

## Schedule of Charges

w.e.f 01.10.2017

| Particulars  | Fino Payments Bank Savings Account Charges   |  |  |
|--|--|--|--|
| Product Name   | Pratham Savings Account  | Saral Salary Savings Account   | Sanchay Savings Account  |
| Monthly Average Balance  | Rs 1000  | 0  | 0  |
| Non Maintenance of MAB   | Rs 50  | NA   | NA   |
| Initial Funding  | Rs 1000  | Nil  | Nil  |
| <b>Debit Card Services</b>   |  |  |  |
| Card Variant   | RuPay Classic  | RuPay Classic  | RuPay Classic  |
| Issuance Fee   | Rs 149   | Rs 99  | Rs 99  |
| Annual Fee (2 <sup>nd</sup> Year Onwards)  | Rs 149   | Rs 99  | Rs 99  |
| Card Replacement   | Rs 149   | Rs 99  | Rs 99  |
| PIN Regeneration   | Rs 10  | Rs 10  | Rs 10  |
| Free ATM Interchange per month*  | 3 for Metro /5 for non-metro   | 3 for Metro /5 for non-metro   | 3 for Metro /5 for non-metro   |
| ATM Charges Post free limit  | Rs 20 : Financial Transaction<br>Rs 8.50 : Non-Financial Transaction                 | Rs 20 : Financial Transaction<br>Rs 8.50 : Non-Financial Transaction                 | Rs 20 : Financial Transaction<br>Rs 8.50 : Non-Financial Transaction                 |
| ATM transaction decline fee : Transactions declined at other bank ATMs due to insufficient funds | Rs 20  | Rs 20  | Rs 20  |
| Cash Withdrawal at POS   | Rs 15  | Rs 15  | Rs 15  |
| <b>Cash Deposit</b>  |  |  |  |
| Branch/CRO   | Free Limit per month (Branch + CRO): Rs 15,000 thereafter 0.5% of transaction amount | Free Limit per month (Branch + CRO): Rs 15,000 thereafter 0.5% of transaction amount | Free Limit per month (Branch + CRO): Rs 15,000 thereafter 0.5% of transaction amount |
| Merchant Points  | 0.6% of Transaction or Min Rs 5 whichever is higher                                  | 0.6% of Transaction or Min Rs 5 whichever is higher                                  | 0.6% of Transaction or Min Rs 5 whichever is higher                                  |

| <b>Cash Withdrawal</b>                          |  |  |  |
|---|--|--|--|
| Branch/CRO                                      | Free   | Free   | Free   |
| Merchant  | 0.6% of Transaction or Min Rs 5 whichever is higher  | 0.6% of Transaction or Min Rs 5 whichever is higher  | 0.6% of Transaction or Min Rs 5 whichever is higher  |
| <b>Funds Transfer</b>                           |  |  |  |
| <b>Fino to Fino</b>                             |  |  |  |
| Branch/CRO                                      | Free   | Free   | Free   |
| Merchant  | Rs 10  | Rs 10  | Rs 10  |
| Mobile Banking                                  | Free   | Free   | Free   |
| <b>Fino To Other Bank (IMPS)</b>                |  |  |  |
| Branch/CRO                                      | A : Up to Rs 25000 : Rs 5<br>B: 25001-100000 : Rs 10<br>C : 100001 and above : Rs 15               | A : Up to Rs 25000 : Rs 5<br>B: 25001-100000 : Rs 10<br>C : 100001 and above : Rs 15               | A : Up to Rs 25000 : Rs 5<br>B: 25001-100000 : Rs 10<br>C : 100001 and above : Rs 15               |
| Merchant  | A : Up to Rs 25000 : Rs 5<br>B: 25001-100000 : Rs 10<br>C : 100001 and above : Rs 15               | A : Up to Rs 25000 : Rs 5<br>B: 25001-100000 : Rs 10<br>C : 100001 and above : Rs 15               | A : Up to Rs 25000 : Rs 5<br>B: 25001-100000 : Rs 10<br>C : 100001 and above : Rs 15               |
| Mobile Banking                                  | Rs 10  | Rs 5   | Rs 10  |
| Bene verification                               | Rs 4   | Rs 4   | Rs 4   |
| Fino to Other Bank (NEFT)                       | A : <=10000 : Rs 2.50<br>B: 10001-100000 : Rs 5<br>C : 100001-200000: Rs 15<br>D : >200000 : Rs 25 | A : <=10000 : Rs 2.50<br>B: 10001-100000 : Rs 5<br>C : 100001-200000: Rs 15<br>D : >200000 : Rs 25 | A : <=10000 : Rs 2.50<br>B: 10001-100000 : Rs 5<br>C : 100001-200000: Rs 15<br>D : >200000 : Rs 25 |
| Fino to Other Bank (RTGS)                       | A : 200001 - 500000 : Rs 25<br>B : 500001 - 1000000 : Rs 50  | A : 200001 - 500000 : Rs 25<br>B : 500001 - 1000000 : Rs 50  | A : 200001 - 500000 : Rs 25<br>B : 500001 - 1000000 : Rs 50  |
| <b>Account Statement</b>                        |  |  |  |
| Email – Statement                               | Free   | Free   | Free   |
| Physical Statement: Adhoc Statement             | 1 free in Quarter, there after Rs 50 per instance  | 1 free in Quarter, there after Rs 50 per instance  | 1 free in Quarter, there after Rs 50 per instance  |
| <b>Cheque Outward Clearing</b>                  |  |  |  |
| Cheque Return                                   | Rs. 250 per instance   | Rs. 250 per instance   | Rs. 250 per instance   |
| <b>Account Maintenance &amp; Other services</b> |  |  |  |
| SMS Alert Charges /month                        | Rs 5   | Rs 5   | Rs 5   |
| Account Closure                                 | Upto 30 Days - Nil; Thereafter Rs 250  | Upto 30 Days - Nil; Thereafter Rs 250  | Upto 30 Days - Nil; Thereafter Rs 250  |

\*Metro locations include Mumbai, Delhi, Bangalore, Chennai, Kolkata and Hyderabad and Non-metro locations include other locations in India

#Doorstep Banking service is applicable within a specified radius of Fino Payments Bank Branch and is subject to availability of staff.

\*\* All charges are exclusive of applicable taxes