

Effective: 12<sup>th</sup> October 2023

Charge Type / Product Name		PREMIUM SAVINGS & SILVER PREMIUM SAVINGS	Other SAVINGS and CURRENT Accounts (chargeable)
Card Charges and other Features	Debit Card Type	Rupay Select	Rupay Select
	Debit Card Issuance (InstaKit/Joining Fee)	NA	NA
	Debit Card Issuance (Personalised/Joini ng Fee)	NIL	₹ 499(exclusive of GST)
	Debit Card AMC (Applicable Both for Instakit or/and Personalised Cards issued to customers)	NIL	₹ 499(exclusive of GST)
	Debit Card Re- issuance (Instakit or/and Personalised)	₹ 249	₹ 249
	ATM cash withdrawal limit per day	₹ 250,000	₹ 250,000
	POS limit per day	₹ 500,000	₹ 500,000
	E-commerce limit per day	₹ 500,000	₹ 500,000
	Pin Generation (for Debit Card through physical dispatch)	NIL	NIL

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<b>ATM and other related charges</b>	<b>At Jana Small Finance Bank ATMs (per month)</b>		
	<b>No. of free ATM transactions</b>	<b>Unlimited</b>	<b>Unlimited</b>
	<b>Charges above free limit for financial transactions</b>	<b>NIL</b>	<b>NIL</b>
	<b>Charges above free limit for non-financial transactions</b>	<b>NIL</b>	<b>NIL</b>
	<b>At other bank ATMs(per month)</b>		
	<b>No. of free ATM transactions per month</b>	<b>Unlimited</b>	<b>10 transactions (financial + non-financial)</b>
	<b>Charges above free limit for financial transactions (per transaction)</b>	<b>N/A</b>	<b>21</b>
	<b>Charges above free limit for non-financial transactions (Per transaction)</b>	<b>N/A</b>	<b>10</b>
	<b>Charges for transactions on ATMs outside India for financial</b>	<b>150</b>	<b>150</b>
	<b>Charges for transactions on ATMs outside India for non-financial</b>	<b>50</b>	<b>50</b>
	<b>Decline Charges - Transactions declined at other bank ATMs or at a merchant outlet / websites due to insufficient funds will be charged</b>	<b>NIL</b>	<b>NIL</b>
	<b>Cross-currency mark-up charges on foreign currency transactions</b>	<b>4 %</b>	<b>4 %</b>

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**List of other Savings and Current Accounts for which Rupay Select Debit Card is eligible:**

**Account:**

1. Regular Savings – VKYC
2. Regular Savings – Minor
3. Savings Plus – Metro and Non - metro
4. Metro Savings
5. Regular Savings
6. Regular Salary
7. Premium Salary
8. Silver Savings Plus – Metro and Non – metro
9. Digigen

**Current Account:**

1. Money Back Business Account
2. Smart Money Back Business Account
3. Premium Current
4. Regular Current
5. Digital Current

**Terms & Conditions:**

1. Non-financial transactions are Balance Enquiry, Mini Statement & PIN Change.
2. Charges are exclusive of the Goods and Service Tax (GST). The GST rate is subject to change from time to time.
3. The above charges are subject to revision with a prior intimation of 30 days to all account holders. Closure of account due to revision of charges will not be subject to account closure charges.
4. In the event of a default in maintenance of Average Monthly Balance as per the agreed terms and conditions of the Account for the month (referred as 'Default Month'), the Bank will notify the customer on the default and that the Average Monthly Balance for the account has to be met

in the subsequent month (referred to as 'Notice Month'). The Bank may choose to notify customer by SMS / email / letter in the first month (Default month) of non-maintenance of balance in the account. It shall be the responsibility of the customer to register a valid email ID, mobile number and address and updated with the Bank at all times on any changes, failing which, customer may not receive the notification/s. In case the minimum Average monthly balance is not restored in the subsequent month(Notice Month) from the month of notice of shortfall, non- maintenance charges would be charged monthly from the subsequent month(Notice month) of notice, until the AMB/AQB is maintained. The Non-Maintenance Charge (NMC) will be based on the shortfall observed in the AMB/AQB, as specified in the slabs in accordance with the percentage of AMB/AQB maintained, as mentioned in the Schedule of Charges.

5. Debit Card AMC will be levied within 60 days of debit card issuance to the customer's account.
6. In case of closure of account before the debit card fees being debited (for joining/issuance/AMC/re-issuance/personalization) 50% of the respective charge will be levied on the account.

\*For availability of latest products, features & services, please reach out to your nearest Jana Bank branch.

