

# WINGS Schedule of Charges

Effective 1<sup>st</sup> June, 2025

Features*	Criteria and Charges
Average Monthly Balance (AMB)	₹50,000
Total Relationship Value (TRV)*	₹2,00,000
AMB Non Maintenance Charges	NIL
Cheque book	Free
Complimentary Air Accidental Death Cover (Individual) (on Registration)	₹30 Lakhs
Complimentary Personal Accidental Death Cover (Individual) (on Registration)^	₹10 Lakhs
Complimentary Permanent Total Disability Cover (Individual) (on Registration)^~	₹10 Lakhs
Complimentary Home Burglary (Contests) and Fire (Contesnts) Cover(on Registration)^~	₹2 Lakhs
Locker Discount <sup>xx</sup>	25%
International Debit Card***	
Choice of Debit Cards**	Wings Platinum
Issuance Fees (First Year)	NIL
Re-Issuance Fees	₹250
Annual Maintenance Charges(Second Year onwards) ** Waived on maintaining AMB of ₹50,000 or TRV of ₹2,00,000 for 6 months out of preceeding 12 months	₹250 p.a.
Daily Cash withdrawal Limits (ATM)	₹1.5 Lakhs
Daily Shopping Limits (POS and Online)	₹3 Lakhs
Equitas ATM Cash Withdrawal - India***	Free
Non Equitas ATM Usage - Financial Transactions-India	8 Free; Beyond Free Limits - INR 23/- Per transaction
Non Equitas ATM Usage - Non Financial Transactions-India	8 Free; Beyond Free Limits - INR 12/- Per transaction
Non-Equitas ATM Usage - Cash Withdrawal decline due to insufficient funds	₹10 per transaction
Fuel Surcharge at Domestic Fuel Filling Stations*	NIL
Reward Points (POS Spends)	2 Points for spend of 150/-
Cash Withdrawal (Outside India)****	₹110/- per transaction
Balance Enquiry (Outside India)****	₹25/- per transaction
Payment Service	
RTGS Inward	Free
NEFT Inward	Free
IMPS Inward	Free
RTGS Outward	Free
NEFT Outward	Free
IMPS Outward (per day limit of ₹5,00,000)	Up to ₹ 50000 : ₹ 2.5/-, ₹ 50000- ₹ 1L : ₹ 5/-, Above ₹ 1L : ₹ 7.5/-
PAP Cheque payment	Free
Demand Draft / Pay order (ESFB Branch Location)	Free up to 10 DDs per month
Charges beyond 10 per month (ESFB Branch Location)	₹50 per DD
Demand Draft (Non ESFB Branch Location)	₹100 per DD
Clearing and Collection Charges	
Local cheque clearing	Free
Outstation cheque collection charges	Up to ₹5000 – ₹25 Above 5000 and upto ₹10,000 – ₹50 Above ₹10,000 and upto ₹1,00,000 – ₹100 Above ₹100,000 – ₹150
Cash Transactions	
Cash Deposit Free Limit (Branch & ATM) – Any Equitas Branch	Free till ₹2,50,000 per month
Cash Deposit Charges beyond ₹2.5 Lacs	₹4/1000
Cash Withdrawal at non-home location	Free
Cash Withdrawal at home location	Unlimited
Other Banking Services	
Stop Payment Online	Free Unlimited
Stop Payment of Cheque at Branch	₹100
Stop Payment of Full Cheque Book at Branch	₹150 for a series of 25 cheques
Inward Cheque return for technical Reason	Free
Outward Cheque return for technical Reason	Free

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Inward Cheque return charges for Financial Reasons	Rs. 500 upto 2 cheques, Rs. 750/- 3rd cheque onwards
Outward Cheque return charges for Financial Reason	₹100 per cheque
Standing Instructions for RD	Free
Standing Instructions for SIP	Free
Standing Instructions for Bill Payment	Free
Standing Instruction Failure (Financial Reasons)	₹150 per return
ECS / NACH Failure (Financial Reasons)	₹200 per return
SMS alerts	Free
Foreign Exchange Mark-up^	3.5%
Balance Certificate Online	Free
Balance Certificate at Branch	Free
Previous year balance and interest statement - online	Free
Previous year balance and interest statement (physical copy)	1 free per annum, ₹300 per statement thereafter
Passbook issuance	Free
Signature verification certificate / Photo attestation / Address confirmation	₹50 per instance
Duplicate TDS certificate	₹150
Duplicate account statement online or on email	Free
Duplicate account statement (print/Hard Copy)	₹50
DD / PO revalidation / cancellation	₹100
Account closure charges if closed on customer request after 15 days of account opening and before completing 6 months	₹500

## Doorstep Banking<sup>##</sup>

Cheque pickup (on call)	₹50 per instance
Cheque pickup beat (Per month)	₹300

## Cash Pickup on Beat<sup>###</sup> (Charges per Month)

Up to ₹200000	₹3500
₹200000 to ₹500000	₹5000
₹500000 to ₹1000000	₹10000
₹1000000 above	Contact branch

## Cash Pickup on call<sup>###</sup> (Charges per Instance)

Up to ₹200000	₹150
₹200000 to ₹500000	₹300
₹500000 to ₹1000000	₹500
₹1000000 to ₹2000000	₹800
₹2000000 above	Contact branch

WINGS Product is offered with a Savings Account Average Monthly Balance (AMB) of INR 50,000 (or) a Total Relationship Value (TRV)\* of INR 2,00,000/- to be maintained in 2 months out of the previous 3 months, at all times. Failure to meet the WINGS criteria would result in conversion/migration of the account and the WINGS Product benefits & privileges will be discontinued. In case a customer has originally signed up for WINGS product at the time of account opening, this account will be converted to EQUITAS Regular Savings Account. In case a customer has been upgraded to the WINGS product, his/her account will be downgraded to EQUITAS Regular Savings Account. For details on EQUITAS Regular Savings Account, kindly refer [www.equitas.bank.in](http://www.equitas.bank.in).

\*TRV (Total Relationship Value) includes average monthly savings, salary account balances and Fixed deposit values

\*\*ELITE Debit Card is issued to ELITE customers only, Rs 600 charges applicable if customer no longer holds ELITE program status.

\*\*\*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.

^Features & 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

^^Subject to availability of Locker at branch location.

^^^Services available only at select branches in India.

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

^A Forex mark-up fee of 3.5% (plus taxes as applicable) will be levied on each International transaction performed in Indian currency, at International location or transactions carried out in Indian currency with merchants functioning in India but registered in a foreign nation. This is applicable for all debit cards issued under CASA accounts except, Elite (Mastercard World) and Niyo (Visa Platinum). Please note this may be subject to change from time to time based on bank's discretion.