

Service Charges & Features CSB Platinum Max Current Account (w.e.f. 06-05-2026)

| Sl No. | Specification | Platinum Max Current Account |
|--------|---|--|
| 1 | Average Monthly Balance (AMB) Requirement | Rs 10 Lakh |
| 2 | Charges for Non-Maintenance of Minimum Average Monthly Balance (AMB) | shortfall in AMB- No charges [After six months of account opening/upgrade, the account will be analysed every month on the basis of the AMB maintained during the last three months and if the AMB maintained by the customer is not as per stipulated AMB, the account will be downgraded to base variant current account] |
| 3 | Free Multi city payable at par Cheque Book facility | Free cheque leaves** |
| 4 | Folio Charges (Collected Quarterly) | Nil |
| 5 | Cash deposit limit/charges at home branch/CDM | Free limit of 1 Crore per month or 10 times of previous month AMB, whichever is higher, with a maximum cap of Rs 5 Crore pm Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per remittance [Free limit will be the sum of remittance in home & non-home branch] |
| 6 | Cash deposit limit/charges at non-home branch/CDM | Limit is same as that of home branch. Free limit will be the sum of remittance in home & non-home branch |
| 7 | Cheque deposit limit per instrument and per day at any branch | unlimited |
| 8 | Cash withdrawal limit/charges through home branch | unlimited |
| 9 | Cash withdrawal limit/charges through non-home branch | Free limit: Rs 20 Lakhs per day Above free limit, chargeable at Rs 4 per 1000 or part thereof with a minimum of Rs 50 per transaction |
| 10 | Coin & Small denomination Notes counting charges for remittance | <u>Currency notes of lower denomination (< Rs 100) per transaction</u> Upto 100 pieces - Free More than 100 pieces - Rs 5 per 50 pieces and part thereof |
| 11 | IMPS transaction charges - Branch/ Net & Mobile Banking (per txn) | IMPS First 10 txns in a month free. After free limit, Txn amount of, 0 to Rs 1000 - free Rs 1001 to 25,000 - Rs 5 Rs 25,001 to 100,000- Rs 8 Rs 100,001 to 500,000 - Rs 15 |
| 12 | Net Banking/ Mobile Banking txn limit per day per user | Default - 5 Lakh* Maximum - 50 Lakh |
| 13 | DD/ Pay-order Issue | Free Demand Draft** (Free DD/PO in a month is restricted to 1000 nos) |
| 14 | DD/PO - Cancellation | 5 instruments per month free After free limit, Rs 100 per instrument |
| 15 | DD/PO - Duplicate Issuance | Free |
| 16 | NEFT charges for transaction through Branch | Free |
| 17 | RTGS charges for transaction through Branch | Free |
| 18 | Discount on Annual Locker Rent | 1 Small Locker - free or 70% discount on prescribed rate for 1- medium or large or extra-large lockers (No security deposit for locker accounts opened with the stipulated IP) |
| 19 | Locker rent overdue charge | 1st Quarter: 10% of annual rental 2nd Quarter: 20% of annual rental 3rd Quarter: 30% of annual rental 4th quarter: 40% of annual rental |
| 20 | Issue of duplicate Passbook | Free |
| 21 | Issue of duplicate FD Receipt | Free |
| 22 | Issue of duplicate Net Banking Passwords (sent via post/courier) | Free |
| 23 | DD/PO revalidation per instrument | 5 instruments per month free After free limit, Rs 100 per instrument |
| 24 | Certificate Issue | Free |
| 25 | Outstation cheque collection (ODC not through Local clearing) | Free |
| 26 | Inward cheque return | Rs 500 per instrument. For instruments of value more than 5 Lakh, interest for One Day at the prevailing lending rate for unrated personal loan, will be charged additionally Returns due to non financial reasons - Free |
| 27 | Outward cheque return | Free up to 20 instruments per month Beyond that Rs.100 per instrument |
| 28 | Stop Payment | Free up to 5 occasions in a financial year Beyond 5 occasions, Rs.100 per occasion |
| 29 | ECS / NACH Mandate Registration (Registrations charges will be exempted for services / allied products provided by our Bank) | free |
| 30 | ECS / NACH Mandate Registration Failure | Free |
| 31 | ECS/NACH inward clearing - return | Rs 250 per instance |
| 32 | SMS Alert Charges (Collected Quarterly) | free |
| 33 | Account Closure Charges | Free for closure within 15 days from the date of account activation Rs 500 - if the account is closed after 15 days but within 1 year from the date of account activation |
| 34 | Debit Card (features & service charges are available in Debit card Matrix) | RuPay Select (Platinum Max) Other card variant can be issued on request, on chargeable basis as applicable |
| 35 | Withdrawal Slip Charges | Nil |

T & C:

All charges are exclusive of GST as applicable.

