



**Schedule of Charges - Ivory Programme**

Features/Benefits/Eligibility/Charges	Ivory
<b>Balance Requirements (Maintain one from below conditions 1 &amp; 2)</b>	
1) Average Monthly Balance (AMB) of Ivory Maxima Savings, Maxima Current, Maxima NRE & Maxima NRO accounts	AMB of Rs. 5 Lakhs
2) Average Quarterly Balance (AQB) and Total Relationship Value (TRV) under one CIF ID	AQB of Rs. 3 Lakhs in the respective Savings and Current accounts along with TRV of Rs. 30 Lakhs
Non-Maintenance Charges*	NIL
<b>Ivory Debit Card</b>	
Primary account holder	Ivory Metal Debit Card
Primary Debit Card First Issuance	NIL
<b>Re-Issuance of Debit Card*</b>	Metal Debit card charges - Rs. 4000+GST Plastic Debit card Charges - NIL
AMC for Ivory Debit Card (For the accounts de-flagged from Ivory Programme due to non-maintenance of eligibility criteria)	Rs. 1,500+GST
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 or AQB with TRV balances are not maintained for three consecutive months, a reminder (via SMS and email) will be sent in the fourth month and fifth month will serve as monitoring period. If balances not restored and remain below the required threshold, the account will be de-flagged from Ivory and downgraded in sixth month to the Maxima account, with corresponding features and charges applicable as per Maxima product variant.

**Re-Issuance & Issuance of Ivory 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 Metal debit card to Joint Account Holders and Family Members added in Ivory Family Programme will be levied a charge of ₹4000 + GST from the respective Ivory flagged account.
- For Re-Issuance of Metal debit card to the Primary Account Holder, a charge of ₹4000 + GST will be debited from the respective Ivory flagged account.

There will be no charges applicable for issuance of Ivory Plastic Debit Card.

In case the customer is downgraded from the Ivory Programme due to non-maintenance of eligibility criteria, AMC of Rs. 1500 + GST will be charged on that account, given, if the customer wishes to continue using the Ivory Debit Card (either Metal or Plastic card).