

Schedule of Charges – Equitas Preferred 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 Classic Debit Card VISA Classic 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	Up to ₹5000 – Charge of ₹25, Above ₹5000 and up to and including ₹10,000 – Charge of Rs 50, Above ₹10,000 and up to
Outstation cheque collection charges at non-bank location	including ₹100000 – Charge of ₹100, Above ₹100000 – Charge of ₹150
RTGS inward / NEFT inward / IMPS inward	Free
Foreign inward remittance	Free
PAYMENTS	
Demand Draft and Payorder at Equitas Bank branch locations	Free up to 15 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 : Up to ₹100000/- ₹ 2.25, From ₹10001 to ₹100000 : ₹4.5, From ₹100000 to ₹200000 : ₹14.5, Above ₹ 200000 : ₹24.5. RTGS: From ₹200000 to ₹500000 : ₹20, Greater than ₹500000 : ₹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)	5 transactions free up to ₹200,000
Charges beyond free limits	₹5 per 1000
Combined Cash withdrawal limit (home and non home)	Free unlimited
Debit Card Cash Withdrawal Transactions at Equitas ATMs	Free unlimited
Debit Card Cash Withdrawal Transactions at other ATMs (Financial & Non-Financial transactions)	3 Metro/Urban location & 5 Semi Urban/Rural location
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	₹50,000 per day
POS / E-commerce limit	₹100,000 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 Transaction)	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
Signature verification certificate /Photo Attestation/Address confirmation	₹50/- per instance
Duplicate TDS certificate	₹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 Rs. 500000	₹300/-
₹500000 to Rs. 1000000	₹500/-
₹1000000 to Rs. 2000000	₹800/-
₹2000000 above	Contact Branch

Taxes as applicable will be additional PAP= 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 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 Salary Account

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

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