust and we feel that Transparency builds Trust. So we with 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.

Account tariff structure - non resident external and ordinary prime saving account for mariners				
Minimum Free Services		a) Monthly E statement, Quarterly Physical Statements to track your account b) Unlimited Multi City cheque book* c) Unlimited transactions on any other bank ATM in India using NRE Debit Card* d) Internet Banking, Mobile Banking and Phone Banking		
Service Fee Type	Fee			
Account Usage Charges	Monthly Average Balance Requirement	INR 10,000 or INR. 1 Lakh Term Deposit		
	Monthly Service Fee	6% of the shortfall from Monthly Average Balance requirement or INR 600 (for all location) whichever is lower.		
Transactions Charges*	Monthly Free Cash Transactions Limits	First 5 Transactions or INR 1.5 lakhs whichever is earlier** Third Party Transactions free limit of INR 25,000		
	Fees beyond free transaction limits	Above Free Limit (Self) - INR 5 per INR 1000 or INR 150, whichever is higher Third Party - INR 10 per INR 1000 or INR 150, whichever is higher		
Terms & Conditions	Important Instructions	Debit Card issued for NROMA account can be used in India only, with a maximum withdrawal limit is INR 40,000/- per day		
Debit Card Fees	Issuance Fees	• NREMA: Priority Debit Card - Nil • NROMA: Rupay Classic Debit Card - INR 150/- + Taxes		
	Annual Fees/ Replacement Fees	<table><tr><td> • NREMA: Annual Fees - Nil • NROMA: Annual Fees - INR 150/- + Taxes </td><td> • NREMA: Replacement Fees - INR 200/- + Taxes • NROMA: Replacement Fees - INR 300/- + Taxes </td></tr></table>	• NREMA: Annual Fees - Nil • NROMA: Annual Fees - INR 150/- + Taxes	• NREMA: Replacement Fees - INR 200/- + Taxes • NROMA: Replacement Fees - INR 300/- + Taxes
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Personal Accident Insurance Cover.	• NREMA – INR 10 Lakhs • NROMA – INR 1 Lakh			
**Value of Transaction will include both cash deposits and withdrawals for NRO account and cash withdrawals only for NRE account.				

Important Terms & Conditions:

- All important charges pertaining to your account are mentioned above. However this list is not exhaustive and you may visit our website www.axisbank.com to view the other charges which are applicable
- Your account has a monthly bill cycle from the 1st to the 30th / 31st of every month.
- GST as applicable will be levied on all fees. *Please Note: Effective 1st June 2024, Fees & Charges are revised. Refer full list of charges, terms and conditions as related to account and debit card, visit www.axisbank.com or nearest Axis Bank Branch.
- The Bank can at its sole discretion discontinue any service partially / completely or change Fees without any notice. All revision in fees will be displayed on the Notice Board of the branches of Axis Bank and also on our website www.axisbank.com
- 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.
- I authorize the bank to freeze my account in the following circumstances, with intimation to me
 - Balance in the account remaining zero for 3 months or more
 - No transactions induced by me the account for a period of 2 years or more
 - If it is suspected by the bank that transactions in my account are not initiated by me (the Bank will not assume any liability for the transactions already executed).
 - If it is suspected that my account is being misused as a money mule, a channel for unauthorized money pooling or a conduit for any ilegal activity. (I will not receive a notice in this case).
- AxisBank reserves the right, at its own discretion; to close the account in case initial funding cheque is returned / bounced and funding as per scheme code is not received within 15 days of account opening.
The Personal Accident insurance cover will be considered as active at the time of the incidence if the customer has made a successful purchase transaction on the card within 90 days prior to the occurrence of the incident. The incidence has to be reported within 50 days of occurrence
- Joint holder will be charged Debit Card fee as per normal charges of Debit Card as mentioned on the Bank's website.

Customer Name:

FOR OFFICE USE ONLY			
	Bar Code	LC Code	Signature

Account Holder Signature

Joint Holder 1 Signature	Joint Holder 2 Signature
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Account Holder Signature

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