



Schedule of Charges - Ivory Program

Features/Benefits/Eligibility/Charges	Ivory
Balance Requirements	
1)Average Monthly Balance of Ivory Maxima Savings, Maxima Current, Maxima NRE & Maxima NRO accounts	Rs. 5 Lakhs
2)Total Relationship Value (TRV) in the single CIF ID	Rs. 30 lacs with AQB of 3 Lakhs in SA and CA accounts
Non-Maintenance Charges*	NIL, If MAB/TRV is met.
Debit card	
Primary account holder	Ivory Metal RuPay Debit Card
Primary Debit Card First Issuance	Free
Debit card Re-Issuance*	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	Free
Stop payment instructions series	Free
Payment Services	
Outward IMPS/NEFT/RTGS in Branch or IB/MB	Free
NACH Debit Return Charges	Rs. 100 + GST
NACH Mandate Charges	Free



Others	
SMS alert Charges	Free
Physical Account statement Charges	Free
Account closure Charges	Free

Non-Maintenance Charges*:

If the required AMB/TRV/AQB balances are not maintained for 3 consecutive months, a notification SMS and email will be sent in fourth month (M4) informing customers about their ineligibility.

The fifth month (M5) will be monitoring month for the restoration of balances. The accounts failing to meet the eligibility criteria will be downgraded in sixth month (M6) and the account will continue as Maxima account with the features and charges as applicable to the Maxima product variant.

Debit card Re-Issuance*:

Customer will have the option to choose either a metal or plastic debit card. If opting for Metal card, a charge of ₹4,000+GST will be levied to the respective Ivory Savings/Current account. There will be no charges for choosing plastic debit card.