

SCHEDULE OF CHARGES

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Description of Charge/Feature	Freedom Current Account	World Business Account	Customisable Current Account -50K
Average Monthly Balance Requirement (in ₹)	₹2 Lakhs	Zero	Rs. 50,000
Monthly Trade Throughput	NA	Zero	NA
Charges for non maintenance of required balance	>= 150000 to < 2 Lakhs - ₹1000/- >= 50000 to < 150000 - ₹2000/- <50000 - ₹3000	NA	>= 35,000 to < 50,000 - Rs. 350/- >= 25,000 to < 35,000 - Rs. 500/- <25,000 - Rs.750
Cash Deposit Free Limit	₹30 Lakhs per month		12 times of Maintained AMB
Cash Deposit Charges above free Limit	₹3 per ₹1000	10 times of the maintained AMB + 20 times \$ trade volumes	Rs. 3 per 1000
Cheque Returns	Free upto 10 Instances of Cheque returns on Deposited Cheques; thereafter, Deposited- ₹50 per cheque, Issues ₹250 per cheque		Deposited-Rs. 50 per cheque, Issued Rs. 250 per cheque
Cheque Book Issuance	Free		200 Cheque Leaves free/Month (Rs. 2 Per Additional Leaf)
DD Issuance	Free		Free

DEBIT CARD & ATM CHARGES

Debit Card Issuance	Free-Signature		Signature Debit Card Rs. 250
Annual Fees / Replacment	Free-Signature		Rs. 250
AIM Transaction Charge at any ATM in India	Free		15 Free transactions 16th transaction onwards, Rs. 20 + taxes for every cash withdrawal Rs. 8 + taxes for any other transaction. Non Financial Transactions: Free at IDFC FIRST Bank ATM
International ATM or POS transaction	Free, only forex mark up 2% of the transaction value will be applicable		2% markup of the transaction value

PAYMENT SERVICES

Intra-Bank Fund Transfer-Branch	Free	Free	Free
Intra-Bank Fund Transfer-Internet Banking	Free	Free	Free
RTGS Payment-Branch	Free	Free	Free
RTGS Payment-Internet Banking	Free	Free	Free
NEFT Payment-Branch	Free	Free	Free
RTGS Payment-Internet Banking	Free	Free	Free
IMPS	Free	Free	Free
DD-Duplicate Issuance	Free	Free	Free
DD Cancellation/Revalidation	Free	Free	Free
Stop Payment per Instruction	Free	Free	Free

COLLECTION SERVICES

Intra-Bank Fund Transfer Collection	Free	Free	Free
RTGS Collection	Free	Free	Free
NEFT Collection	Free	Free	Free
Cheque Collection Local Clearing	Free	Free	Free
Outstation Cheque Collection IDFC FIRST BANK locations	Free	Free	Free
Outstation Cheque Collection Correspondent Bank locations	Free	Free	Free
Outstation Cheque Collection Other locations	Free	Free	Free

OTHER SERVICES

Account Statement Physical	Free	Free	Free
Account Closure	Free	Free	Free
SMS/E-mail Alerts	Free	Free	Free
Phone Banking	Free	Free	Free
Netbanking	Free	Free	Free
Mobile Banking	Free	Free	Free
Standing Instruction-Sat Up/Execution/Amendment	Free	Free	Free
Bill Payment-Netbanking	Free	Free	Free
Bankers Verification (Photo/ Signature/Address)	Free	Free	Free
Balance Confirmation Certificate	Free	Free	Free
Record Retrieval	Free	Free	Free
Intarast/TDS Certificate	Free	Free	Free
Balance Enquiry (Branch/ Channels)	Free	Free	Free

*Taxes at prevailing rates as per Government rules shall be applicable over and above the mentioned charges.
The charges as indicated above are subject to periodic revision.