

ELITE - Schedule of Charges

RELATIONSHIP REQUIREMENT & RELATIONSHIP CHARGES

Either Total Relationship Value (TRV)* or Only Savings Balance	Combined ELITE Family TRV of INR 25 Lacs or Combined ELITE Family Savings AMB of INR 5 Lacs
Relationship/Account Service Fee	NIL
Balance Non-Maintenance Charges	NIL
Initial Funding	INR 5 Lacs

Enjoy Introductory offer on eligibility criteria as per information available on Bank's website

DEBIT cum ATM CARD

Primary Debit Card Type^	ELITE INTERNATIONAL DEBIT CARD
Primary Card Issuance Fees	FREE
Primary Card Annual Fees	FREE
Joint Debit Card Type^	ELITE INTERNATIONAL DEBIT CARD
Joint Card Issuance Fees	FREE
Joint Card Annual Fees	FREE
Contactless Payment Enabled	FREE
Daily ATM Withdrawal Limit	INR 1.5 Lacs
Daily Shopping Limit (PoS)	INR 3 Lacs
Equitas ATM Cash Withdrawal - India~	FREE UNLIMITED
Non-Equitas ATM Cash Withdrawal - India~	FREE UNLIMITED
Any ATM Cash Withdrawal - Outside India**	FREE
Any ATM Balance Enquiry – India	FREE
Any ATM Balance Enquiry – Outside India**	FREE
Surcharge on Petrol Pump	NIL
Pin Regeneration	FREE
Charge Slip Retrieval	FREE
ATM Transaction Declines due to Insufficient Funds	FREE
Replacement of Lost/Stolen Debit Card	FREE
Air Accident Cover (Individual)***	INR 60 Lacs
Personal Accident Cover (Individual)***	INR 20 Lacs
Home Burglary and Fire Content Cover ^****	INR 10 Lacs
Foreign Exchange Mark-up	1.5%

EQUINOX REWARD PROGRAM

Activate Debit Cards within 30 days of Issuance(One-time)	50 Points
First Time login Internet/Mobile Banking (One-time)	50 Points
Debit Card Usage at Shop/Internet	2 Points for INR 100 Transaction Value
NEFT/RTGS/IMPS/Own ATM Usage	5 Points per Transaction (Max. 50 points per month)

BASIC BANKING SERVICES

Account Opening	FREE
Internet Banking Services	FREE
Mobile Banking Services	FREE
Phone Banking Services	FREE
Wealth Management System	FREE
Locker Annual Charges	50% Discount
SMS/Email Alerts	FREE
Nomination Facility	FREE
Anywhere Branch Banking Services	FREE
Standing Instructions (Branch/Internet/Mobile)	FREE
Banker's Verification (Signature/Address/Photograph)	FREE
Balance Certificate	FREE
Passbook Issuance	FREE
Cheque Book Issuance	FREE
DD Revalidation	FREE
ECS Instruction	FREE
Payable at Par Cheque Book	FREE

DOORSTEP BANKING#

Cheque Pickup (On Call)	One Free Visit/day-INR 100 thereafter
Cash Pickup (On Call)	One Free Visit/day-INR 100 thereafter

BANK STATEMENTS

Monthly Statements by Post (Optional)	FREE
Annual Statements by Post (Optional)	FREE
Duplicate Statements (Branch/Internet/Mobile)	FREE
Weekly Statements by Email (Optional)	FREE
Monthly Statements by Email (Optional)	FREE
Annual Statements by Email (Optional)	FREE

ACCOUNT CLOSURE CHARGES

Within 15 days of Account Activation	FREE
After 15 days of Account Activation	FREE

PAYMENT SERVICE CHARGES

Intra-Bank Fund Transfer - Branch	FREE
Intra-Bank Fund Transfer - Internet Banking	FREE
RTGS-Branch	FREE
RTGS- Internet/Mobile Banking	FREE
NEFT-Branch	FREE
NEFT- Internet/Mobile banking	FREE
IMPS	FREE
Payable-at-par Cheque Usage	FREE
DD/PO Issuance	FREE
DD/PO Cancellation	FREE
DD/PO Duplicate	FREE
DD/PO Revalidation	FREE
Additional DD/PO Fee	FREE
Stop Payment Instructions - Cheque	FREE
Stop Payment Instructions - ECS	FREE

COLLECTION SERVICE CHARGES

Intra Bank Fund Transfer Collection	FREE
RTGS Collection	FREE
NEFT Collection	FREE
Cheque Collection - Local Clearing	FREE
Outstation Cheque Clearing at Branch Locations	FREE
Outstation Cheque Clearing at Other Locations	FREE
Cash Deposit	FREE

MISCELLANEOUS CHARGES

Cheque Return Inward- Insufficient Funds	INR 350 per Instance
Cheque Return Inward - Other Reasons	FREE
ECS/NACH Return - Insufficient Funds	INR 200 per Instance
Cheque Return Outward- Insufficient Funds	FREE
Cheque Return Outward- Other Reasons	FREE
ECS /NACH Return - Other Reasons	FREE
Standing Instructions Failure - Financial Reasons	INR 150 per Instance
SWIFT Charges	FREE
Activation of Dormant Account	FREE
Utility Bill Payment – Internet/Mobile Banking	FREE

*COMMON GUIDELINES

The EQUITAS ELITE programme is offered to its customers with a Savings Average Monthly Balance (AMB) of INR 5 Lacs (or) Total Relationship Value (TRV) of INR 25 Lacs. The eligibility criteria for the programme will be evaluated once in six months.

Non-fulfilment of the eligibility criteria of the programme will result in downgrade of relationship with or without prior information. In case a customer has originally signed up for ELITE relationship at the time of account opening, his relationship and associated accounts will be converted to EQUITAS Regular Savings Account. In case a customer has been upgraded to ELITE relationship, his relationship and associated accounts will be downgraded to the respective account which was originally signed up prior to upgrade. For details on EQUITAS Regular Savings account, kindly refer www.equitasbank.com.

Enjoy Introductory offer on eligibility criteria as per information available on Bank's website.

*TRV includes the average monthly savings and salary account balances, Fixed deposit value, Mutual funds and Insurance premium paid.

~Subject to usage as per the Terms and Conditions of the Bank.

**EQUITAS Bank will not charge any charges on Cash withdrawal outside India. However, it does not have any control on charges levied by Foreign Institution offering ATM services.

*** Free Insurance cover can be opted by client through electronic instruction (SMS/ Email).

^*** Free Insurance cover for Home Burglary and Fire content is applicable only to the primary member in the group.

^NRO Accounts shall be issued Rupay Classic Cards for Domestic use only.

#Doorstep Banking Services is available on request at select branches in India only; Min. value Rs. 50,000 & Max. value Rs. 2,00,000.

Goods and Service Tax (GST) as applicable would be levied on all charges mentioned.

Schedule of charges is applicable for both Resident and Non-Resident Savings Accounts.