

## ELITE ARTHA Circle

### FAMILY BANKING FORM

(Upgrade / Grouping / De-Grouping)

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We welcome you to ELITE ARTHA Circle, a Family Banking Program that offers maximum benefits to every family member. Maintain relationship values at a family level and enjoy a host of privileges!

#### **Privileges of ELITE ARTHA Circle :**

- ❖ Group up to 8 family members to avail ELITE ARTHA program benefits for the family
- ❖ Complimentary Lounge Access with Debit Card<sup>#^^</sup>
- ❖ Complimentary Insurance-
  - Global Air Accident cover of 3 Cr<sup>#~</sup>
  - Lost Card Liability on DC – 8 Lakhs<sup>#~</sup>
- ❖ 1 Free locker per group<sup>^xx</sup>
- ❖ Free Debit Card – Mastercard World<sup>^</sup>
- ❖ Power Miles Credit Card – Issuance Free<sup>^</sup>
- ❖ Free Prepaid Forex Card<sup>^</sup>
- ❖ Will Making Solutions<sup>^</sup>
- ❖ Best in class brokerage from Aditya Birla Money<sup>^</sup>
- ❖ Monthly review of Portfolio by Wealth Relationship Manager<sup>^</sup>
- ❖ Dedicated Relationship Manager for you and your family
- ❖ No Fuel Surcharge<sup>#</sup> at any Domestic Fuel Filling Station.
- ❖ Unlimited Cash withdrawals at any ATM (Domestic<sup>\*\*\*</sup> & International<sup>\*\*\*</sup>)
- ❖ Preferential Pricing on remittances<sup>^</sup>
- ❖ 3 Equinox Reward Points for every INR 100/- spent on purchases at POS & online shopping
- ❖ Special Discounts<sup>#</sup> on travel, dining, shopping & more
- ❖ Free Domestic Prepaid Card Issuance & Free Loading<sup>^</sup>
- ❖ Free Doorstep Banking<sup>##</sup>

We would like to enroll for ELITE ARTHA Circle - Family Banking Program. We confirm having read the Terms and Conditions of ELITE ARTHA Program on the website ([www.equitas.bank.in](http://www.equitas.bank.in)) and agree to abide by the same.

ELITE ARTHA Upgrade

ELITE ARTHA Family Grouping (Up to 8 family members)

ELITE ARTHA Family De - Grouping



S. NO	Family Member Name	UCIC or PAN No.	Relationship with Primary member	Account No. (For Debit Card & Cheque Book) (Applicable Only for Upgrade)	Signature as per A/C
1			PRIMARY - SELF		
2					
3					
4					
5					
6					
7					
8					

**Note:**

1. Existing debit card will be de-activated automatically once new card for ELITE ARTHA is activated.
2. First Name and Signature of the first Family Member to be tagged as Primary
3. Following relationships would apply for Family Banking:
  - Husband • Wife • Spouse • Son • Daughter • Father • Mother • Brother • Sister • Grand Father • Grand Mother • Grand Son
  - Grand Daughter • Son-in-law • Daughter-in-law • Father-in-law • Mother-in-law • HUF • Proprietorship
4. Customer is required to submit proof of relationship for ELITE ARTHA family grouping.
5. ELITE ARTHA Circle Family Banking Form is to be mandatorily signed by the Primary family member, who is an ELITE ARTHA customer and by all the existing members of the group along with the new family member(s) getting added.  
Note: When the Primary Family member requests for changes in ELITE ARTHA Circle, by submitting the ELITE ARTHA Family Banking Form, all existing groups will be disbanded and a new group will be created.

**Eligibility criteria for ELITE ARTHA Circle**

1. Combined Savings Average Monthly Balance of INR 30 Lakhs OR 2. Combined ELITE ARTHA Family Total Relationship Value (TRV\*) of INR 1 Crore.

\*TRV includes the average monthly balances in Savings Accounts, Current Accounts, Fixed deposits, FCNR, Insurance premiums paid with 50% weightage & Mutual Fund AUM with 50% weightage.

**Disclaimer:** The Bank shall not be responsible/liable in any manner whatsoever for any costs, losses, damages or expenses caused by the offering or withdrawal of the Program. The Bank reserves the right to change or modify the offerings of the Family Banking Program at its own discretion without assigning any reason or prior notice. By availing this Program, the customer agrees to remain bound by the Terms and Conditions as mentioned on the website ([www.equitas.bank.in](http://www.equitas.bank.in)).

**FOR OFFICE USE ONLY**

\*Business RM Emp Code \_\_\_\_\_ Name: \_\_\_\_\_

\*BM/BOM/SOM Stamp & Signature \_\_\_\_\_

\*Mandatory

**Common Guidelines / Terms & Conditions**

The Equitas ELITE 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](http://www.equitas.bank.in).

In case a customer has been upgraded to the ELITE ARTHA 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](http://www.equitas.bank.in). Enjoy Introductory offer on eligibility criteria as per information available on the website.

A member of an existing Family Group will not be allowed to form any new family group. The Bank reserves the right to take appropriate action against duplicate family member/groups.

If Primary Member requests for De-grouping, then the entire family group will be cancelled.

The ARTHA Debit Card is an International Contactless Card (Tap & Pay) and by using it the customer is agreeable to the Terms and Conditions related to the card.

As per RBI guidelines, PAN is mandatory for transacting through International Debit Cards outside India in ATM /Point of sale transactions or on an International website for resident Indians. Kindly activate the international usage, if not done already by submitting PAN. Visit your nearest branch or contact Customer service at 1800 103 1222. Usage of International Debit card is subject to adherence of FEMA guidelines and can be used only for permitted transactions in foreign exchange updated in our website [www.equitas.bank.in](http://www.equitas.bank.in).

\*\*NRO Accounts shall be issued RuPay Platinum Debit Card for Domestic use only.

#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, Telehealth Consultation can be availed on registration through Internet Banking/Mobile Banking. Complimentary health check-up is applicable once only after registration. Telehealth consultation is complimentary for one year after registration.

^^2 per Quarter (Apr-Jun, Jul-Sep, Oct-Dec & Jan-Mar) at select Domestic Airport Lounges

^^1 per Quarter (Apr-Jun, Jul-Sep, Oct-Dec & Jan-Mar) at select International Airport Lounges

<sup>^</sup>Benefits & features are subject to Terms & Conditions as decided by the bank from time to time

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 Savings & Current Accounts.

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

Note : Please visit our website [www.equitas.bank.in](http://www.equitas.bank.in) for more information on features, benefits and schedule of charges.