

**IndusInd Bank Ltd.**

**SCHEDULE OF SERVICE CHARGES**

| Balance Requirement   | Indus Classic C & C1   | Indus Classic A & B  | Indus Privilege /Privilege Active  | Indus Privilege /Privilege Active  | Indus Privilege Max   | Indus Maxima /Diva/Senior Maxima*  | Indus Privilege Plus   |
|---|--|--|--|--|---|--|--|
| <b>Minimum Balance (Average Monthly/ Quarterly Requirement)</b> | <b>Monthly Average Balance (MAB) Requirement (Effective 1st Feb, 2018)</b>   | <b>Monthly Average Balance (MAB) Requirement (Effective 1st Feb, 2018)</b>   | <b>Monthly Average Balance (MAB) Requirement (Effective 1st Feb, 2018)</b>   | <b>Monthly Average Balance (MAB) Requirement (Effective 1st Feb, 2018)</b>   | <b>Monthly Average Balance (MAB) Requirement (Effective 1st Feb, 2018)</b>                                      | <b>Quarterly Average Balance (QAB) Requirement (Effective 1st April, 2018)</b>                                     | <b>Quarterly Average Balance (QAB) Requirement (Effective 1st Feb, 2018)</b>                                       |
|   | C Category Branches – Rs. 2,500/-  | A Category Branches – Rs. 10,000/-   | C Category Branches – Rs. 5,000/-  | A Category Branches – Rs.10,000/-  | A Category Branches – Rs.20,000/-   | A Category Branches – Rs.20,000/-  | A Category Branches – Rs.50,000/-  |
|   | Rural/C1 Category Branches - Rs. 1,500/-   | B Category Branches – Rs. 10,000/-   | Rural/C1 Category Branches - Rs. 5,000/-   | B Category Branches – Rs.10,000/-  | B Category Branches – Rs.20,000/-   | B Category Branches – Rs.20,000/-  | B Category Branches – Rs.30,000/-  |
|   |  |  |  |  | C/C1 Category Branches – Rs. 20,000/-   | C/C1 Category Branches – Rs. 20,000/-  | C/C1 Category Branches – Rs. 10,000/-  |
| <b>Charges for Balance Non Maintenance~~~~</b>                  | NMC will be 5% of the balance shortfall *<br><br>* subject to minimum of Rs 50 and maximum of Rs 125 per month   | NMC will be 5% of the balance shortfall *<br><br>* subject to minimum of Rs 100 and maximum of Rs 500 per month  | <b>Privilege:</b> NMC will be 5% of the balance shortfall *<br><br>* subject to minimum of Rs 50 and maximum of Rs 250 per month<br><br><b>Privilege Active:</b> Inactivity/Non transaction will attract a charge of Rs 350/- p.m in the month where there is no transaction as per the enrollment.  | <b>Privilege:</b> NMC will be 5% of the balance shortfall *<br><br>* subject to minimum of Rs 100 and maximum of Rs 500 per month<br><br><b>Privilege Active:</b> Inactivity/Non transaction will attract a charge of Rs 350/- p.m in the month where there is no transaction as per the enrollment.   | NMC will be 5% of the balance shortfall *<br><br>* subject to minimum of Rs 100 and maximum of Rs 600 per month | NMC will be 10% of the balance shortfall *<br><br>* subject to minimum of Rs 100 and maximum of Rs 900 per quarter | NMC will be 10% of the balance shortfall *<br><br>* subject to minimum of Rs 100 and maximum of Rs 900 per quarter |
| <b>Fixed Deposits in lieu of Minimum Balance</b>                | FD for Indus Classic - Rs 50000  | FD for Indus Classic - