

## FinoPay KYC Savings Account

Particulars	FinoPay Limited KYC Savings Account	FinoPay Full KYC Savings Account
Annual subscription charges	₹ 381 (Exc. GST)	₹381 (Exc. GST)
Monthly Average Balance(MAB) requirement	Nil	Nil
Non-Maintenance of MAB	NA	NA
Initial Funding	₹ 450	₹ 450
<b>Cash Deposit</b>		
Branch/CRO/ Merchant Point	NA	Free Limit per month (Branch + CRO + Merchant): ₹ 50,000. Thereafter, 0.5% of transaction amount or ₹ 5, whichever is higher
<b>Cash Withdrawal at POS Terminals</b>		
Per Transaction Limit	NA	Branch: Upto ₹ 1,00,000 CRO: Upto ₹ 50,000 Merchant: Upto ₹ 25,000* Daily limit at Merchant: ₹ 100,000 Per Month limit : ₹ 3,00,000
Branch/CRO	NA	Nil charge
Merchant	NA	2 transactions free per month#. Thereafter 0.5% of Transaction amount or ₹ 5, whichever is higher
<b>Aadhaar Enabled Payment System (AePS)</b>		
Aeps issuer limit	Daily Limit: Upto ₹ 10,000 or 1 transaction Monthly Limit: Upto ₹ 50,000 or 15 transactions... Yearly Limit: Upto ₹ 6 Lakhs or 180 transactions	Daily Limit: Upto ₹ 10,000 or 1 transaction Monthly Limit: Upto ₹ 50,000 or 15 transactions... Yearly Limit: Upto ₹ 6 Lakhs or 180 transactions
Aeps Charges	Nil charge	Nil charge
<b>Funds Transfer Fino to Fino</b>		
Branch/CRO	Free	Free
Merchant	₹10	₹10
Mobile/Internet Banking	Free	Free
Limits through Mobile Banking/ Internet Banking	Min Txn Amount Limit ₹1 Max Txn Amount Limit ₹25,000 Daily Max Txn Limit ₹50,000 Monthly Max Txn Limit ₹5,00,000 Yearly Max Txn limit NA	Min Txn Amount Limit ₹1 Max Txn Amount Limit ₹25,000 Daily Max Txn Limit ₹50,000 Monthly Max Txn Limit ₹5,00,000 Yearly Max Txn limit NA
<b>Funds transfer Fino to Other Banks</b>		
Fino to other Bank (IMPS)	Daily Transaction limit: Upto ₹50,000 Branch/CRO/Merchant: ₹10 Mobile banking/Internet Banking: Nil Limits through Mobile Banking/Net Banking Min Txn Amount Limit: ₹1 Max Txn Amount Limit : ₹25,000 Daily Max Txn Limit : ₹50,000 Monthly Max Txn Limit : ₹50,000	Daily Transaction limit: Upto ₹75,000 Branch/CRO/Merchant: ₹10 Mobile banking/Internet Banking: Nil Limits through Mobile Banking/Net Banking Min Txn Amount Limit : ₹1 Max Txn Amount Limit : ₹35,000 Daily Max Txn Limit : ₹75,000 Monthly Max Txn Limit: ₹6,00,000
UPI	P2P Daily limit: ₹40,000 P2P Per transaction: ₹40,000 P2M Daily limit: ₹40,000 P2M Per transaction: ₹40,000 No charges on transactions Cumulative daily limit: ₹80,000	P2P Daily limit: ₹40,000 P2P Per transaction: ₹40,000 P2M Daily limit: ₹40,000 P2M Per transaction: ₹40,000 No charges on transactions Cumulative daily limit: ₹80,000
Beneficiary Verification	₹4	₹4
<b>Bill Payments</b>		
Bill Payments	Min Txn Amount Limit : ₹1 Max Txn Amount Limit : ₹50,000 Transaction charges : Free	Min Txn Amount Limit : ₹1 Max Txn Amount Limit : ₹50,000 Transaction charges : Free
<b>Transaction Processing Charges</b>		
Free Limit Every Month (for Customer Induced Debit Transaction)	20	20
Charges above free limit	50 Paise + GST per Transaction	50 Paise + GST per Transaction
<b>Account Statement</b>		
Email statement	Free	Free
Physical Statement: Adhoc Statement	NA	₹ 10 per instance
Digital Passbook	NA	1st instance per month: Free Thereafter ₹ 10 per instance
Physical Passbook	NA	1st Passbook: Free 2nd passbook onwards: ₹100 per passbook
<b>Cheque Clearing</b>		
Cheque Return	₹ 250 per instance	₹ 250 per instance
<b>Account Maintenance &amp; Other services</b>		
SMS Alert Charges per month	NIL	NIL
Account Closure	If account closure requested from 15 days up to 12 months of account opening then ₹ 200; otherwise Nil	If account closure requested from 15 days up to 12 months of account opening then ₹ 200; otherwise Nil
<b>Rupay Platinum Debit Card</b>		
Issuance Fee	Nil	Nil
Annual Fee (2nd Year Onwards)	Nil	Nil
Card Replacement Fee	₹ 213+GST	₹ 213+GST
PIN Regenera on -Mobile Banking	Free	Free
Free ATM Interchange per month	3 for Metro /5 for non-metro	3 for Metro /5 for non-metro
Cash Withdrawal at POS Terminals	1% of Transaction Amount	1% of Transaction Amount
ATM Charges Post free limit	₹21: Financial Transaction ₹8.50: Non-Financial Transaction	₹21: Financial Transaction ₹8.50: Non-Financial Transaction
Daily Transaction Limit	ATM: ₹25,000 POS/E-com: ₹75,000	ATM: ₹25,000 POS/E-com: ₹75,000
Personalized Debit card charges	₹ 213+GST	₹ 213+GST

**Requirement of Full KYC within a year from the date of account opening:** Customers with minimum KYC account, shall be required to complete KYC within 1 year from the date of account activation; failing which the accounts shall be subject to closure by the Bank.

**Overall CIF Balance:** The account balance for a minimum KYC account shall not exceed ₹85,000

**Aggregate Balance:** Aggregate of all credits in a minimum KYC account shall not exceed ₹1.85 in a financial year