AXIS BANK

Version: II
Effective Apr 2026

MOST IMPORTANT TERMS AND CONDITIONS – AXIS BANK SAVINGS/SALARY ACCOUNT
Priority Resident- SBPBC, SBPCB / Priority NRI – PBNCE, PBNCO & PCFRN

1. To view the complete list of charges related to your account and debit card, please visit our website here. Joint holder(s) will be charged as per the Schedule of Charges available on the website.
2. To be eligible for the exclusive benefits of Axis Bank Salary Account, you are required to receive a net monthly salary credit as per the below criteria:

Segment	Priority (SBPCB)
Salary threshold	₹ 1,00,000 or above

3. Axis Bank Savings Account is offered, subject to fulfilment of the eligibility criteria, including the required balance maintenance thresholds applicable to all existing and new customers under respective schemes, as indicated in the schedule of charges. In case of non-fulfilment of the eligibility criteria for a period of 3 calendar months, the Bank reserves the rights to review the same and offer the next best savings account variant or revise the terms, as deemed appropriate.
4. I / We agree to open / migrate all savings accounts under a single Customer ID.
5. Axis Bank may migrate the account to another account variant as per eligibility criteria, or migrate the salary account to a non-salary account in case no salary credits are observed in the account.
6. Communication regarding migration to any other scheme will be sent to customer one month in advance.
7. In case your account is migrated to a lower or 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, the applicable charges will be based on the card type.
8. All accounts follow a monthly billing cycle, i.e., 1st to 30th / 31st of each month.
9. I / We agree to allow servicing of the Savings Account through the Service Desk at Axis Digital Centre.
10. The Bank may discontinue any service partially / completely, or revise fees by providing 30 days' notice, as deemed appropriate. All revision in fees will be displayed on the notice boards of the Axis Bank branches and, on our website,- www.axis.bank.in.
11. Update your Aadhaar number in your Axis Bank Account to receive government subsidies directly.
12. If your account has an active loan, please visit https://www.axis.bank.in/loans
13. Axis Bank reserves the right to recover applicable service charges from the account or set off any available credit, including amounts credited into the account from collection proceeds or any deposits.
14. All fees and charges are exclusive of taxes. The charges mentioned in the tariff will attract Goods & Services Tax (GST), as applicable.
15. Customer's communication details, such as mobile number, email ID, or mailing address, may be shared with the Bank's Vendors/Aggregators/Authorised Partners for sharing benefits associated with the Savings Account.
16. Enrolment in the Axis Bank Priority Program is by invitation only.
17. 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.
18. The Bank reserves the right to place the accounts under Debit Freeze or close the account in case of any discrepancy is identified during regular monitoring and document verification activities.
19. Bank reserves the right to take necessary action, legal or otherwise, in case of any wilful modification, withholding of information, or misrepresentation by the customer.
20. 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 he/she understands that this consent to receive calls / communications shall be valid and will prevail over any current or any subsequent registration of the mobile number under the National Do Not Call Registry, and shall continue to be treated as customer consent / acceptance.
21. Customer declares and confirms that the Bank shall be entitled to rely on any/all communication, information and details provided on the electronic form and all such communications, information and details shall be final, conclusive and legally binding on the customer.
22. Axis Bank shall not be 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.
23. To refer the features, terms, and conditions on your Axis Bank Debit Card effective 25-12-25,please visit the Debit Card T&Cs
24. 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.
25. 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.

26. 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.
27. The aforesaid offers are subject to applicable laws, regulations, and guidelines issued by regulatory bodies and would be modified / discontinued based on the prevailing law / regulations at any point in 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.
28. 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.
29. 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.
30. 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.
31. 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 discretion in this regard shall be final.
32. 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 customer. All disputes shall be subject to Indian Law and subject to jurisdiction of Mumbai Courts.

Customer Name: _|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|_|

Primary Holder Signature: ______________________________

Joint Holder Signature: ______________________________

Joint Holder Signature 2: ______________________________

For office use only	|__|__|__|__|__|__|__|__|__|__|__| Bar Code	|__|__|__|__|__|__| LC Code	______________________ Signature