For accounts that do not maintain the stipulated Average Monthly Balance (AMB) for a given month, charges and free transaction limits applicable to the base product (Blue Current Account) will apply to all transactions in the succeeding month. Similarly, for quarterly and annual charges, if the customer fails to maintain the stipulated AMB during the respective charging period, charges applicable to the base variant will be levied for that period.

No charges for cheque/ECS/NACH return due to technical/systemic reasons.

Bank reserves the right to modify/discontinue any of the complimentary offers at its sole discretion based on change in product propositions and on the contractual terms & conditions with its channel partners and vendors.

Complimentary Insurance (if any) offered by the debit card (as per their terms & conditions) shall be based on the card variant and not as per the CA/SA product. Default card variant to be selected for getting the value added features of the account/card variant. Renewal debit card will be the default card variant as applicable for a CA/SA product.

Certain debit card variants and Savings/Current Account products are applicable for certain customer segments only.

Locker: Discount on locker rent will be determined by the linked locker rent recovery/Current/Savings account product. Discount is allowed only for one locker per account (if a customer has multiple lockers linked to the same account, the discount will apply to only one locker. Locker rent will be collected upfront (in advance) for the applicable period per account. Rent will be collected upfront.

Retail Net & Mobile Banking

(a) Omnichannel concept i.e. the maximum permissible transaction limit will be the combined cap for both Net Banking and Mobile Banking. Example: if the max allowed is ₹10 lakh, then the sum of limits across both channels cannot exceed ₹10 lakh.

(b) Option available for customers to set their own transaction limits within the overall permissible limit.

(c) For customers having multiple CA/SA products under the same Customer/User ID, then the applicable limit will be based on the product with the highest permissible limit among those accounts.

Debit Card Matrix -CSB Platinum Max Current Account (w.e.f 06-05-2026)

| SI No. | Specification | Platinum Max Current Account |
|--------|---|---|
| 1 | Card Variant (default) | RuPay Select (Platinum Max) (Other card variants can be issued on request, on chargeable basis as applicable) |
| 2 | No of free ATM txns permitted in non CSB ATMs per month, including balance enquiry | unlimited |
| 3 | No of free ATM txns permitted in CSB ATMs per month, including balance enquiry | unlimited |
| 4 | International Balance Enquiry/Cash withdrawal | ₹ 150 per cash withdrawal; ₹ 25 per balance enquiry |
| 5 | New Debit Card Issue (upfront fee) | Free |
| 6 | Debit Card Annual Fee (charges will be debited at the start of every calendar year, in January. For new cards issued during the year, charge shall be pro rata for the first year) | Rupay Select – Rs 900 Nil if AMB >= 10 lacs |
| 7 | issue of duplicate ATM Card | Free |
| 8 | Issue of duplicate ATM Pin Mailer | Free |
| 9 | ATM txn declined at CSB/non-CSB ATM due to insufficient fund in customer account. | at CSB ATM - free at non-CSB ATM: ₹ 25 per txn (Decline charges are applicable even if the declined txn is within the applicable monthly Other Bank ATM free limit) |
| 10 | Add-on/Additional Card Charge | One free Add-on card or Additional card free if AMB criteria of account is maintained. Above that, AMC to be charged as per the card variant. |
| 11 | Embossed Name Change | ₹ 300 per instance |

T&C

All charges are exclusive of GST as applicable.

For accounts not maintaining the stipulated AMB for a month/charging period, charges and free limits as applicable to the base variant shall be applied for all transactions in the succeeding month. Similarly annual charges as applicable to the base variant shall apply in such cases.

Some card/account variants are applicable only for some specific segment of customers.

Bank reserves the right to modify/discontinue any of the complimentary offers at its sole discretion based on change in product propositions and on the contractual terms & conditions with its channel partners and vendors.

Complementary insurance (if any) offered by the debit card (as per their terms & conditions) shall be based on the card variant and not as per the account variant.

Default card variant is to be selected for getting the value added features of the account/card variant. Renewal card will be the default card variant as applicable for an account.

Cash withdrawal/POS/E-Com txn limits are based on the card variant and not as per the account variant.

For Debit card limits (ATM, POS,Ecomm), please refer bank's website <https://www.csb.bank.in/service-charges-and-fees>.