

Schedule of Charges – Equitas Preferred Plus Salary Account (Effective 01st June, 2025)

| AVERAGE MONTHLY BALANCE (AMB) | |
|---|---|
| Average Monthly Balance (AMB) | NIL |
| AMB Non Maintenance Charges | NIL |
| DEBIT CARD | |
| Debit Card** Variant | Rupay Platinum Debit Card VISA Platinum Debit Card |
| Debit Card Issuance & Re-Issuance Charges | Free |
| Annual Maintenance & Renewal Charges | Free |
| COLLECTIONS | |
| Local cheque clearing | Free |
| Outstation cheque collection charges at bank location | Upto ₹5000 – Charge of ₹25, Above ₹5000 and up to and including ₹10,000 – Charge of ₹50, Above ₹10,000 and up to and including ₹100000 – Charge of ₹100, Above ₹100000 – Charge of ₹150 |
| Outstation cheque collection charges at non-bank location | |
| RTGS inward / NEFT inward / IMPS inward | Free |
| Foreign inward remittance | Free |
| PAYMENTS | |
| Demand Draft and Payorder at Equitas Bank branch locations | Free upto 30 DDs a quarter drawn on ESFB location |
| Charges beyond free limits | ₹50 per DD |
| Demand Draft at non Equitas Bank branch locations | ₹100 per DD |
| PAP cheque payment | Free |
| RTGS and NEFT outward at branch (free online) | NEFT : Upto ₹10000/- ₹2.25, From ₹10001 to ₹100000 : ₹4.5, From ₹100000 to ₹200000 : ₹14.5, Above ₹200000 : ₹24.5, RTGS: From Rs 200000 to Rs 500000 : Rs 20, Greater than Rs 500000 : Rs 40. |
| IMPS Outward (per day limit of Rs 5 lakhs) | Up to ₹50000 : ₹2.5/-, ₹50000- ₹1L : ₹5/-, Above ₹1L : ₹7.5/- |
| Cheque book | Free 15 leaves per quarter |
| Charges beyond free limits | Rs.2 per leaf |
| CASH CHARGES | |
| Combined Cash Deposit limit (home and non home) | 10 transactions free upto ₹500,000 |
| Charges beyond free limits | ₹5/1000 |
| Combined Cash withdrawal limit (home and non home) | Free unlimited |
| Debit Card Transactions at across Equitas Bank ATMs (Financial & Non-Financial) | Free unlimited |
| Debit Card Cash Withdrawal Transactions (Metro /Urban/ Semi-urban /Rural location other ATMs) (Financial & Non-Financial) | 5 |
| Charges beyond free limits of ATM withdrawals | ₹23/- per Financial transaction, ₹12 per Non-Financial Transaction |
| Non Equitas ATM usage - Cash Withdrawal decline due to insufficient funds | ₹10/- per transaction |
| Cash withdrawal outside India | ₹110/- per transaction |
| Balance enquiry outside India | ₹25/- per transaction |
| OTHER CHARGES | |
| ATM withdrawal limit | ₹200,000 per day |
| POS / E- commerce limit | ₹300,000 per day |
| Card Transaction Slip Retrieval charges | ₹250 per slip |
| Stop payment single cheque | ₹100/- per cheque |
| Stop payment series | ₹150/- for a series of 25 cheques |
| Outward cheque return charges for financial reasons | ₹75 /- per cheque |
| Outward cheque return charges for technical reasons | NIL |

| | |
|---|--|
| Inward cheque return charges for financial reasons | Rs. 500 upto 2 cheques, Rs. 750/- 3rd cheque onwards |
| Inward cheque return charges for technical reasons | NIL |
| Standing instructions set up / amendment (Free for RD / SIP / Bill payment) | ₹ 25 per instance |
| Standing Instructions failure (return) | ₹ 150/- per return |
| ECS Return due to financial reasons | ₹200/- per return |
| SMS Alerts (Debit & Credit Transactions) | 10 Free SMS per month. Thereafter, 30 paise per SMS. |
| Foreign Exchange Mark-up^ | 3.5% |
| CERTIFICATE AND REPORT ISSUANCE | |
| Balance Certificate at Branch (Online Free) | ₹250/- per instance |
| Previous Year balance and interest statement (free online) | 1 free per annum, more than 1 ₹300/- per statement |
| Passbook issuance | Free |
| Duplicate TDS certificate | ₹50/- per instance |
| Signature verification certificate /Photo Attestation/ Address confirmation | ₹100/- |
| Duplicate account statement Print (Free Online or on email) | ₹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 |
| Account Inactive charges | NIL |
| DOORSTEP BANKING## | |
| Cheque pickup | ₹50 per instance |
| Cash pickup Beat (charges per month) | |
| Upto Rs 2,00,000 | Rs. 3500 |
| 2,00,000 to 5,00,000 | Rs. 5000 |
| 5,00,000 to 10,00,000 | Rs. 10000 |
| Above 10,00,000 | Contact branch |
| Cash pickup On call (charges per instance) | |
| Upto ₹ 200000 | ₹150/- |
| ₹200000 to ₹ 500000 | ₹300/- |
| ₹500000 to ₹ 1000000 | ₹500/- |
| ₹1000000 to ₹ 2000000 | ₹800/- |
| ₹2000000 above | Contact Branch |

Taxes as applicable will be additional IPAP= Payable At Par NA: Not Applicable SA: Savings Account

*Cash withdrawal failed due to insufficient funds considered as financial transaction

**ELITE Debit Card is issued to ELITE customers only, Rs. 600 charges applicable if customer no longer holds ELITE program status (contact customer care/branch for replacement of debit card to avoid charges)

##Services available at select branches only. In India; Min. value ₹50,000; & Max. value ₹2,00,000

^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.

I/We hereby confirm that I/We have read and understood the schedule of charges for Equitas Preferred Plus Salary Account

1. _____
(Signature with stamp for Non-individuals)

2. _____
(Signature with stamp for Non-individuals)