

Features and Terms and Conditions of KBL Corporate Salary Scheme		
<b><u>KBL Sal Ultimate</u></b>	<b><u>KBL Sal Delite</u></b>	<b><u>KBL Sal Pride</u></b>
Gross Salary >= ₹1.00 lakh	Gross Salary >=₹50K < ₹1.00 lakh	Gross Salary >= 20K < ₹50K
MAB - Nil	MAB - Nil	MAB - Nil
<b>I)Insurance Coverage</b> 1) Personal Accident Insurance Cover up to ₹ 50.00 lakhs.(Bundled with Rupay Select Debit card Variant ) 2) Daily Hospital cash back on Accident & illness -₹1000/-for 60 days[1 day deductible] maximum up to Rs 60000/- 3)Jewellery Insurance up to ₹2.00 lakh	<b>I)Insurance Coverage</b> 1) Personal Accident Insurance Cover up to ₹ 50.00 lakhs.(Bundled with Rupay Select Debit card Variant) 2) Daily Hospital cash back on accident & illness - ₹1000 for 30 days [1 day deductible] maximum up to Rs 30000/- 3)Jewellery Insurance up to ₹2.00 lakh	<b>I)Insurance Coverage</b> 1) Personal Accident Insurance Cover up to ₹ 2.00 lakhs.(Bundled with Rupay Platinum Debit card Variant) 2)Jewellery Insurance up to ₹2.00 lakh
<b>II) Debit Card Limits</b> Free NCMC Rupay Select International Debit Card with shopping limit of maximum up to ₹ 5 lakhs per day (at merchant outlet & Online store) and ATM withdrawal limit of maximum up to ₹ 1 lakh per day	<b>II) Debit Card Limits</b> Free NCMC Rupay Select International Debit Card with shopping limit of maximum up to ₹ 5 lakhs per day (at merchant outlet & Online store) and ATM withdrawal limit of maximum up to ₹ 1 lakh per day	<b>II) Debit Card Limits</b> Free NCMC Platinum International Debit Card with shopping limit of maximum up to ₹ 2 lakhs (at merchant outlet & Online store) and ATM withdrawal limit of maximum up to ₹ 75000/- per day
<b>III) Safe Deposit Locker Rent</b> <b>20 % Concession</b> subject to a cap of ₹ 750.	<b>III) Safe Deposit Locker Rent</b> <b>15 % Concession</b> subject to a cap of ₹500.	<b>III) Safe Deposit Locker Rent</b> <b>10 % Concession</b> subject to a cap of ₹ 300.
<b>IV)Concessional Processing Fees</b> <b>100%</b> concessions in processing charges on	<b>IV)Concessional Processing Fees</b> <b>50%</b> concessions in processing charges on	<b>IV)Concessional Processing Fees</b> <b>50%</b> concessions in processing charges on

retail loans (Personal/Housing / Car loans)	retail loans (Personal/Housing / Car loans)	retail loans (Personal/Housing / Car loans)
<b>V) Airport Lounge Access program (Bundled with Debit card benefit)</b> Two domestic lounge accesses per quarter & two International lounge accesses per calendar year	<b>V) Airport Lounge Access program (Bundled with Debit card benefit)</b> Two domestic lounge accesses per quarter & two International lounge accesses per calendar year	<b>V) Airport Lounge Access program (Bundled with Debit card benefit)</b> One domestic lounge access per quarter and & one International lounge access per calendar year
<b>VI) Free Rupay NCMC Select Debit Card (Issuance &amp; AMC Free) &amp; For Replacement due to lost/damage Charges of Rs 1000+GST</b>	<b>VI) Free Rupay NCMC Select Debit Card (Issuance &amp; AMC Free) For Replacement due to lost/damage Charges of Rs 1000+GST</b>	<b>VI) Free Rupay NCMC Platinum Debit Card (Issuance &amp; AMC Free) For Replacement due to lost/damage Charges of Rs 300+GST</b>
<b>VII)Other benefits/offers (bundled with Debit Card benefit)</b> 1.OTT: one Complementary 12 months Amazon Prime or Hot Star membership or 6 months Sony Liv membership every year 2 .Health Check-up one complementary premium health check-up package / year. 3.GYM one complementary 30 days free off line GYM Membership / year 4. Golfone complementary Golf Lesson or round / year 5. SPA Services/ Salon: one complementary	<b>VII)Other benefits/offers (bundled with Debit Card benefit)</b> 1.OTT: one Complementary 12 months Amazon Prime or Hot Star membership or 6 months Sony Liv membership every year 2 .Health Check-up one complementary premium health check-up package / year. 3.GYM one complementary 30 days free off line GYM Membership / year 4. Golfone complementary Golf Lesson or round / year 5. SPA Services / Salon:	<b>VII)Other benefits/offers (bundled with Debit Card benefit)</b> Instant 20% discount on swiggy food orders capped at INR 100 once per card per month for the minimum transaction of INR 129; valid on Fridays.

