



Get the Axis ASAP Digital Account with video KYC in 4 steps

1. PAN and Aadhaar verification
2. Fill personal details
3. Fund your account
4. KYC verification via video call

Note: Availability of Video KYC Agents on all 7 days of the week: 9.00 AM - 8.00 PM

Benefits of Account Opening:

1. Flat 10% cashback* on Amazon & Flipkart and 5-45% on 30+ other major brands via GRAB DEALS
2. 1% cashback on all online spends
3. Air, Accident and Baggage Insurance
4. 250+ banking services

Terms & Conditions

Initial Funding

Metro- Rs.16,000

Urban - Rs.15,000

Semi Urban - Rs.6,000

Rural - Rs.3,000

Average Balance required across all locations

Metro - Rs. 10,000,

Urban - Rs. 10,000,

Semi Urban - Rs. 5,000,

Rural - Rs. 2,500

Account Service Fee (Metro, Urban)

Monthly Service Fee (MSF) of Rs.5 for every Rs.100 shortfall plus Rs. 75 in required balance or Rs. 500, whichever is lower, with a minimum charge of Rs. 75. Waived off if AMB is maintained.

Primary Debit Card:

Monthly Service Fee (MSF) of Rs.5 for every Rs.100 shortfall plus Rs. 75 in required balance or Rs. 500, whichever is lower, with a minimum charge of Rs. 75. Waived off if AMB is maintained.

Chequebook Issuance: No. of Chequebooks Free

One multicity Cheque Book Free per year (20 leaves) Above free limits: - Rs. 2.5/leaf

Account Closure

Account closing fee is Rs.500*

Terms and conditions

* 15 transactions free per month post which charge of Rs.75/transaction would be levied. This is over and above the existing fee structure.

*Transactions include Cash transactions at branch, Outward clearing, Fund transfer, RTGS/NEFT & remittances. Charges are levied if account is closed between 14 days and 1 year. No charges would be levied if account is closed within 14 days of account opening or after 1 year. GST applicable on the above charges will be additional.

NetSecure with 1 Touch Issuance fee

NetSecure with 1 Touch Issuance fee is Rs.1000

Transaction Fees

Daily withdrawal limit and Shopping limit	ATM Withdrawal Limit (E-Debit Card- NA + Online Rewards Card- Rs.50,000) POS Withdrawal Limit (E-Debit Card- Rs. 1,00,000, Online Rewards Card- Rs.5,00,000)
Monthly Cash Transaction Free Limits (Metro/Urban/ Semi-Urban/Rural)	First 5 Transactions or Rs 2 lakhs whichever is earlier of cash deposits/withdrawals. Cash Transactions at Non-Home Branch : Cash transactions upto Rs.25,000/- per day, exceeding which Rs.5/- per thousand or part thereof, subject to a minimum of Rs.150/- to be charged
Fees on Cash Deposits and Withdrawals above limits	Above Free limit (Self) - Rs.5 per Rs.1000 or Rs.150, whichever is higher
Cash Handling Fee	Rs.100/- per bundle (1000 notes*) on lower denominations notes of Rs.10/20/50 only. *100 notes=1 packet.10 packets= 1 Bundle
Convenience fee on Cash Deposit Transaction done at Cash Deposite Machine	Rs.50 per transaction after banking hours (i.e. Between 5:00 pm to 9:30 am) and on Bank Holidays & State Holidays for deposits exceeding 5,000 per month either single or multiple transaction
Fair usage fees on branch transactions	15 transactions free per month post which charge of Rs.75/transaction would be levied. This is over and above the existing fee structure.Transactions include Cash transactions at branch, Outward clearing, Fund transfer, RTGS/NEFT & remittances
Outstation Cheque Collection Fees:	Upto Rs.5,000: Rs.25 per cheque, Rs.5,001 - Rs.10,000: Rs.50 per cheque, Rs.10,001 Rs.1 Lakh: Rs.100 per cheque, Above Rs.1 Lakh: Rs.200 per cheque
IMPS Fees	Re 1 to Rs. 1000 - Rs. 2.50 per transaction + taxes, 1000.01 to 1,00,000 - Rs.5 per transaction + taxes, 1,00,000.01 and above - Rs.15 per transaction + taxes.
Speed Clearing Fees	Free upto cheque amount of Rs.1 lakh. Above Rs.1 lakh- Rs.150
Axis Bank ATM: No. of Free Transactions	Maximum 30 transactions allowed in a month (Financial on Axis ATM & Financial + Non-Financial on other bank ATMs),there after fees of flat Rs. 20 per transaction would be charged

