

SCHEDULE OF CHARGES



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Description of Charge/Feature	Freedom World Business Account
Average Monthly Balance Requirement (in ₹)	₹2 Lakhs
Monthly Trade Throughput	NA
Charges for non maintenance of required balance	>= 150000 to < 2 Lakhs - ₹1000/- >= 50000 to < 150000 - ₹2000/- <50000- ₹3000
Cash Deposit Free Limit	₹30 Lakhs per month
Cash Deposit Charges above free Limit	₹3 per ₹1000
Cheque Returns	Free upto 10 Instances of Cheque returns on Deposited Cheques; thereafter, Deposited- ₹50 per cheque, Issues ₹250 per cheque
Cheque Book Issuance	Free
DD Issuance	Free

DEBIT CARD & ATM CHARGES

Debit Card Issuance	Free-Signature
Annual Fees / Replacement	Free-Signature
AIM Transaction Charge at any ATM in India	Free
International ATM or POS transaction	Free, only forex mark up 2% of the transaction value will be applicable

PAYMENT SERVICES

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

COLLECTION SERVICES

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

OTHER SERVICES

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