

### Most Important Document - SBMIA

(One copy to be handed over to the Customer and one copy to be retained by Bank)

The foundation of any strong relationship is Trust and we feel that Transparency builds Trust. So we wish to begin this new relationship with a promise of transparency. We request you to go through the charges related to your account before you sign up.

#### Account Tarrif Structure – Mariner Salary Account

Minimum Free Services		a) Monthly E statement, Quarterly Physical Statements to track your account b) 1 Multi City cheque book per year c) Unlimited transactions per month on any other bank ATM in India* d) Internet Banking, Mobile Banking and Phone Banking
Service Fee Type	Fee	
Account Usage Charges	Monthly Average Balance Requirement	NIL
	Monthly Service Fee	NIL
Transactions Charges*	Monthly Free Cash Transaction Limits	First 4 Transactions or INR 1 lakhs whichever is earlier**
	Fees beyond free transaction limits	Above Free Limit (Self) - INR 5 per INR 1000 or INR 150, whichever is higher Third Party - INR 10 per INR 1000 or INR 150, whichever is higher
Debit Card Fees	Issuance Fees	NIL
	Annual Fees	NIL
	Personal Accident Insurance Cover.	SBMIA INR 10 Lacs

\*\*Value of Transaction will include cash withdrawals only.

#### Terms & Conditions:

- All important charges pertaining to your account are mentioned above. However this list is not exhaustive and you may visit our website [www.axisbank.com](http://www.axisbank.com) to view the other charges which are applicable
- Your account has a monthly bill cycle from the 1st to the 30th / 31st of every month.
- GST as applicable will be levied on all fees. \*Please Note: Effective 1st April 2023, Fees & Charges are revised. Refer full list of charges, terms and conditions as related to account and debit card, visit [www.axisbank.com](http://www.axisbank.com) or nearest Axis Bank Branch.
- The Bank can at its sole discretion discontinue any service partially / completely or change Fees without any notice. All revision in fees will be displayed on the Notice Board of the branches of Axis Bank and also on our website [www.axisbank.com](http://www.axisbank.com)
- There will be a fee of 500 if the account is closed between 14 days and 1 year of account opening. No fees would be levied if account is closed within 14 days of account opening or after 1 year.
- I authorize the bank to freeze my account in the following circumstances, with intimation to me
  - Balance in the account remaining zero for 3 months or more
  - No transactions induced by me the account for a period of 2 years or more
  - If it is suspected by the bank that transactions in my account are not initiated by me (the Bank will not assume any liability for the transactions already executed).
  - If it is suspected that my account is being misused as a money mule, a channel for unauthorized money pooling or a conduit for any illegal activity. (I will not receive a notice in this case).
- The Personal Accident insurance cover will be considered as active at the time of the incidence if the customer has made a successful purchase transaction on the card within 90 days prior to the occurrence of the incident. The incidence has to be reported within 50 days of occurrence

Customer Name:

Account Holder Signature \_\_\_\_\_

FOR OFFICE USE ONLY	<input type="text"/>	<input type="text"/>	Signature _____
	Bar Code	LC Code	

Joint Holder 1 Signature
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Joint Holder 2 Signature
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