

**MOST IMPORTANT TERMS AND CONDITIONS – AXIS BANK SAVINGS/SALARY ACCOUNT
(Prestige- SBPRC, SAPRC /Liberty-SBLBC, SALBC)**

- To view the complete list of charges related to the account and debit card, please visit our website [here](#). Joint holder(s) will be charged as per the schedule of charges mentioned on the website.
- To be eligible for exclusive benefits of the Axis Bank Salary Account, you need to receive net monthly salary credit as follows:

Segment	Liberty (SALBC)	Prestige (SAPRC)
Salary threshold	₹ 25,000 - ₹ 50,000.	₹ 50,000 - ₹ 1,00,000.

- Axis Bank Savings Account is offered, subject to fulfilment of the eligibility criteria on required balance maintenance thresholds applicable to all existing and new customers of respective schemes as indicated in the charge structure. In case of non-fulfilment of the eligibility criteria for a period of 3 calendar months, the Bank reserves its rights to review the same and offer the next best savings account variant or revise the terms, as deemed appropriate.
- I / We agree to open / migrate all savings accounts under a single Customer ID.
- Axis Bank may move your account to a different account variant based on eligibility criteria, or your salary account to a non-salary account if no salary credits are received in the account.
- Communication regarding migration to any other account variant will be sent to the customer, one month in advance.
- In case your account is moved to a lower/higher account variant, you may apply for the Debit Card applicable to the new account to avail the associated benefits. If you continue with a different Debit Card, applicable charges may apply based on the card type.
- All accounts have a monthly billing cycle, i.e., 1st to 30th / 31st of the month.
- I / We agree to allow Savings Account servicing through Service Desk at Axis Digital Centre.
- The Bank may, discontinue any service, either partially / completely or revise fees by providing 30 days' notice, as deemed appropriate. Any revision in fees will be displayed on the notice boards of the Axis Bank branches and, on the website-www.axis.bank.in.
- Update your Aadhaar number in your Axis Bank Account to receive government subsidies directly.
- If your account has an active loan, please visit <https://www.axis.bank.in/loans>
- 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.
- All fees and charges are exclusive of taxes. The charges mentioned in the tariff will attract Goods & Services Tax (GST) as applicable.
- Customer's communication details such as mobile number/email ID or mailing address will be shared with the Bank's Vendors/Aggregators/Authorised Partners for sharing benefits associated with any Savings Account.
- I / We hereby provide my / our irrevocable consent to Axis Bank to share and disclose my/our [Bank Account No, Name, PAN details, IFSC Code, Branch Name & Account opening date] with my/our current employer, for the purpose of salary credit
- The Bank reserves the right to place the account under debit freeze or close the account in case of any discrepancy identified during regular monitoring and document verification activities.
- Bank reserves the right to take necessary action, legal or otherwise, if it finds any wilful modification/ withholding of information or misrepresentation by the customer.
- The customer herewith agrees to be contacted by the bank to receive information in respect of account maintenance, alerts, payments due, updates on existing and new products, servicing of account for sales, marketing or servicing their relationship with Axis Bank and its group companies / associates or agents through telephone /mobile / SMS / email etc. Further, the customer understands that this consent to receive calls / communications shall be valid and shall prevail over their current or any subsequent registration of their mobile number for National Do Not Call registry and shall continue to be treated as customer consent / acceptance.
- The customer declares and confirms that the Bank shall be entitled to rely on any/all communications, information, and details provided in the electronic form, and that all such communication, information, and details shall be final , conclusive and legally binding on the customer.
- Axis Bank is not responsible for any errors and/or omissions in the terms and conditions contained herein. All information is provided as available without warranty of any kind. Axis Bank makes no representation and disclaims all express, implied, warranties of any kind to the User(s) and/or any third party including, without limitation, warranties as to accuracy, timeliness, completeness, merchantability, or fitness for any particular purpose.
- To refer the features, terms and conditions on your Axis Bank Debit Card effective 25-12-25, please visit the [Debit Card T&Cs](#)
- The customer confirms to have read, understood and will be bound to/ adhere to the Terms and Conditions of these accounts, and the general terms applicable to account as available on Axis Bank's website www.axis.bank.in.
- Customer confirms to have read, understood the Segment specific offers and benefits applicable to these accounts as available on Axis Bank's website www.axis.bank.in.

25. Termination of Offers: Axis Bank reserves the right to, without liability or prejudice to any of its other rights, at any time, without previous notice and from time to time, withdraw/suspend/amend/cancel any offer, without assigning any reasons thereof. In case of any dispute or discretion, Axis Bank's decision shall be final and binding.
26. The aforesaid offers are subject to applicable law, regulations and regulatory guidelines issued by regulatory bodies and would be modified / discontinued based on the prevailing law / regulation at any point of time and neither party shall be under any liability or obligation or continue implementation of the said Offers till such time the terms are modified by the parties as per the prevailing/ amended law/guidelines at that point of time.
27. In the event, that the offer(s) cannot be continued without total compliance of the prevailing law or guidelines at any point of time, the said offer shall be deemed to be terminated forthwith from the date when the amended law restricting / prohibiting the offer comes into force.
28. Axis Bank reserves the right to modify/ change all or any of the terms and conditions contained herein as per its discretion without assigning any reasons or without any prior intimation/notice whatsoever. Axis Bank also reserves the right to discontinue the offer without assigning any reasons or without any prior intimation whatsoever. Axis Bank will not be liable in any manner whatsoever for any loss/ damage /claim/injury that may arise due to withdrawal or change in the terms and conditions of the offer or discontinuation of it.
29. Axis Bank reserves the right to disqualify the customer from the benefits of the offer if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the Offer or otherwise for any reason whatsoever. In case of any fraudulent activity, for the purpose of availing the benefits under the offer, necessary action will be taken by the Bank. Please note Bank's decision in this regard shall be final and binding.
30. Customer(s) whose account has been classified as delinquent before or during the validity of the offer period will not be eligible for the benefits of the Offer. Bank's decision in this regard shall be final.
31. To write to us please visit www.axis.bank.in/support. In case of any dispute pertaining to assumptions/ illustrations, Axis Bank's decision shall be final and binding on the customers. All disputes shall be subject to Indian Laws and subject to jurisdiction of Mumbai Courts.

Customer Name: _ _ _ _ _

Primary Holder Signature: _____

For office use only	_ _ _ _ _ Bar Code	_ _ _ _ _ LC Code	_ _ _ _ _ Signature
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Joint Holder Signature: _____

Joint Holder Signature 2: _____