

**MOST IMPORTANT DOCUMENT – SAHAJ SAVINGS ACCOUNT (BBBSA)**

The foundation of any strong relationship is trust and we feel that transparency builds trust. So, we wish to begin this new relationship with a promise of transparency. We request you to go through the charges related to your account before you sign up.

\*Please Note: Effective 1<sup>st</sup> April 2023 Fees & Charges are revised. To refer full list of charges, terms and conditions as related to account and debit card, kindly visit nearest Axis Bank Branch or Axis Bank website: [www.axisbank.com](http://www.axisbank.com)

ACCOUNT TARIFF STRUCTURE – SAHAJ SAVINGS ACCOUNT (BBBSA)				
Service Type	Fee		Sahaj Savings Account (BBBSA)	
Cash Transactions (Deposit / Withdrawal) Fees*	Monthly Free Transaction Limits		Self: First 4 Transactions or ₹ 1 Lakh whichever is earlier. Third Party: ₹ 25000 per month free Cash transactions at Non-Home Branch: Upto ₹ 25000 per day	
	Fees		Beyond free transaction limits, <b>Self:</b> Fee of ₹ 5 per ₹ 1,000 or ₹ 150 whichever is higher <b>Third Party:</b> Fee of ₹ 10 per ₹ 1,000 or ₹ 150, whichever is higher	
Debit Card Fees Sahaj Savings Account (BBBSA)	Debit Card Type		MasterCard Premium Debit Card	
	No of Free ATM Transactions		<b>Axis Bank:</b> First 5 financial & Unlimited non-financial Transactions <b>Non Axis Bank:</b> First 5 Transactions (Financial or Non-Financials)	
	Issuance Fees		₹ 250 +GST	
	Annual Fees		₹ 100 + GST	
	Card Replacement charges		₹ 200 + GST	
Upgrade Debit Card Fees	Online Rewards Debit Card	Issuance Annual Fees	₹ 500 + GST ₹ 500 + GST	
	Value+ Debit Card	Issuance Annual Fees	₹ 750 + GST ₹ 750 + GST	
	Delight Debit Card	Issuance Annual Fees	₹ 1500 + GST ₹ 999 + GST	
Anywhere Banking	One multi city Cheque Book Free per year (10 leaves)			
	15 transactions free at Branch per month, post which charge of ₹75 per transaction will be levied.			
	Unlimited Free online NEFT & RTGS transactions & chargeable at branches as per charge grid			
Value Added Service	SMS Alert Fee - 25 ps. per SMS charge Max cap per customer ₹ 15/ quarter			
Complimentary Services	Free monthly E-statement / Passbook to track your account			
	Internet Banking and Mobile Banking Application			
IMPORTANT TERMS & CONDITIONS:				
# In case do not qualify for the above criteria, fee and charges will apply accordingly:				
1.	All-important charges pertaining to your Savings Account are mentioned above. However, this list is not exhaustive and you may visit our website <a href="http://www.axisbank.com">www.axisbank.com</a> to view the other charges which are applicable.		9.	Axis Bank reserves the right, at its own discretion, to close the A/c in case a) Initial funding cheque is returned / bounced and funding as per scheme code is not received within 30 days of A/c opening or b) Non-activated instakits in case A/c is not activated within 30 days once initiated for activation or c) Branch Personnel is unable to successfully verify details of the account, post providing a 30-day notice to the customer.
2.	All accounts have monthly billing cycle in a year 1st to 30th / 31st of the month.		10.	If you're A/c has been opened in conjunction with a loan, with a standing instruction for repayment of the loan, your account will be a zero-balance account till such time as the loan continues and the SI stands, after which, the balance requirement will apply.
3.	The Bank can at its sole discretion discontinue any service partially / completely or change fees by providing 30 day's notice. All revision in fees will be displayed on the Notice Board of the branches of Axis Bank and on our website <a href="http://www.axisbank.com">www.axisbank.com</a> .		11.	There will be a fee of ₹ 500 would be levied, if the account is closed between 14 days and 1 year of account opening. No fees would be levied if account is closed within 14 days of account opening or after 1 year of A/c opening.
4.	I / We agree to allow Savings A/C servicing through Service desk at Axis digital centre.		12.	BNA (Bunch Note Acceptor) convenience fees of ₹ 50 per transaction after banking hours (i.e. Between 5.00 pm to 9.30 am) and on Bank / State Holidays for deposits exceeding 2 transactions or ₹ 5,000 per month (either single or multiple transaction), whichever is earlier.
5.	The Debit card entitles you to a Personal Accident Insurance cover. The Insurance cover will be considered active at the time of incidence if you have made a successful POS purchase transaction on your card within 90 days prior to occurrence of the incident. The incidence has to be reported within 50 days of occurrence (Insurance feature is only for Scheme BBBSA) (Customers aged 57 or more will be auto migrated under Senior Privilege (SBSPA) scheme code )		13.	Axis Bank reserves the right to recover applicable service charges from account or set off any available credit, including amounts flowing into the account from collection proceeds or any deposits.
6.	Update Aadhaar Number in your bank account to receive subsidies directly from Government (LPG, MGNREGA, etc.).		14.	All fees and charges are exclusive of taxes. The charges mentioned in the tariff will attract Goods & Services Tax as applicable.
7.	There are no charges for virtual Debit Card, provided to the primary holder. The virtual card is not applicable for issuance to the joint holder		15.	Upon up-migration / down-migration of account, customer is suggested to apply for default Debit Card as per their new scheme to get the most relevant offers and benefits pertaining to their account scheme. Not keeping default debit card as per updated scheme might attract Debit Card charges as mentioned.
8.	Joint holder will be charged Debit Card fee as per normal charges of Debit Card as mentioned on the Bank's website			