

# WINGS Schedule of Charges

## Effective 1<sup>st</sup> Feb, 2025



Features <sup>#</sup>	Criteria and Charges
Average Monthly Balance (AMB) - Metro and Urban	₹50,000 or ₹2,00,000
Average Monthly Balance (AMB) - Semi Urban & Rural	₹25,000 or ₹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) <sup>^</sup>	₹10 Lakhs
Complimentary Permanent Total Disability Cover (Individual) (on Registration) <sup>^</sup>	₹10 Lakhs
Complimentary Home Burglary (Contests) and Fire (Contests) Cover(on Registration) <sup>^</sup>	₹2 Lakhs
Locker Discount <sup>xx</sup>	25%
International Debit Card <sup>***</sup>	
Choice of Debit Cards <sup>**</sup>	Wings Platinum
Issuance Fees (First Year)	NIL
Re-Issuance Fees	₹199
Annual Maintenance Charges(Second Year onwards) <sup>**</sup> Waived on maintaining AMB of ₹50,000 or TRV of ₹2,00,000	₹199 p.a.
Daily Cash withdrawal Limits (ATM)	₹1.5 Lakhs
Daily Shopping Limits (POS and Online)	₹3 Lakhs
Equitas ATM Cash Withdrawal - India <sup>***</sup>	Free
Non Equitas ATM Usage - Financial Transactions-India	8 Free; Beyond Free Limits - INR 21/- Per transaction
Non Equitas ATM Usage - Non Financial Transactions-India	8 Free; Beyond Free Limits - INR 10/- Per transaction
Non-Equitas ATM Usage - Cash Withdrawal decline due to insufficient funds	₹10 per transaction
Fuel Surcharge at Domestic Fuel Filling Stations <sup>†</sup>	NIL
Reward Points (POS Spends)	2 Points for spend of 150/-
Cash Withdrawal (Outside India) <sup>****</sup>	₹110/- per transaction
Balance Enquiry (Outside India) <sup>****</sup>	₹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)	₹1/- per transaction
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 (Non-Home Branch)	₹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	₹350 per cheque up to 2 cheques ₹500 per cheque for 3-5 cheques ₹750 per cheque from the 6 <sup>th</sup> 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
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	₹2,200
₹200000 to ₹500000	₹3,200
₹500000 to ₹1000000	₹8000
₹1000000 to ₹2000000	₹12000
₹2000000 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

\*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 499 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.

###All Debits, Credits above Rs 5,000 only.

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