

ELITE LITE - Schedule of Charges (Effective 01 Nov 2025)

RELATIONSHIP REQUIREMENT & RELATIONSHIP CHARGES

Either Total Relationship Value (TRV) or Only Savings Balance*	Combined Family TRV of INR 5 Lakhs or Combined Family Savings AMB of INR 2 Lakhs
Relationship/Account Service Fee	NIL
Balance Non-Maintenance Charges	NIL
Initial Funding	INR 2 Lakhs

DEBIT CARD

Primary Debit Card Type**	ELITE Lite International Debit Card
Primary Card Issuance Fees	FREE
Primary Card Annual Fees	Waived on Maintenance of AMB/RV in 6 of the last 12 Months
Joint Debit Card Type**	ELITE Lite International Debit Card
Joint Card Issuance Fees	FREE
Joint Card Annual Fees	Waived on Maintenance of AMB/RV in 6 of the last 12 Months
Contactless Payment Enabled	FREE
Daily ATM Cash Withdrawal Limit	INR 1.5 Lakhs
Daily Shopping Limit (PoS)	INR 3 Lakhs
Equitas ATM Cash Withdrawal - India***	FREE UNLIMITED
Non-Equitas ATM Usage - Financial Transactions - India	8 FREE Transactions; Beyond free limits-INR 23/- per transaction
Non-Equitas ATM Usage - Non Financial Transactions - India	8 FREE Transactions; Beyond free limits-INR 12/- per transaction
Any ATM Cash Withdrawal - Outside India****	FREE
Fuel Surcharge at Domestic Fuel Filling Stations#	NIL
Charge Slip Retrieval	FREE
ATM Transaction Declines due to Insufficient Funds	INR 10 per transaction
Replacement of Lost/Stolen Debit Card	FREE
Foreign Exchange Mark-up	1.50%

PROGRAM BENEFITS#

Complimentary Air Accidental Death Cover (Individual)^	INR 30 Lakhs
Complimentary Personal Accidental Cover (Individual)^	INR 10 Lakhs
Complimentary Permanent Total Disability Cover (Individual)^	INR 10 Lakhs~
Complimentary Home Burglary (Content) and Fire (Content) Cover^	INR 2 lakhs~

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 Service	FREE
Locker ^{xx} Annual Charges	25% 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 Revalidaton	FREE
ECS Instruction	FREE
Payable at Par Cheque Book	FREE
Account Closure	FREE

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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 STATEMENT

Duplicate Statements (Branch/Internet/Mobile)	FREE
Monthly Statements by Email (Optional)	FREE
Annual Statements by Email (Optional)	FREE
Monthly Statements by Post (Optional)	FREE
Annual Statements by Post (Optional)	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 Outward (per day limit of Rs. 5,00,000)	FREE
Payable-at-par cheque usage	FREE
Demand Draft/Pay Order Issuance (ESFB Branch Location)	FREE
Demand Draft/Pay Order Cancellation	FREE
Demand Draft/Pay Order Duplicate	FREE
Demand Draft/Pay Order Revalidation	FREE
Additional Demand Draft/Pay Order fee	FREE
Stop Payment Instruction - Cheque	FREE
Stop Payment Instruction - 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 Non - Branch Locations	FREE
Cash Deposit	FREE
Cash Withdrawal at Home Branch & Non - Home Branch Location	FREE

MISCELLANEOUS CHARGES

Cheque Return Inward - Insufficient Funds	INR 500 upto 2 cheques, Rs. 750/- 3rd cheque onwards
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 Instruction 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 ELITE LITE Program is offered to its customers with a Saving Average Monthly Balance (AMB) of INR 2 Lakhs (or) Total Relationship Value (TRV) of INR 5 Lakhs. The Eligibility criteria for the program will be evaluated once in three months. Non-fulfilment of the eligibility of the program will result in downgrade of relationship with or without prior intimation. In case a customer has originally signed up for ELITE LITE Program at the time of account opening, this primary account and associated accounts will be converted to Equitas Regular Savings Account. In case a customer has been upgraded to the ELITE LITE Program, his primary account and associated accounts will be downgraded to the respective account type which was originally signed up prior to the upgrade. For details on Equitas Regular Savings Account, Kindly refer www.equitas.bank.in. *TRV includes average monthly Savings, Salary account balances and Fixed deposit value.

**NRO Accounts shall be issued RuPay Platinum Cards for Domestic use only.

*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.

[#]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

^{xx} Subject to availability at Branch / Location

^{##}Services available only at select branches in India; Min.value Rs.50,000; & Max.value Rs.2,00,000

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

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