Non - Axis Bank ATM : No of Free Transactions	Maximum 30 transactions allowed in a month (Financial on Axis ATM & Financial + Non-Financial on other bank ATMs),there after fees of flat Rs. 20 per transaction would be charged
Axis/Non-Axis ATM: Cash Withdrawal (Financial transaction) fees beyond limits	Rs.20 per transaction
Axis/Non-Axis ATM: Balance Enquiry (Non-Financial transaction) fees beyond limits	Rs.10 per transaction
Maximum transaction count limit on ATM transaction	Maximum 30 transactions allowed in a month (Financial on Axis ATM & Financial + Non-Financial on other bank ATMs),there after fees of flat Rs. 20 per transaction would be charged
Transaction Fee on non-maintenance of average balance/TRV	If 75% of the Product Requirement is not met below transactions will be charged as per Easy Savings. 1- Cash transaction Fee 2 - ATM transaction Fee, limits as per Easy Savings 3 - Cheque Book free limit as per Easy Savings

General Terms and Conditions

- Any Resident Indian who is 18 years and above who provides his/her details in the Digital Savings Account application for opening Axis Bank account offered by Axis Bank Limited is a Customer
- By initiating the journey and providing his/her details, customer agrees to the terms and conditions of the Bank as listed in <https://www.axisbank.com/docs/default-source/default-document-library/savings-accounts-tnc.pdf>
- By initiating the journey and providing his/her details, customer agrees to the terms and conditions of the Bank as listed in https://www.axisbank.com/docs/default-source/default-document-library/debitcard_mitc.pdf
- By visiting the Axis Digital Account Opening ñ Apply Now link and sharing all information, customer consents to provide his/her name, contact details and other information on an at will basis with Bank.
- Customer authorize Axis Bank to call on the given number to explain the features of the product.
- Bank shall not be liable for any connectivity/ signal/ data issues leading to non-completion or wrong/false/incomplete information being provided by the customer leading to the incompleteness of his/her application.
- The customer herewith agrees to provide his/ her valid Aadhaar number and valid PAN Card details. He/she understands that opening an account is subject to correct, complete and accurate information is provided.
- Customer agrees that upon successful OTP validation of Aadhaar, the name of the customer in the account will be the same name as appearing in his/her Aadhaar Card
- Application once submitted cannot be withdrawn by the customer. Bank shall not be liable to pay for any costs (technical/ data plan related or otherwise) incurred by the customer in the course of the downloading or sharing of his/her details on the application.
- The customer herewith agrees to provide the accurate documentation and information as listed in the app for the purpose of account opening. Customer understands and agrees that failure to provide requisite documentation and information shall result in rejection of application by the Bank. The customer agrees that Bank has every right to reject the account opening application, if there is any erroneous, incomplete or

misleading information provided by the customer or for any other reason whatsoever with/without assigning any reason or if KYC documents submitted do not comply with the KYC norms of the Bank.

- This account opening process is also not available for customers who are FATCA reportable. Such customers are requested to approach the branch and to comply with requirement of opening an account.
- Bank reserves the right to take necessary action, legal or otherwise, if it finds any wilful modification/ withholding of information or misrepresentation by the customer.
- Customer understands and agrees that interest on the amount funded online will be paid subject to activation of the account and only from the date when the funds has been credited into the account.
- The customer shall not enjoy the services provided by the bank unless the customer on-boarding process is complete.
- Customer declares and confirms that the Bank shall be entitled to rely on all/any communication, information and details provided on the electronic form and all such communications, information and details shall be final and legally binding on the Customer.
- Customer understands and confirms that the Bank has every right to close or debit freeze the account, if the details provided by him/her are found to be inaccurate, incorrect or false by the Bank or for any other reason whatsoever without assigning any reason thereof. In such an event, the bank shall not be liable to pay any interest on the amount of deposit & the refund of amount deposited in the account will be refunded to the source account/or issue a Demand Draft to the Customer. In such an event, bank will retain the documents / Photographs (if any) and any other signed document submitted.
- This application is available for opening a savings account by Resident Indian Individuals only.
- Customer gives consent to the Bank to fetch his/her demographic details from Unique Identification Authority of India (UIDAI), using biometric authentication which will be used for KYC purposes. The demographic details include name, DOB, Father's Name, gender, address and photograph. Customer further consents to the Bank to fetch his/her contact details from UIDAI which includes the contact number and email ID.
- Customer authorises Bank to link the Tokenized Aadhaar number provide with the savings account opened by them under this process.

