

## Schedule of Charges

### Relationship Requirement & Relationship Charges

Criteria (4 Members Family)*	₹5 Lakhs CASA or Rs. 50 Lakhs RV or USD 60K FCNR or Rs. 1 Cr investments AUM
Criteria (8 Members Family)*	₹10 Lakhs CASA or Rs. 60 Lakhs RV or USD 75K FCNR or Rs. 1.25 Cr investments AUM
Relationship/Account Service Fee	NIL
Non Maintenance of Balance Charges	NIL
Initial Funding	Rs. 5 Lakhs

### Debit Card\*\*

Primary Debit Card (NRI)	ELITE EPIC International Debit Card
Primary Card Issuance Fees	Free
Primary Card Annual Fees	Free
Family Member Debit Card (NRI & Domestic)	ELITE EPIC International Debit Card
Family Members Card Issuance Fees	Free
Family Members Card Annual Fees	Free
NRO Debit Card (NRIs)**	Rupay Classic Debit Card
NRO Card Issuance Fees**	Free
NRO Card Annual Fees**	Free
Contactless Payment Enablement	Free
Daily ATM Cash Withdrawal Limit	₹1.5 Lakhs
Daily Shopping (POS) Limit	₹3 Lakhs
Equitas ATM Cash Withdrawal/Enquiry - India	Free - Unlimited
Non-Equitas ATM - Financial Transactions - India	15 Free transactions (Metro & Non-Metro ATMs); beyond free limits - ₹23/- per transaction
Non-Equitas ATM - Non Financial Transactions - India	15 Free transactions (Metro & Non-Metro ATMs); beyond free limits - ₹12/- per transaction
ATM Transaction Decline due to Insufficient Funds	₹10 per declined 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
Replacement of Lost/Stolen Debit Card	Free
Foreign Exchange Mark-up	1.5%

### Relationship Requirement & Relationship Charges

Complimentary Air Accident Death Cover (Individual)#	₹3 Crores
Complimentary Home Insurance Cover (Individual)#	₹10 Lakhs

### Equinox Rewards Program

Activate Debit Card 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 Rs. 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 Services	Free
Locker Annual Rent	75% discount on annual rent
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
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 per day. Rs. 100 thereafter
Cash Pickup (On Call) ^	One free visit per day. Rs. 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 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	₹350 per instance
Inward Cheque Returns - Other Reasons	Free
Outward Cheque Returns - Insufficient Funds	Free
Outward Cheque Returns - Other Reasons	Free
ECS/NACH Returns - Insufficient Funds	₹200 per instance
ECS/NACH Returns - Other Reasons	Free
Standing Instructions Failure - Financial Reasons	₹150 per Instance
SWIFT Charges	FREE
Activation of Dormant Account	FREE
Utility Bill Payment - Internet/Mobile Bank	FREE
Common Guidelines	
<p>The ELITE EPIC Program is offered to customers basis the eligibility criteria mentioned above. The eligibility criteria will be evaluated once in a quarter (for OTB customers) and sourcing quarter + 1 quarter for NTB customers. 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 under which account is opened. For SOC of associated accounts, please refer to <a href="http://www.equitas.bank.in">www.equitas.bank.in</a></p> <p>* RV includes average monthly balance in Savings A/C, Current A/C &amp; Fixed Deposits</p> <p>** Default Debit Card. Customer may avail different card variant subject to availability &amp; payment of issuance/AMC charges</p> <p>*** Equitas Small Finance Bank will not charge for cash withdrawal outside India. However, charges may be levied by Banks/Foreign Institution offering ATM Services</p> <p># Terms &amp; Conditions apply. Complimentary insurance can be availed on registration through Internet/Mobile Banking.</p> <p>^ Service available only at selected ESFB branches in India, Min value Rs. 50,000; &amp; Max. value Rs. 2,00,000.</p> <p>Goods &amp; Services Taxes (GST) as applicable will be levied on all charges mentioned</p>	
ELITE EPIC/OCT/2025	