

Simplified NRI Prime Savings Account Tariff Structure w.e.f 1st April 2020

Balance Maintenance Criteria			
NRI Prime Savings Accounts - NREPM NROPM			
Monthly Average Balance	Accounts	Location / Branch Category	Fees in case AMB/TRV not Maintained
INR 25,000 Or Maintain INR1 lac including Term Deposits (for minimum 6 Months) and Savings	All Savings and Current Accounts within the same customer ID	All Locations	INR 10 per INR 100 of shortfall from Monthly Average Balance Requirement OR INR 500, whichever is lower with a minimum charge of INR 100

ATM Charges	
Transactions at Axis Bank ATMs in India	Unlimited
Free Limits At Non Axis ATM	10 transactions per month (NREPM, NROPM)
Fee Beyond Free Limit	INR 20 per transaction for Financial INR 8.50 per Non-Financial Transaction

Debit Card Charges	
Type of Debit Card	NRE Accounts - Visa Platinum Chip Debit Card
	NRO Accounts – Rupay Classic Domestic Debit Card
Primary Card Fees	NRE - NIL
	NRO - INR 200 +Taxes
Annual Debit Card Fee for First Account Holder/ Joint Account Holder	NRE – INR 200 +Taxes
	NRO – INR 200 +Taxes
Replacement Card fees (Lost / Damaged card)	INR 200 +Taxes(Both NRE/NRO)
My Design Card Issuance	Additional fee - INR 150 + Taxes NREMA/NROMA/ SBMIA - INR 100 + Taxes
Cross Currency Mark-up on International Debit Card Transactions	3.50%
International Cash Withdrawal fees (ATM)	INR 125 per transaction
International Balance Enquiry fees (ATM)	INR 25 per transaction

Internet Banking Hardware Token

Netsecure with 1 Touch INR 1000/- (Issuance), INR 800/- (Replacement)

Cash Transaction Charges

Monthly Cash Transaction Free Limits	First 5 Transactions or INR 2 lakhs whichever is earlier of cash deposits/withdrawals.
Cash Transactions at Non-Home Branch	Cash Transactions at Non-Home Branch : Cash transactions upto INR 25,000/- per day, exceeding which INR 5/- per thousand or part thereof, subject to a minimum of INR 150/- to be charged
Fees on Cash Deposits and Withdrawals above limits	INR 5 per INR 1000 or INR 150, whichever is higher

Cheque Book Charges

Free Limit	Unlimited
Charges beyond free limit	NA

Transfer Charges

NEFT	<u>Online</u> : NIL <u>Branch</u> : NIL
RTGS	<u>Online</u> : NIL <u>Branch</u> : NIL
IMPS Fees	Upto INR 1000 - INR 2.5 per transaction, INR 1000 to INR 1 Lakh - INR 5 per transaction, INR 1 Lakh to INR 2 Lakh - INR 15 per transaction

Convenience Fees

Value Added SMS Alerts	NIL
Balance Certificate	INR 100
Address Confirmation	INR 100
Account Closure	INR 500 Charges are levied if account is closed between 14 days and 1 year. No charges would be levied if account is closed within 14 days of account opening or after 6 months
Photo Attestation	INR 100
Signature Verification	INR 100
Stop Payment Charges - Single Cheque	INR 100

Stop Payment Charges- Series (>2)	INR 200
Stop Payment Instructions: ECS	INR 100
Duplicate Passbook	INR 100
Physical Statement Fee at branch, for prior quarter	INR 100
Duplicate PIN (Branch mode only)	100
DD/PO Issuance/Free Limit	2 DD/PO Free per month
DD/ PO Cancellation	INR 100
DD/ PO Revalidation	INR 100
Additional DD PO	INR 10,000 - INR 50/- Above INR 10,000 INR5 per 1000 (min INR75/- max INR10,000)
Duplicate DD / PO	INR 100