- The Bank reserves the right to cancel the Customer ID and Account Number (A/C) allotted to the customer, if the customer does not complete the verification process within the allotted time.
- The Bank reserves the right to hold the accounts in Debit Freeze or close the Account even after account activation in case of any discrepancy found as part of regular monitoring and document verification activities.
- The customer agrees to provide the necessary details (Location, Mobile, Email etc.,) as per his/her requirement at the time of submission of details through the app. Bank shall not bear any liability for any loss arising out of customer's failure to do so.
- The customer herewith agrees to be contacted by the bank to receive information in respect of account maintenance, alerts, payments due, updates on existing and new products, servicing of account for sales, marketing or servicing their relationship with Axis Bank Limited and its group companies / associates or agents through Telephone / Mobile / SMS / Email etc. Further he/she understands that the consent to receive calls / communications shall be valid and shall prevail over their current or any subsequent registration of their mobile number for NDNC and shall continue to be treated as customer consent / acceptance.
- The customer herewith agrees that if the application is rejected, Bank will retain the documents / Photographs and any other signed document submitted by the customer on the Web app or otherwise.
- Customer confirms to have read, understood and will be bound to/ abide by the Terms and Conditions of account opening and the general terms applicable to account as available on Axis Bank's website.
- Customer should also ensure that his/her signature is duly updated in the Bank's records in order to issue ECS/NACH/Direct debit mandate on Digital Savings account.
- Customers can update their signature through the Mobile Application or by visiting any of the nearest Axis Bank branch. Accounts with signature enables you to issue NACH/ECS/Direct Debit mandate.
- The Customer herewith undertakes to complete his full KYC by undertaking a video based KYC validation process.
- The Customer undertakes to complete video KYC process within 72 hours post funding and in case of his/her fails to complete the same for any reason whatsoever Bank shall have exclusive discretion to close his/her account and the amount deposited by Customer for funding the

account would be refunded into the bank account/debit card/upi address used by the Customer in the initial funding transaction process.

- The Customer agrees that if her/ his balance in the account will be put under a total freeze, till such time the Customer completes the full Video KYC process and fulfills the internal audit requirements. In case of account being put under total freeze, the customer agrees that principal amount on such deposits kept along with the interest accrued (if any) will be payable to him only upon completing his Video KYC process and successful internal audit.
- If KYC documents submitted by the Customer during Video KYC process not matches with or any discrepancy found therein after validation thereof with the original KYC documents updated by Customer on the journey in that case Bank shall have exclusive discretion reject the application and the amount deposited by Customer for funding the account would be refunded into the bank account/debit card/upi address used by the Customer in the initial funding transaction process.
- The Customer agree and undertake that if Customer could not complete his/her Video KYC validation process or the said process if dropped midway due to technical, systematic or server errors/issues or other operational issues in that case Customer will be permitted to complete Video KYC process again to enable the Customer to have his/her account opening process completed. Customer also agrees and undertakes that even if Customer completes his/her Video KYC process for account opening but Bank unable to access the KYC validation data/information collected under Video KYC process due to some technical, systematic or server errors/issues, or any other issue which are beyond the control of the Bank, in that case Bank has exclusive right to ask Customer to visit its nearest branch or RM for undertaking physical KYC validation process for completion of his/her account opening process.
- The Customer agrees and acknowledges that, the Bank shall not be held liable or responsible in any manner whatsoever in respect of any loss, cost or damage incurred by Customer due to any technical, systematic or server errors/issues, or any other issue occurred while undertaking Video KY process, which are beyond the control of the Bank or any costs (technical/ data plan related or otherwise) incurred by the Customer.

