



Schedule of Benefits & Charges for IDNIE Savings Account Variants

| | Star | Super Star | Mega Star |
|--|----------------|--|--|
| Tier Upgrade Criteria (Effective 1st April 2024) | | | |
| Funding Amount Required in a Single Transaction within the First 30 Days of Account Opening, OR | Rs. 0 | Rs. 25,000 in SA or Rs. 1,00,000 in SA+FD (Applicable to users onboarded via IndusInd Bank branch) | Rs. 50,000 or more. |
| Minimum Average Quarterly Balance, OR | Rs. 0 | Rs. 25,000 in SA or Rs. 1,00,000 in SA+FD | Rs. 50,000 in SA or Rs. 2,00,000 in SA+FD |
| INDIE GEMS Required to upgrade to next Tier | - | - | 1500 |
| Tier Retention Criteria | | | |
| Minimum Balance Requirement (effective from 23rd Jan 2024) | Rs. 0 | Rs. 25,000 in SA or Rs. 1,00,000 in SA+FD | Rs. 50,000 in SA or Rs. 2,00,000 in SA+FD |
| Tier Benefits | | | |
| Debit Card Type | Visa Platinum | Visa Platinum | Visa Signature |
| Mark-up on Debit Card transactions in Foreign Currency | 2% | 2% | 0% (Only on VISA Signature Debit Card) |
| Earn Rate of Gems via INDIE debit card or UPI transactions on selected favourite brands (User can choose any top 3 brands from list of 15+ brands) | 1% | 2% | 3% |
| Earn Rates of Gems on Fuel Transaction via INDIE UPI handle and Debit Card | 0 | 2% (Max 500 gems per month) | 3% (Max 500 gems per month) |
| Instant Redemption of GEMS into Cash available | Yes | Yes | Yes |
| Complimentary Domestic Airport Lounge Access | Not Applicable | Not Applicable | Once per quarter (Only on VISA Signature Debit Card) |

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| Complimentary Tickets on Bookmyshow | Not Applicable | Buy one ticket and Get one free upto Rs 250 (Applicable twice per quarter, only for users onboarded via IndusInd Bank branches) | Buy one ticket and Get one free upto Rs 400 (Applicable once per month, Only on VISA Signature Debit Card) |
| INDIE Gems on Bill Payments per month. Eligible categories: Credit Card, FASTag, DTH, Loan Repayment, Electricity, Mobile Postpaid & Mutual Fund. (Effective from 19th March 2024) | 25 Gems on each bill payment of Rs 500 or more on eligible categories (max. 200 Gems per calendar month) | 25 Gems on each bill payment of Rs 500 or more on eligible categories (max. 200 Gems per calendar month) | 50 Gems on each bill payment of Rs 500 or more on eligible categories (max. 500 Gems per calendar month) |
| Accrual limit on INDIE Gems (Applicable from 1st June 2024) | 2,500 Gems Monthly | 2,500 Gems Monthly | 2,500 Gems Monthly |
| Redemption limit on INDIE Gems | 1,500 per day; 2,500 in a month. | 1,500 per day; 2,500 in a month | 1,500 per day; 2,500 in a month. |
| Charges for non maintenance of required savings account balance | Not Applicable | 10% of the balance shortfall subject to minimum of Rs 100 and maximum of Rs 900 per quarter. (Applicable for accounts opened on or after 1st May, 2024) | Not Applicable |
| Debit Card & ATM Charges (Domestic) | | | |
| First Physical Debit Card Dispatch in your Respective Tier | Rs 499 | Rs 249 for users onboarded via INDIE app Rs 0 for users onboarded via IndusInd Bank branches | No Charges (Only on VISA Signature Debit Card) |
| Debit Card Replacement fee | Rs 150 | Rs 150 | Rs 150 |
| Physical Debit Card Annual Renewal Fee | Rs 499 | Rs 249 for users onboarded via INDIE app Rs 0 for users onboarded via IndusInd Bank branches | No Charges (Only on VISA Signature Debit Card) |
| Non-cash transactions (Balance Enquiry, PIN Change and Mini Statement) - Other Bank ATMs in India | First 5 transactions per month are free. Post 5, Rs 11 per transaction | First 5 transactions per month are free. Post 5, Rs 11 per transaction | No Charges (Only on VISA Signature Debit Card) |
| Cash Withdrawals (IndusInd Bank ATMs) | Unlimited free transactions. | Unlimited free transactions. | Unlimited free transactions. |
| Cash Withdrawals (Other Bank ATMs) | First 5 transactions per month are free. Post 5, Rs 21 per transaction | First 5 transactions per month are free. Post 5, Rs 21 per transaction | Unlimited free transactions (Only on VISA Signature Debit Card) |
| Debit Card & ATM Charges (International) | | | |
| Non financial transactions - Other ATMs outside India | Rs 20 per txn | Rs 20 per txn | Rs 20 per txn |

