

## IMPORTANT NOTICE FOR SAVINGS AND SALARY ACCOUNT HOLDERS

With effect from 1st August 2020, monthly transaction fee for Prime and Premium Savings Accounts will be applied in line with Easy Savings variant for accounts maintaining product balance requirement or TRV\* below a threshold of 75% of requirement.

Transaction Fee Line	Existing Transaction Free Limits				Revised Transaction Fee on non-maintenance (as per Easy Savings)
	Prime	Premium Segment			
		Prestige	Priority	Burgundy	
Monthly Cash Transaction Free Limits <sup>1</sup>	First 5 Transactions or Rs 2 lakhs whichever is earlier	First 5 Transactions or Rs 2 lakhs whichever is earlier	First 7 Transactions or Rs 5 lakhs whichever is earlier	First 10 Transactions or Rs 15 lakhs whichever is earlier	First 4 Transactions or Rs 2 lakhs whichever is earlier
Fair usage fees on branch transactions	Charged as per Easy Saving Variant	Not Applicable	Not Applicable	Not Applicable	15 transactions free per month post which charge of Rs.75/transaction would be levied.
Axis Bank ATM: No. of Free Transactions	Unlimited	Unlimited	Unlimited	Unlimited	First 5 Transactions Financial and 10 Non Financial free
Non- Axis Bank ATM: No of Free Transactions	Unlimited	Unlimited	Unlimited	Unlimited	First 3 transactions (Financial + Non-Financial) free in Metro, or First 5 transactions (Financial + Non-Financial) free in all Other Locations
Outstation Cheque Collection Fees:	Charged as per Easy Saving Variant	Charged as per Easy Saving Variant	Charged as per Easy Saving Variant	Nil	Up to Rs.5,000: Rs.25/cheque, Rs.5,001 - Rs.10,000: Rs.50/cheque, Rs.10,001 – Rs.1 Lakh: Rs.100/ cheque, Above Rs.1 Lakh: Rs.200/ cheque
IMPS Fees	Charged as per Easy Saving Variant	Charged as per Easy Saving Variant	Nil	Nil	Re 1 to Rs. 1000 - NIL charges, 1000.01 to 1,00,000 - Rs.5 per transaction + taxes, 1,00,000.01 and above - Rs.15 per transaction + taxes.
Standing Instruction/ Auto Debit Return ((Insufficient Funds))	Charged as per Easy Saving Variant	Charged as per Easy Saving Variant	Charged as per Easy Saving Variant	Nil	Rs. 250
SI Failure charges for RD/MF SIP bounce	Charged as per Easy Saving Variant	Charged as per Easy Saving Variant	Nil	Nil	Rs. 50 per instance
Inward Cheque Return- Non - Financial Reasons	Charged as per Easy Saving Variant	Charged as per Easy Saving Variant	Nil	Nil	Rs.50 Flat per instance

ATM Cash withdrawal transaction failure charges due to insufficient fund at any bank ATM due to insufficient fund in customer's savings account	Charged as per Easy Saving Variant	Charged as per Easy Saving Variant	Nil	Nil	Rs 25 per instance
Value Added SMS Alerts	Charged as per Easy Saving Variant	Nil	Nil	Nil	Rs.5 per month
Transaction Decline Fee at POS terminals due to insufficient funds in Savings account	Charged as per Easy Saving Variant	Nil	Nil	Nil	Rs 25 per instance
Cheque Book Issuance Fee	Charged as per Easy Saving Variant	Nil	Nil	Nil	20 cheque leaves free per year, additional leaf charged at Rs.5/leaf
Duplicate Passbook	Charged as per Easy Saving Variant	Charged as per Easy Saving Variant	Nil	Nil	Rs.100
Physical Statement Fee at branch for prior quarters	Charged as per Easy Saving Variant	Charged as per Easy Saving Variant	Nil	Nil	Rs.100
Duplicate PIN(Branch mode only)	Charged as per Easy Saving Variant	Charged as per Easy Saving Variant	Charged as per Easy Saving Variant	Nil	Rs.100
Stop Payment Instructions: Cheque	Charged as per Easy Saving Variant	Charged as per Easy Saving Variant	Charged as per Easy Saving Variant	Nil	Rs.100 per cheque, with a maximum of Rs.200 for Series (>2)
DD/PO Cancellation	Charged as per Easy Saving Variant	Charged as per Easy Saving Variant	Charged as per Easy Saving Variant	Nil	Rs.100
DD/PO Duplicate	Charged as per Easy Saving Variant	Charged as per Easy Saving Variant	Charged as per Easy Saving Variant	Nil	Rs.100
DD/PO Revalidation	Charged as per Easy Saving Variant	Charged as per Easy Saving Variant	Charged as per Easy Saving Variant	Nil	Rs.100
DD/PO Issuance	Charged as per Easy Saving Variant	Charged as per Easy Saving Variant	Unlimited	Nil	No Free Limit.Upto Rs.10,000 - Rs.50 Above Rs.10,000 - Rs.5 per 1000 (min Rs.75/-max Rs.10,000)
Address Confirmation	Charged as per Easy Saving Variant	Charged as per Easy Saving Variant	Charged as per Easy	Nil	Rs.100

			Saving Variant		
Photo Attestation	Charged as per Easy Saving Variant	Charged as per Easy Saving Variant	Charged as per Easy Saving Variant	Nil	Rs.100
Signature Verification	Charged as per Easy Saving Variant	Charged as per Easy Saving Variant	Charged as per Easy Saving Variant	Nil	Rs.100
Balance Certificate	Charged as per Easy Saving Variant	Charged as per Easy Saving Variant	Charged as per Easy Saving Variant	Nil	Rs.100

- 1- Fees on Cash Deposits and Withdrawals above limits Rs.5/1000 or Rs.150, whichever is higher. Free nonhome Cash transaction upto Rs.25,000/- per day, exceeding which Rs.5/1000 or part thereof, subject to a minimum of Rs.150/- to be charged.
- 2- Fair usage fees on branch transactions is over and above the existing fee structure. Transactions include Cash transactions at branch, Outward clearing, Fund transfer, RTGS/NEFT & remittances
- 3- Metro location includes Mumbai, Delhi-NCR, Chennai, Kolkata, Bangalore and Hyderabad for ATM transactions
- 4- Existing process of charging at branch level is followed. For these fee line, the AQB/TRV for Burgundy account is as per last month rolling quarter or last month end TRV.

**\*TRV of the month end at Customer ID level or average balance of rolling month/quarter. Example: - In case of Premium segments or Prime account in rural location, for August 2020, rolling quarter will be considered as June-July-August 2020 for arriving at Average Quarterly balance and Total Relationship Value would be taken as on 31st August 2020. In case of Prime accounts in metro/urban and semi-urban locations, monthly average balance of August 2020 will be considered.**

**Exclusions:** Salary Segment, Domestic & NR Burgundy Private, Basic/Small Savings account, Trust accounts

**All fees and charges are exclusive of taxes. All charges mentioned above will attract GST as applicable.**