SCHEDULE OF BENEFITS
FIRST BOOSTER

IDFC FIRST Bank

FEATURES OF SWEEP FACILITY

- Threshold for auto-sweep would be ₹2,00,000 for FIRST Booster
- In case of sweep from Current account to Fixed Deposit Account, the deposits would be in multiples of ₹1,000/-
- The frequency of Sweep would be on a daily basis post threshold
- Fixed Deposit is created for a default tenure of 370 days
- The Fixed Deposit will be opened in auto renewal mode. The deposit will be renewed for the same tenure as the original tenure
- Sweep-In amount will be swept into the Current Account from Fixed Deposit Account as and when required under LIFO (Last in First out) basis
- In case of FD break standard rate applicable for respective tenure at the date of booking of FD

Product Variant	Sweep-out threshold	Auto - sweep multiple	Reverse sweep multiple	Tenure
FIRST Booster	₹2,00,000	₹1,000	₹1	370 days

SCHEDULE OF CHARGES

Description of Charge/Feature	FIRST Booster
Minimum Average Monthly Balance	Nil
Charges for Non-maintenance of required balance	N/A
Monthly Cash Deposit Free Limit*	20 times AMB or min limit which-ever is higher Minimum – ₹20 Lacs will be Free
Cash deposit charges above free limit	₹3 per ₹1000
Cheque Book Issuance	100 cheque leaves per month (₹2 per additional leaf)
DD Issuance	Bank Locations: Free Correspondent Locations: ₹30 per DD
Cheque Returns	Issued: ₹250 per cheque
	Deposited: ₹50 per cheque

DEBIT CARD & ATM CHARGES

	VISA Platinum
Debit Card Issuance	NIL
Annual Fees / Replacement	NIL
ATM Transaction Charge at IDFC FIRST Bank ATM	Free
ATM Transaction Charge at Non IDFC FIRST Bank ATM	15 free transactions per month; 16th transaction onwards, ₹20 for every financial transaction; ₹8 for every non-financial transaction
International ATM or POS transaction	Free, Only forex mark up 2% of the transaction value will be applicable

PAYMENT SERVICES

Intra-Bank Fund Transfer – Branch	Free
Intra-Bank Fund Transfer -Internet Banking	Free
RTGS Payment - Branch	Free
RTGS Payment - Internet Banking	Free
NEFT Payment - Branch	Free
NEFT Payment - Internet Banking	Free
IMPS	Free
DD - Duplicate Issuance	Free
DD Cancellation/ revalidation	Free
Stop Payment per Instruction	Free

SCHEDULE OF BENEFITS
FIRST BOOSTER

IDFC FIRST Bank

COLLECTION SERVICES	
Description of Charge/Feature	**FIRST Booster**
Intra-Bank Fund Transfer Collection	Free
RTGS Collection	Free
NEFT Collection	Free
Cheque Collection - Local Clearing	Free
Outstation Cheque Collection - IDFC BANK locations	Free
Outstation Cheque Collection - Correspondent Bank locations	Free
Outstation Cheque Collection - Other locations	Free

OTHER SERVICES	
Account Statement Physical	Free
Account Closure	Free
SMS/ E mail Alerts	Free
Phone Banking	Free
Net Banking	Free
Mobile Banking	Free
Standing Instruction- Set Up/Execution/Amendment	Free
Bill Payment- Net Banking	Free
Bankers Verification (Photo/ Signature/ Address)	Free
Balance Confirmation Certificate	Free
Record Retrieval	Free
Interest/ TDS Certificate	Free
Balance Enquiry (Branch/ Channels)	Free

***Charges for smaller denominations (Applicable on entire cash deposit):**

Denominations	Charges
₹1, ₹2, ₹5 coins	10% of the total amount deposited
₹10, ₹20 coins & ₹10, ₹20 Notes	5% of the total amount deposited
₹50 notes	2% of the total amount deposited

Taxes at prevailing rates as per Government rules shall be applicable over and above the mentioned charges.
The charges as indicated above are subject to periodic revision.