

**Schedule of Charges – Equitas Preferred Plus Salary Account (Effective 01<sup>st</sup> Jan, 2025)**

AVERAGE MONTHLY BALANCE (AMB)	
Average Monthly Balance (AMB)	NIL
AMB Non Maintenance Charges	NIL
DEBIT CARD	
Debit Card** Variant	Rupay Platinum Debit Card VISA Platinum Debit Card
Debit Card Issuance & Re-Issuance Charges	Free
Annual Maintenance & Renewal Charges	Free
Complimentary Domestic Airport Lounge Access^^	1 per Quarter
COLLECTIONS	
Local cheque clearing	Free
Outstation cheque collection charges at bank location	Upto ₹5000 – Charge of ₹25, Above ₹5000 and up to and including ₹10,000 – Charge of ₹50, Above ₹10,000 and up to and including ₹100000 – Charge of ₹100, Above ₹100000 – Charge of ₹150
Outstation cheque collection charges at non-bank location	
RTGS inward / NEFT inward / IMPS inward	Free
Foreign inward remittance	Free
PAYMENTS	
Demand Draft and Payorder at Equitas Bank branch locations	Free upto 30 DDs a quarter drawn on ESFB location
Charges beyond free limits	₹50 per DD
Demand Draft at non Equitas Bank branch locations	₹100 per DD
PAP cheque payment	Free
RTGS and NEFT outward at branch (free online)	NEFT : Upto ₹10000/- ₹2.25, From ₹10001 to ₹ 100000 : ₹4.5, From ₹100000 to ₹200000 : ₹14.5, Above ₹ 200000 : ₹24.5, RTGS: From Rs 200000 to Rs 500000 : Rs 20, Greater than Rs 500000 : Rs 40.
IMPS Outward (per day limit of Rs 5 lakhs)	₹ 1 per Transaction
Cheque book	Free 15 leaves per quarter
Charges beyond free limits	Rs.2 per leaf
CASH CHARGES	
Combined Cash Deposit limit (home and non home)	10 transactions free upto ₹500,000
Charges beyond free limits	₹4/1000
Combined Cash withdrawal limit (home and non home)	Free unlimited
Debit Card Transactions at across Equitas Bank ATMs (Financial & Non-Financial)	Free unlimited
Debit Card Cash Withdrawal Transactions (Metro /Urban/ Semi-urban /Rural location other ATMs) (Financial & Non-Financial)	5
Charges beyond free limits of ATM withdrawals	₹21/- per Financial transaction, ₹10 per Non-Financial Transaction
Non Equitas ATM usage - Cash Withdrawal decline due to insufficient funds	₹ 10/- per transaction
Cash withdrawal outside India	₹110/- per transaction
Balance enquiry outside India	₹25/- per transaction
OTHER CHARGES	
ATM withdrawal limit	₹200,000 per day
POS / E- commerce limit	₹300,000 per day
Card Transaction Slip Retrieval charges	₹250 per slip
Stop payment single cheque	₹100/- per cheque
Stop payment series	₹150/- for a series of 25 cheques
Outward cheque return charges for financial reasons	₹100/- per cheque
Outward cheque return charges for technical reasons	NIL

Inward cheque return charges for financial reasons	Upto 2 cheques ₹350/- per cheque, 3-5 cheques ₹500, 6th cheque onwards ₹750 per cheque
Inward cheque return charges for technical reasons	NIL
Standing instructions set up / amendment (Free for RD / SIP / Bill payment)	₹25 per instance
Standing Instructions failure (return)	₹150/- per return
ECS Return due to financial reasons	₹200/- per return
SMS Alerts (Debit & Credit Transactions)	10 Free SMS per month. Thereafter, 30 paise per SMS.
<b>CERTIFICATE AND REPORT ISSUANCE</b>	
Balance Certificate at Branch (Online Free)	₹250/- per instance
Previous Year balance and interest statement (free online)	1 free per annum, more than 1 ₹300/- per statement
Passbook issuance	Free
Duplicate TDS certificate	₹50/- per instance
Signature verification certificate /Photo Attestation/Address confirmation	₹100/-
Duplicate account statement Print (Free Online or on email)	₹50/-
DD / PO revalidation /cancellation	₹100/-
Account closure charges if closed on customer request after 15 days of account opening and before completing 6 months	₹500
Account Inactive charges	NIL
<b>DOORSTEP BANKING**</b>	
Cheque pickup	₹50 per instance
<b>Cash pickup Beat (charges per month)</b>	
Upto ₹200000	₹2200
₹200000 to ₹500000	₹3200/-
₹500000 to ₹1000000	₹8000/-
₹1000000 to ₹2000000	₹12000/-
₹2000000 above	Contact Branch
<b>Cash pickup On call (charges per instance)</b>	
Upto ₹200000	₹150/-
₹200000 to ₹500000	₹300/-
₹500000 to ₹1000000	₹500/-
₹1000000 to ₹2000000	₹800/-
₹2000000 above	Contact Branch

Taxes as applicable will be additional IPAP= Payable At Par NA: Not Applicable SA: Savings Account

\*Cash withdrawal failed due to insufficient funds considered as financial transaction

^^1 per quarter (Apr - Jun, Jul - Sep, Oct - Dec, Jan - Mar) at select domestic airport lounges

\*\*ELITE Debit Card is issued to ELITE customers only, Rs. 499 charges applicable if customer no longer holds ELITE program status (contact customer care/branch for replacement of debit card to avoid charges)

\*\*Services available at select branches only. In India; Min. value ₹50,000; & Max. value ₹2,00,000

I/We hereby confirm that I/We have read and understood the schedule of charges for Equitas Preferred Plus Salary Account

1. \_\_\_\_\_  
(Signature with stamp for Non-individuals)

2. \_\_\_\_\_  
(Signature with stamp for Non-individuals)