SPA session or Salon / year 6. Travel one complementary INR 100 coupon for Cab service / year	one complementary SPA session or Salon / year 6. Travel one complementary INR 100 coupon for Cab service / year	
VII) Monthly e-statements-Free	VII) Monthly e-statements-Free	VII) Monthly e-statements-Free
VIII) SMS Alerts -Free	VIII) SMS Alerts -Free	VIII) SMS Alerts -Free
IX) RTGS/NEFT/IMPS-Mobile banking/Internet Banking-Free	IX)RTGS/NEFT/IMPS-Mobile banking/Internet Banking-Free	IX)RTGS/NEFT/IMPS-Mobile banking/Internet Banking-Free
X) Cash Deposit Anywhere- including BNA - Free	X) Cash Deposit Anywhere- including BNA - Free	X) Cash Deposit Anywhere- including BNA - Free
XI) Cheque book Facility-75 Leaves in a calendar year	XI) Cheque book Facility-75 Leaves in a calendar year	XI) Cheque book Facility-50 Leaves in a calendar year
XII) Cash Withdrawals-Free	XII) Cash Withdrawals-Free	XII) Cash Withdrawals-Free
<p><b>XIII) Cheque Collection &amp; Charges there on: Deposit by anybody at any Branch. (Subject to rules and regulations in force from time to time)</b></p> <p>a)At base location - Free</p> <p>b) Outstation cheque collection :At any Branch-Free</p> <p>c)Cheque return charges (Inward): Both local and out station cheques return- upto Rs 10000 - Rs 100 Rs 10001 to Rs 100000- Rs 500 Above Rs 100000- Rs 1000</p> <p>d)Cheque Return Charges (Outward) Both local and out station cheques returned –Rs 200 per return</p> <p>e) Cheque book charges up to 75 cheques leaves free in a calendar for KBL Sal Ultimate and KBL Sal Delite variants and 50 cheques for KBL Sal Pride variant. Thereafter Rs 4 per cheque leaf.</p> <p>f) Stop payment Charges Through Branch Rs 100 per instrument( Maximum of Rs 250 per instruction) Through Online-Free</p> <p>Note:</p> <p>1. Base Branch/Location refer to the Branch where the customer maintains his Account.</p> <p>2. All charges mentioned, are exclusive of applicable Tax (GST).</p> <p>3. All charges and limits are subject to change from time to time.</p>		

4. Proceeds of cheque/s deposited for collection will be available for utilization only after realization.
5. Charges for any services not covered herein shall be at prevailing rates as per Service Charges circular.
6. 'Month' means a calendar month and 'Year' means a financial year (April to March) if not specified otherwise.
7. On specific request from the account holder based on salary hike, the account can be upgraded to higher variant.
8. The existing account holders under the KBL Corporate Salary Scheme may migrate to any of the new schemes on written request along with latest Salary Certificate agreeing to the terms and conditions of the new schemes, provided employer executed MOU with Bank.
9. If an account is upgraded from Pride category, the already issued Debit card will be continued and on the specific request, Free Rupay Select International Debit Card may be issued. Similarly even if any account is downgraded, applicable AMC on debit card will be charged.
10. Once the account is downgraded to SB-General Scheme, Auto up-gradation will not be available.
11. The Jewellery Insurance is applicable to the all the three salary account variants. Insurance cover is applicable for loss due to snatching while travelling/theft ,burglary while at home up to Rs 2.00 lakh, with regard to Terms & Conditions, claim procedures etc.,
12. Daily hospital cash benefit during accident & illness, are subjected to terms and conditions of Insurance Company.
13. Personal Accident/Permanent disability Insurance cover of Rs 50.00 lakhs and other benefits like OTT, Health check -up, Gym, SPA, etc. are bundled with debit card benefits subject to changes from time to time. For detailed terms and conditions kindly visit -[www.rupay.co.in/our-cards/rupay-debit/rupay-select](http://www.rupay.co.in/our-cards/rupay-debit/rupay-select)