

The General Schedule of Features and Charges for Savings/Salary Accounts is being revised effective 1st June, 2022. Details are as under:

A. Revision of Charges for Non-Maintenance of Minimum Balance.

| Charge Type | Existing | Revised |
|----------------------------|---|--|
| Non Maintenance of Balance | 5% of the shortfall Maximum cap of Rs 500/600 as per Product Variant | 6% of the shortfall Maximum cap of Rs. 500/600 as per Product Variant |

Existing Program/Promo Code/Company Code level benefits will continue

Inclusion: Platina Savings/Salary, Sanman Savings, Neo Salary, Edge Savings/Salary, Nova Savings, Classic Savings/Pro Savings/Salary, Ace Savings/Salary, Erstwhile ING Vysya Schemes of Savings/Salary.

Exclusion: Salary account for public services/ Salary account for Uniformed services/Uni Account.

B. Revision in Transaction Failure Charges (Effective 1st May, 2022)

a. Introduction of fees for Cheque Issued & Returned for Non-Financial Reason

| Charge Type | Existing | Revised |
|---|----------------|----------------------------|
| Cheque Issued & Returned Fee for Non-Financial Reason | Not Applicable | Rs. 50 per instance |

Exclusion: All Privy customers (Savings/Salary)

Non-Financial Failure reasons to be considered for charging:

| RBI Rejection Code | Reason for Return |
|--------------------|--|
| 5 | Kindly contact Drawer/Drawee Bank and please present again |
| 10 | Drawer's signature incomplete |
| 11 | Drawer's signature illegible |
| 12 | Drawer's signature differs |
| 13 | Drawer's signature required |
| 14 | Drawer's signature not as per mandate |
| 15 | Drawer's signature to operate account not received |
| 16 | Drawer's authority to operate account not received |
| 17 | Alteration require drawer's authentication |
| 34 | Cheque irregularly drawn/ amount in words and figures differ |

b. Revision in fees for Standing Instruction (SI) Failures (Effective 1st May, 2022)

| Charge Type | Existing | Revised |
|---------------------------------------|---------------------|-----------------------------|
| Standing Instruction (SI) Failure Fee | Rs.100 per Instance | Rs. 200 per instance |

Exclusions: Platina/Ace Savings & Salary, Privy customers (Savings/Salary)

c. Revision in fees for Cheque deposited and returned transactions (Effective 1st May, 2022)

| Charge Type | Existing | Revised |
|-----------------------------------|---------------------|-----------------------------|
| Cheque deposited and returned Fee | Rs.100 per Instance | Rs. 200 per instance |

C. Rationalization of free limits for Cheque Book issuances (Effective 1st May, 2022)

| Charge Type | Existing | Revised |
|----------------------|---------------------------------|------------------------------|
| Cheque Book Issuance | 25 free Cheques/ quarter | 25 free Cheques/ year |

All Variants having quarterly free limit will now have yearly free limit

Inclusions: Ace Savings Account, Classic savings Account, Corp Sal/Staff, Edge savings account, Nova Savings Account, Others – Erstwhile ING schemes, Platina Savings Account, Pro Savings Account, Sanman Savings Account, Synergy Savings account and equivalent schemes