

EQUITAS ELITE ARTHA | Schedule of Charges

RELATIONSHIP REQUIREMENT & RELATIONSHIP CHARGES	
Eligibility Criteria	Rs. 30L CASA or 1 Cr TRV*
Maximum Grouping Limit	8 Family Members
Relationship/Account Service Fee	NIL
Balance Non-Maintenance Charges	NIL
Initial Funding	INR 30 Lakhs
DEBIT CARD	
Primary Debit Card Type**	Artha International Debit Card
Primary Card Issuance Fees	FREE
Primary Card Annual Fees	FREE
Replacement of Artha Debit Card	FREE
Family Member Debit Card (NRI & Domestic)**	Artha International Debit Card
Family Members Card Issuance Fees	FREE
Family Members Card Annual Fees	FREE
Replacement of Artha Debit Card for family members	FREE
NRO Debit Card (NRIs)**	Rupay Platinum Debit Card
NRO Card Issuance Fees	FREE
NRO Card Annual Fees	FREE
Contactless Payment Enablement	FREE
Daily ATM Cash Withdrawal Limit	INR 2.5 Lakhs
Daily Shopping (POS) Limit	INR 4 Lakhs
Equitas ATM Cash Withdrawal/Enquiry - India	FREE - Unlimited
Non-Equitas ATM - Financial Transactions - India	25 FREE Transactions; Beyond free limits-INR 23/- per transaction
Non-Equitas ATM - Non Financial Transactions - India	25 FREE Transactions; Beyond free limits-INR 12/- per transaction
ATM Transaction Decline due to Insufficient Funds	INR 10 per transaction
ATM Cash withdrawal - Outside India***	FREE
Any ATM Balance Enquiry - Outside India***	FREE
Surcharge at Petrol Pump	NIL
PIN Regeneration	FREE
Charge Slip Retrieval	FREE
Foreign Exchange Mark-up	1.50%
OTHER CARDS	
Credit Card	Power Miles Credit Card with Nil Issuance Fees
Forex Card (only for Resident Indians)	Issuance Free
Domestic Prepaid Card (all family members)	Issuance Free
PROGRAM BENEFITS (VAS)	
Complementary Air Accident Death Cover (Individual)#	Rs. 3 Crore
Lost Card Liability on DC #	Rs. 8 Lakhs
EQUINOX REWARDS PROGRAM	
Activate Debit Card within 30 days of Issuance (one time)	100 Points
First Time Login Internet/Mobile Banking (one time)	100 Points
Debit Card Usage at Shop/Internet	3 Points for INR 100 Transaction Value
NEFT/RTGS/IMPS/Own ATM Usage	10 Points per Transaction (Max 100 Points per Month)
BASIC BANKING SERVICES	
Account Opening	FREE
Internet Banking Services	FREE
Mobile Banking Services	FREE
Phone Banking Services	FREE
Wealth Management Services	FREE
Locker Annual Rent	1 Free Locker for the primary member
SMS/Email Alerts	FREE
Nomination Facility	FREE
Anywhere Branch Banking Services	FREE
Standing Instructions (Branch/Internet/Mobile)	FREE
Banker's Verifications (Signature/Address/Photograph)	FREE
Balance Certificate	FREE

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Passbook Issuance	FREE
Cheque Book Issuance	FREE
DD Revalidation	FREE
ECS Instruction	FREE
Payable at Par Cheque Book	FREE
Account Closure	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 STATEMENT	
Monthly Statements by Post (Optional)	FREE
Annual Statements by Post (Optional)	FREE
Duplicate Statement (Branch/Internet/Mobile)	FREE
Monthly Statements by Email (Optional)	FREE
Annual Statements by Email (Optional)	FREE
PAYMENT SERVICES	
Intra-Bank Fund Transfer (Branch/Internet/Mobile)	FREE
RTGS (Branch/Internet/Mobile)	FREE
NEFT (Branch/Internet/Mobile)	FREE
IMPS	FREE
Payable-at-Par Cheque Usage	FREE
DD/PO Issuance	FREE
DD/PO Cancellation/Revalidation/Duplicate	FREE
Additional DD/PO Fee	FREE
Stop Payment Instruction - Cheque	FREE
Stop Payment Instruction - ECS	FREE
Intra-Bank Fund Transfer Collection	FREE
RTGS/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	FREE
MISCELLANEOUS CHARGES	
Inward Cheque Returns - Insufficient Funds	Rs. 500 upto 2 cheques, Rs. 750/- 3rd cheque onwards
Inward Cheque Returns - Other Reasons	FREE
Outward Cheque Returns - Insufficient Funds	FREE
Outward Cheque Returns - Other Reasons	FREE
ECS/NACH Returns - Insufficient Funds	INR 200 per Instance
ECS/NACH Returns - 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 Bank	FREE
COMMON GUIDELINES	

The Equitas Artha Program is offered to customers basis the eligibility criteria mentioned above. The eligibility criteria to be maintained for 9 out of 12 preceding months. Non-fulfilment of eligibility criteria will result in downgrade of relationship with prior intimation. In case of downgrade, clients accounts will be converted to the base product/program as per its eligibility. For SOC of associated product/program, please refer to www.equitas.bank.in

* TRV includes average monthly balance in Savings A/c, Current A/c, Fixed Deposits, FCNR, Insurance Premiums Paid with 50% weightage & Mutual Fund AUM with 50% weightage

** Default Debit Card. Customer may avail different card variant subject to availability & payment of issuance/AMC charges

*** Equitas Bank will not charge for cash withdrawal outside India. However, charges may be levied by Banks/Foreign Institution offering ATM Services

Terms & Conditions apply. Complementary insurance can be availed on registration through Internet/Mobile Banking.

^ Service available only on at selected ESFB branches in India, Min value Rs. 50,000; & Max. value Rs. 2,00,000.

Goods & Services Taxes (GST) as applicable will be levied on all charges mentioned