Transaction Failure Charges	
Inward Cheque Return - Financial	INR 500 per Cheque for MAB Maintained INR 650 per Cheque for MAB not Maintained
Inward Cheque Return - Non-Financial	INR 50 Flat per instance
NACH Failure Fees	INR 500 per Cheque for MAB Maintained
	INR 650 per Cheque for MAB not Maintained
Outward Cheque Return	INR 200/- per cheque for MAB Maintained
	INR 250 /- per cheque for MAB not Maintained
Outstation Cheque Return	INR 150 per cheque
ECS Debit Failure	INR 500 per Cheque for MAB Maintained
	INR 650 per Cheque for MAB not Maintained
Standing instruction failure charges on Recurring Deposit & Mutual Fund	INR 50 per Instance
Standing Instruction Failure Charges on Loan EMIs and Credit Card Dues	INR 250 per instance for MAB Maintained
	INR 300 per instance for MAB not Maintained
ATM Cash withdrawal transaction failure charges due to insufficient fund in customer savings account	NA
Transaction Decline fee at POS terminals due to insufficient funds in savings account	NA
Auto debit	INR 250 per transaction for MAB Maintained
	INR 300 per transaction for MAB Not Maintained

Fair usage fees for branch transactions which include branch Cash, Outward clearing, Fund transfer, RTGS/NEFT & Remittances	15 txn free/month would be permitted and charge of INR 75/txn would be levied 16th transaction onwards. This is over and above the existing fee structure
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Cheque Collection Charges	
Outstation Cheque Collection Fees	Upto 5,000 INR 25/- per cheque 5,001 - 10,000 INR 50/- per cheque 10,001 – 1 Lac INR 100/- per cheque >1 Lac INR 200/- per cheque

Remittance Charges	
Outward Remittances	
Wire Transfer / TT / Swift	INR 1000 /- per instance
Foreign Currency Outward Remit by DD	INR 250 or 0.3% whichever is higher
Inward Remittances	
FIRC Fees	100/- per Certificate
Inward Remittance Processing Charges	INR 250
Traveller Cheques & Currency Notes	INR 100
Foreign Currency Deposit at Branch	INR 100 /- per instance
Foreign Currency Cheque Collection Fees	
Collection Charges for all Currencies	Base Charges 0.25% of INR Value + GST
Foreign Currency Cheque: Courier Charges	INR 50 /- per instance
In addition to the above mentioned fees, Correspondent Bank charges & other charges shall be charged and payable by the customer.	

W.e.f. 1st August 2020, fees & charges for your Prime accounts will be revised and would be as below:

Charge Type	Existing tariff structure	Revised tariff structure
ECS/NACH transaction Fees	NA	INR25/transaction
Maximum Transaction count limit on ATM transactions (Axis Bank and non-Axis Bank ATMs)	ATM Transaction limit as per Savings account product variant with no separate limit on Maximum no. of transactions	Existing ATM Transaction limits with maximum monthly transaction count limit of 30 transactions (Financial + Non-Financial) per month. Post transaction limits, INR 20 per transactions (Financial + Non-Financial) on Axis Bank and non-Axis Bank ATMs
Non-Financial transaction fee on ATM	INR 8.5 Per Transaction	INR 10 Per Transaction
Third party Cash transaction (Cumulative of Deposit and Withdrawal)	Monthly Free Limit(Self/Third Party): First 5 Transactions or INR 2 lakhs whichever is earlier. Above Free limit - INR5 per INR1000 or INR150, whichever is higher	Monthly Free Limit (Self/Third Party): First 4 Transactions or INR 2 lakhs whichever is earlier. Above Free limit (Self) - INR5 per INR 1000 or INR 150, whichever is higher Above Free limit (Third Party) – INR 10 per INR 1000 or INR 150, whichever is higher
Cash Handling Fee	Not Applicable	INR100/- per bundle (1000 notes*) on lower denominations notes of INR10/20/50 only. *100 notes=1 packet. 10 packets= 1 Bundle

Note:

- All fees and charges mentioned above are exclusive of applicable taxes.
- Effective 01 Aug'20 - Monthly transaction fees will be applied for accounts not maintaining 75% of the product balance requirement or TRV. For full list of new charges, terms and conditions related to your account and debit card, visit www.axisbank.com or nearest Axis Bank branch