



**Schedule of Charges - Ivory Programme**

<b>Features/Benefits/Eligibility/Charges</b>	<b>Ivory</b>
<b>Balance Requirements</b>	
Average Monthly Balance of Ivory Maxima Savings, Maxima Current, Maxima NRE & Maxima NRO accounts	Rs. 5 Lakhs
Total Relationship Value (TRV) in the single CIF ID	Rs. 30 Lakhs with AQB of 3 Lakhs in SA and CA accounts
Non-Maintenance Charges*	NIL, If MAB/TRV is met.
<b>Debit card</b>	
Primary account holder	Ivory Metal Debit Card
Primary Debit Card First Issuance	NIL
Re-Issuance of Debit Card*	Metal Debit card charges - Rs. 4000+GST Plastic Debit card Charges - NIL
ATM Withdrawal Limit – Domestic/International	Rs. 2,50,000/-
POS Limit – Domestic	Rs. 5,00,000/-
Contactless Transaction Limit – Domestic/International	Rs. 5,000/-
ECOM Limit – Domestic	Rs. 5,00,000/-
ECOM Limit – International	Rs. 1,00,000/-
International ATM Access Fee	Cash withdrawal: Rs.125; Balance Check: Rs.25
Forex Markup Fee	3.50%
Cheque book issuance & re-issuance charges	NIL
Inward Cheque return charges	Rs. 150 + GST
Outward Cheque return charges	Rs. 150 + GST
Stop payment instructions per cheque	NIL
Stop payment instructions series	NIL
<b>Payment Services</b>	
Outward IMPS/NEFT/RTGS in Branch or IB/MB	NIL
NACH Debit Return Charges	Rs. 100 + GST
NACH Mandate Charges	NIL
<b>Others</b>	
SMS alert Charges	NIL
Physical Account statement Charges	NIL



**Non-Maintenance Charges\*:**

If the required AMB/TRV/AQB balances are not maintained for three consecutive months, a reminder (via SMS and email) will be sent in fourth month. The fifth month serves as a monitoring period. If balances remain below the required levels, the account will be downgraded in sixth month to the Maxima account, with corresponding features and charges.

**Re-Issuance of Debit Card\*:**

Customers enrolling under the Ivory Programme may choose between a Metal Debit Card or a Plastic Debit Card as per their preference.

- For first issuance of Joint Account Holders and Family Members added in Ivory Family Programme
- For Re-Issuance of the Primary Account Holder

If opting for a Metal Debit Card, a one-time charge of ₹4,000 + GST will be levied to the respective to the respective Ivory Savings/Current Account. There will be no charge for issuance of a Plastic Debit Card.