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| Cash Withdrawals - Other Bank ATMs outside India | Rs 125 per withdrawal | Rs 125 per withdrawal | Rs 125 per withdrawal |
| Foreign Currency Exchange Mark Up Fee | 2% | 2% | 0% (Only on VISA Signature Debit Card) |
| Payments & Transactions | | | |
| IMPS/UPI | No charges | No charges | No charges |
| Internal Transfer | No charges | No charges | No charges |
| Cross Border Payments and Transactions | | | |
| Inward Remittances | 0.20% mark-up on prevailing market rate + taxes as applicable | 0.20% mark-up on prevailing market rate + taxes as applicable | 0.20% mark-up on prevailing market rate + taxes as applicable |
| FIRC (Foreign Inward Remittance Certificate) Issuance | Rs 100 | Rs 100 | Rs 100 |
| Outward Remittance | Rs 250 + swift charges | Rs 250 + swift charges | Rs 250 + swift charges |
| SWIFT/ Wire Transfer | Rs 500 | Rs 500 | Rs 500 |
| FCY (Foreign Currency) Draft /DD issuance | Rs 350 | Rs 350 | Rs 350 |
| FCY (Foreign Currency) Cheque Collection | Rs 50 | Rs 50 | Rs 50 |
| Line of Credit Charges | | | |
| Penal charges for Delayed payments | 1% of Overdue amount + GST | 1% of Overdue amount + GST | 1% of Overdue amount + GST |
| Payment dishonour charges | Rs 399 + GST | Rs 399 + GST | Rs 399 + GST |
| Delayed EMI payment charges | NIL | NIL | NIL |
| Duplicate statement issuance charges | NIL | NIL | NIL |
| Cheque/ ECS / SI Swapping charges | Not Applicable | Not Applicable | Not Applicable |
| Duplicate No dues certificate | NIL | NIL | NIL |
| Duplicate amortization schedule charges | Not Applicable | Not Applicable | Not Applicable |
| Loan Re-booking/ Rescheduling charges | Not Applicable | Not Applicable | Not Applicable |
| Loan cancellation charges (allowed till 3 days of loan booking) | NIL | NIL | NIL |
| Issuance charges of photocopy of loan agreement | Not Applicable | Not Applicable | Not Applicable |

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| CIBIL Report charges | Not Applicable | Not Applicable | Not Applicable |
| Legal charges | Not Applicable | Not Applicable | Not Applicable |
| Cheque Book | | | |
| Issuance of Cheque Book | Rs. 100 + GST per chequebook (25 leaves) | 1 Cheque Book per quarter (25 leaves) free. For every additional cheque book per quarter: Rs. 100 + GST/- | 1 Cheque Book per quarter (25 leaves) free. For every additional cheque book per quarter: Rs. 100 + GST/- |
| Outstation Clearing through Correspondent Ban | Up to and including ₹5,000: ₹25; Above ₹5,000 and up to and including ₹10,000: ₹50; Above ₹10,000 and up to and including ₹1,00,000: ₹100; Above ₹1,00,000: ₹150 | Up to and including ₹5,000: ₹25; Above ₹5,000 and up to and including ₹10,000: ₹50; Above ₹10,000 and up to and including ₹1,00,000: ₹100; Above ₹1,00,000: ₹150 | Up to and including ₹5,000: ₹25; Above ₹5,000 and up to and including ₹10,000: ₹50; Above ₹10,000 and up to and including ₹1,00,000: ₹100; Above ₹1,00,000: ₹150 |
| Return of Cheque/s - Loca | Local Inward Clearing* : ₹450 per cheque Local Outward Clearing : ₹100 per cheque | Local Inward Clearing* : ₹450 per cheque Local Outward Clearing : ₹100 per cheque | Local Inward Clearing* : ₹450 per cheque Local Outward Clearing : ₹100 per cheque |
| Return of Cheque/s - Outstation - through Own Bank | Collection charges subject to a min ₹100 plus actual out of pocket expenses | Collection charges subject to a min ₹100 plus actual out of pocket expenses | Collection charges subject to a min ₹100 plus actual out of pocket expenses |
| Return of Cheque/s - Outstation - through other Bank | Collection charges subject to a min ₹100 plus actual out of pocket expenses | Collection charges subject to a min ₹100 plus actual out of pocket expenses | Collection charges subject to a min ₹100 plus actual out of pocket expenses |
| Return of Cheque/s - Outstation Cheques Received in Inward Collection | ₹100 plus out of pocket expenses | ₹100 plus out of pocket expenses | ₹100 plus out of pocket expenses |
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