



PIONEER
the lost art of wealth management

PIONEER/SA/NRSOB/VER02/12-19

Schedule of Benefits

Savings Account

Effective December 1, 2019

IndusInd Bank

For details, call our Phone Banking Numbers: 1860 267 7777/
+91 22 4220 7777 or visit www.indusind.com



Schedule of Benefits

Particulars	PIONEER Savings Account	Particulars	PIONEER Savings Account
Program Criteria		Debit Card/Chip Debit Card⁴	
Relationship Criteria to be maintained at Group Level ¹	Any one of the criteria mentioned below	Card Issuance/Renewal Fee	PIONEER World Debit Card - Free for Life
AQB (in combination of Current and Savings Accounts, Max. – 10 Accounts)	₹ 10 lacs	Card Replacement	PIONEER World Debit Card - Free
Net Relationship Value ² with minimum AQB of ₹ 1 lac (in combination of Current and Savings Accounts, Max. – 10 Accounts)	₹ 30 lacs	Issuance of Duplicate PIN	Free
Add-On Accounts (Under Family Group)	Up to 10 free Add-On Accounts for Family Members	Balance Inquiry at any ATM in India	Free
Non-Maintenance Charges	Waived Off	Cash Withdrawal - IndusInd Bank ATMs	Free
Demand Draft through own Bank		Cash Withdrawal - Other Bank ATMs	Within India : Unlimited Free Outside India : Unlimited Free Outside India : Balance Inquiry Free
Demand Draft or Pay Order - Issuance	Unlimited Drafts Free	Daily Cash Withdrawal Limit	PIONEER World Debit Card : ₹ 5 lacs per day
DD/PO Cancellation/Duplicate Instrument Issuance	Free	Daily PoS Limit	PIONEER World Debit Card : ₹ 10 lacs per day
DD/PO Revalidation	Free	Foreign Currency Exchange Mark Up Fee	PIONEER World Debit Card : 0%
Demand Draft through other Bank		Miscellaneous	
DD - Issuance	Free one Demand Draft (Correspondent Bank only) per day up to ₹ 2 lacs. Above the free limit ₹ 1.5/1,000 (Min. ₹ 25 and Max. ₹ 3,000) per instrument Non-Correspondent Banks - On Actuals	Mobile Alerts	Free Balance Notifications and Transaction Alerts
DD - Cancellation	₹ 100 per instrument	Balance Certificate	Free
DD - Revalidation	₹ 100 per instrument	Interest Certificate	Free
Other Transactions		Standing Order/Balance Order/Instructions	Free
Visa Credit Card Payment through ATM/NetBanking	Free	Inquiry relating to Old Records	Free
NEFT - Inward/Outward	Free	Account Closure	₹ 200, if account is closed within 6 months or balance in the A/c whichever is lower
RTGS - Inward/Outward	Free	Photo Attestation	Free
IMPS - Inward/Outward	Free	Signature Attestation	Free
Foreign Exchange Remittance (Non-Trade)		Cheque Stop Payment	Free
Inward Remittances	Free ³	Inoperative Account (24 Months)	Not Applicable
FIRC (Foreign Inward Remittance Certificate) Issuance	₹ 100	Cheque Books	
Outward Remittance other than Imports - A2 Remittances	₹ 250	Issuance of Cheque Books - Payable At Par	Unlimited Free
SWIFT/Wire Transfer	₹ 500	Charges on Cash Withdrawal/Deposits at Branch(es)	
FCY (Foreign Currency) Draft/DD Issuance	₹ 350	At any branch in India	Free
FCY (Foreign Currency) Cheque Collection	0.25%, Min. ₹ 25	Doorstep Banking	
Cheque Collection		Cheque Pick-up ⁵	Unlimited Free
Local Clearing	Free	Cash Delivery ⁵	1 Request Free/Day; Min. value ₹ 10,000 & Max. value ₹ 4 lacs
Outstation Clearing through own Bank	Free	Cash Pick-up ⁵	1 Request Free/Day; Min. value ₹ 10,000 & Max. value ₹ 4 lacs
Outstation Clearing through Correspondent Bank	Free	Pick-up and Delivery of documents from overseas (For NRI Customer only) ⁸	2 Requests Free per customer per Financial Year. Above the Free limit ₹ 1,300 per request
Return of Cheque(s) - Local	Only for Financial Reasons Local Inward Clearing: ₹ 100 per cheque Local Outward Clearing: Free	Preferential Pricing/Discount on Other Banking Products	
Return of Cheque(s) - Outstation - through own Bank	₹ 100 per cheque	Locker Rental ^{6,7}	Small - Free, Medium - 75% discount, Large and Jumbo - 50% discount
Return of Cheque(s) - Outstation - through another Bank	₹ 100 per cheque	Loans	50% discount on Processing Fees
Return of Cheque(s) - Outstation Cheques Received in Inward Collection	₹ 100 per cheque	Demat Account ⁷	Annual Maintenance Charge Waived off
Other Savings Bank Account Facilities		<ul style="list-style-type: none"> • This SOB is for PIONEER Primary/NR/Add-on Accounts • ¹As identified with the Bank. Please contact your Service Relationship Manager for details of your Group. • ²Net Relationship Value = Current Account AQB + Savings Account AQB + Fixed Deposits AQB (3 months rolling average) + Mutual Funds' & Investment Products' Original Invested Value (of active investments) + Insurance Premiums (of active policies, single premium policies excluded) + DP Value Average Quarterly Value (3 months rolling average) • ³FX Currency Conversion Tax will be recovered as per actuals • ⁴The Debit Card of NRO Account is only for domestic use • ⁵Doorstep Banking Service is available at select branches in India only • ⁶Locker discount is available for up to 3 members in Family Group • ⁷Offer is subject to client being part of PIONEER Program • ⁸Document should not weigh more than 500 grams. Should be related to a service request or banking product of IndusInd Bank. Should be delivered to an IndusInd Bank office only • Taxes as applicable will be levied on the aforementioned charges • Bank reserves the right to assess charges on transactions which are not covered by this schedule and to amend with prior notice, the terms and conditions governing such services mentioned above and rates stated in this schedule • Any change in the charge tariff will be applied after a notice of at least 30 days • Discount on Processing Fees is for IndusInd Bank Loan Products only 	
Account Statement	Free		
Issuance of Duplicate/Additional Statement	Free		
Issuance of Loose Cheque Leaves	Free		
Issuance of Duplicate Pass Book	Free		
Internal Transfer/ECS Return (Insufficient Balance)	₹ 100 per return		