

Proposal Document for Priority NRI Account

Season's Greetings from Axis Bank!

Axis Bank is the third largest private sector bank in India. Axis Bank offers the entire spectrum of financial services to different customer segments. The Bank has a large footprint of more than 2,500 branches (including extension counters) and more than 13,500 ATMs spread across India. The overseas operations of the Bank are spread over its seven international offices with branches at Singapore, Hong Kong, DIFC (Dubai International Financial Centre), Colombo and Shanghai and Representative Offices at Dubai and Abu Dhabi. The Bank has recently upgraded its representative office in Shanghai, China to a branch to become the first Indian private sector bank to set up a branch in China.

We are pleased to invite you to enjoy a whole new banking experience with a host of services offered by us specially tailored to suit your requirements.

ELIGIBILITY

NRI Customers maintaining a balance for INR 2 Lakh every month or a fixed deposit for INR 10 Lakhs.

PRODUCT FEATURES

- ❖ **Dedicated Relationship Manager** for Personalized Service and attention for your Banking needs
- ❖ **Family Banking for NRI Customers** – Avail Priority Banking benefits for Family members by subscribing to Family Banking facility.
 - ☑ Customers can include 4 family members in the Priority Family Banking program
 - ☑ All family members will be eligible for the Priority banking benefits
- ❖ **Free Visa Platinum International Debit Card** with the Exclusive features like

- ☑ **NIL** Issuance & Annual charges
- ☑ Free **Unlimited Cash withdrawals** transactions on all bank ATM's in India
- ☑ **Higher daily limits** on withdrawal - INR 1 Lakh and POS - INR 4 Lakh
- ☑ **Access to airport lounges** at select Indian airports
- ☑ **Personal Accident cover** up to INR 5 Lakh
- ☑ **Waiver in Fuel surcharge** across all petrol pumps in India
- ☑ **Combined Lost Card Liability & Purchase Protection** cover of upto INR 2 lakh in India
- ☑ **Earn Reward Points** on your domestic spends and redeem them for attractive gifts
- ❖ **Access to Axis Bank Lounges**- allows customers to book Meeting Rooms /Conference Rooms and Business Centers across 58 Axis Bank lounges in 22 cities in India and utilise it for their own Business personal use.

- ❖ **Lifestyle privileges -**
- ☑ **Dining Deals**- Enjoy 15% or more discount on more than 1000 restaurants across 80 cities in India.
- ☑ **25% cash back on Movie bookings** - Get 25% cash back on all Movie bookings on their Platinum Debit Card (Maximum cash back of up to Rs 1000/- per annum) for bookings in India.

- ❖ **Premium Mobile Bank Application** with features such as Fund Transfer and Bill payment facility, Personalized Image setting, Prepaid Mobile & DTH recharge facility. Compatible with iOS and Android phones
- ❖ **eDGE Loyalty Rewards** for banking transactions

❖ **Beyond Banking Services –**

- ☑ **Online Tax Filing** services
- ☑ **Travel assistance** Services in India
- ☑ **Online Will Writing** solution
- ☑ **Financial Health Check Up**
- ☑ **Visa Travel Assist** in India

❖ **Preferential Pricing on Products**

- ☑ **Lockers** – Priority Banking NRI customers are entitled to 25% discount on first year Locker charges.
- ☑ **Demat Account**- Nil charges for Demat Account opening along with 25% discount on annual charges
- ☑ **Inward & Outward Remittance**- Discounted charges on inward remittance and outward remittances.
- ☑ Discount on **Forex Travel Card**
- ☑ Avail **discount on the processing fees and interest rates** on loans.

EASE OF TRANSACTION

- ☑ Banking at your fingertips: Transfer money, shop, monitor account activity from the comfort of home or on the move with free Internet and Mobile Banking
- ☑ NRI customers will be redirected to the Premium IVR which is more convenient and user friendly with 24/7 access to account through Toll Free NRI Phone Banking from 9 countries including USA, UAE, UK, Saudi Arabia, Qatar, Australia, Canada, Singapore & Bahrain with dedicated Priority banking telebanking officers.
- ☑ Free Anywhere Banking facility that allows transaction across all our branches in India
- ☑ Online Bill Payment facility through Internet Banking and Mobile Banking
- ☑ Monthly E-statement to keep an online record of your transactions.
- ☑ Free Two Multicity Cheque Books per quarter

☑ Free SMS & E-Mail alerts

COMPREHENSIVE PRODUCT OFFERING

Enjoy a comprehensive suite of banking products and services

❖ Investments -

☑ **Portfolio Investment Scheme** – to trade in shares and debentures of Listed Indian companies

☑ Online trading through **AxisDirect**

☑ Structured advisory for investment in **MFs**

❖ Fixed Deposit-

☑ Competitive interest rates on **NRE & NRO Fixed Deposits**

☑ **Tax & repatriation benefits** on NRE Fixed Deposits

☑ **FCY deposits (FCNR)** in 6 currencies

❖ Loans - Enjoy benefit on Home Loan, Auto loan, Loan against Fixed deposits

☑ Attractive interest rates

☑ Flexible tenure & minimal processing fees

☑ Transparent and quick service

☑ Facility to apply online (only for Home loans)

❖ Remittances-

☑ Multiple Channels for Remittances; AxisRemit Online, Wire Transfer, Correspondent Banks & Exchange Houses, Money Transfer Operators

☑ Preferential rates for Inward Remittances and Multi-Currency Forex Card

❖ Insurance-

☑ **Life Insurance** solutions in collaboration with Max Life

☑ **General Insurance** solution offered in association with Tata AIG

DOCUMENTATION

1. Valid Passport copy (pages with applicant's name, address, date of birth, date and place of issue, expiry date, photograph, signature and observation page, if any)
2. Valid Indian and overseas address proof
3. Copy of the Offer letter / Company ID card / Latest salary slip
4. Proof of NRI status, by way of valid Employment/Residence/Student/Dependent Visa copy or Work / Residence Permit (the visa could be either in the passport or given separately or e-visa)
5. Signature and company seal should be obtained in the Account Opening Form in the relevant space earmarked for the same

*Letter from the employer on company letter head with company seal and signature of the authorized signatory, verifying the identity and overseas address can be accepted as valid address proof for NRI Salary Accounts.

All the documents should be self-attested by the applicant