

WINGS Schedule of Charges

Effective 15th August, 2024



Features*	Criteria and Charges
Average Monthly Balance (AMB) or Total Relationship Value (TRV)* - Metro and Urban	₹50,000 or ₹2,00,000
Average Monthly Balance (AMB) or Total Relationship Value (TRV)* - Semi Urban & Rural	₹25,000 or ₹2,00,000
AMB Non Maintenance Charges	NIL
Cheque book	Free
Complimentary Air Accidental Death Cover (Individual) (on Registration)^	₹30 Lakhs
Complimentary Personal Accidental Death Cover (Individual) (on Registration)^	₹10 Lakhs
Complimentary Permanent Total Disability Cover (Individual) (on Registration)^~	₹10 Lakhs
Complimentary Home Burglary (Contents) and Fire (Contents) Cover (on Registration)^~	₹2 Lakhs
Locker Discount ^{xx}	25%
International Debit Card ^{***}	
Choice of Debit Cards ^{**}	Wings Platinum
Issuance Fees (First Year)	NIL
Re-Issuance Fees	₹199
Annual Maintenance (Second Year onwards) Waived on maintenance of ₹50,000 AMB or ₹2,00,000 TRV & Re-issuance applicable	199 PA
Daily Cash withdrawal Limits (ATM)	₹1.5 Lakhs
Daily Shopping Limits (POS and online)	₹3.0 Lakhs
Cash Withdrawal Transactions (other Bank ATMs)	Unlimited
Fuel Surcharge at Domestic Fuel Filling Stations [†]	NIL
Reward Points (POS Spends)	2 Points for spend of ₹150/-
Cash Withdrawal (outside India) ^{****}	₹110/- per transaction
Balance Inquiry (outside India) ^{****}	₹25/- per transaction
Payment Service Charges	
RTGS Inward	Free
NEFT Inward	Free
IMPS Inward	Free
RTGS Outward	Free
NEFT Outward	Free
IMPS Outward (per day limit of ₹5,00,000)	₹1/- per transaction
PAP Cheque payment	Free
Demand Draft / Pay order (ESFB Branch Location)	Free up to 10 DDs per month
Charges beyond 10 per month (ESFB Branch Location)	₹50 per DD
Demand Draft (Non ESFB Branch Location)	₹100 per DD
Clearing and Collection Charges	
Local cheque clearing	Free
Outstation cheque collection charges	"Up to ₹5,000 – ₹25; Above 5,000 and upto ₹10,000 – ₹50; Above ₹10,000 and upto ₹1,00,000 – ₹100; Above ₹100,000 – ₹150"
Cash Transaction Charges	
Cash Deposit Free Limit (Branch & ATM) - Any Equitas Branch	Free up to ₹2,50,000 per month
Cash Deposit Charges beyond free limits (Home Branch & Non Home Branch)	₹4/1000
Cash Withdrawal at home location	Free
Cash Withdrawal at non-home location	Unlimited
Other Banking Services Charges	
Stop Payment Online	Free Unlimited
Stop Payment of Cheque at Branch	₹100
Stop Payment of Full Cheque Book at Branch	₹150 for a series of 25 cheques
Inward Cheque return for technical Reason	Free
Outward Cheque return for technical Reason	Free

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Inward Cheque return charges for Financial Reasons	₹350 per cheque up to 2 cheques, ₹500 per cheque for 3-5 cheques, ₹750 per cheque 6th cheque onwards
Outward Cheque return charges for Financial Reason	₹100 per cheque
Standing Instructions for RD	Free
Standing Instructions for SIP	Free
Standing Instructions for Bill Payment	Free
Standing Instruction Failure (Financial Reasons)	₹150 per return
ECS / NACH Failure (Financial Reasons)	₹200 per return
SMS alerts ^{###}	Free
Balance Certificate Online	Free
Balance Certificate at Branch	Free
Previous year balance and interest statement - online	Free
Previous year balance and interest statement (physical copy)	1 free per annum, ₹300 per statement thereafter
Passbook issuance	Free
Signature Verification Certificate / Photo attestation / Address Confirmation	₹50 per instance
Duplicate TDS certificate	₹150
Duplicate account statement online or on email	Free
Duplicate account statement (Hard Copy)	₹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

Doorstep Banking^{##}

Cheque pickup (on call)	₹50 per instance
Cheque pickup beat (Per month)	₹300

Cash Pickup - Beat^{##} (Charges per month)

Up to ₹2,00,000	₹2,200
₹2,00,000 to ₹5,00,000	₹3,200
₹5,00,000 to ₹10,00,000	₹8,000
₹10,00,000 to ₹20,00,000	₹12,000
₹20,00,000 above	Contact branch

Cash Pickup on call^{##} (Charges per instance)

Up to ₹2,00,000	₹150
₹2,00,000 to ₹5,00,000	₹300
₹5,00,000 to ₹10,00,000	₹500
₹10,00,000 to ₹20,00,000	₹800
₹20,00,000 above	Contact branch

*TRV (Total Relationship Value) includes average monthly savings, salary account balances and Fixed deposit values

**ELITE Debit Card is issued to ELITE customers only, Rs 499 charges applicable if customer no longer holds ELITE program status.

***Subject to usage as per the Terms and Conditions of the bank

****Equitas Bank will not charge for cash withdrawals outside India, however charges may be Levied by Banks/Foreign Institutions offering ATM Services.

#Features & Benefits offered are subject to change at the sole discretion of the bank with/without notice to the customer.

^Terms and Conditions Apply, Complimentary Insurance cover can be availed on registration through Internet Banking / Mobile Banking

~Claim settlement would be an amount up to a maximum of the Sum Assured

xxSubject to availability of Locker at branch location.

##Services available only at select branches in India.

###All Debits, Credits above Rs 5,000 only.

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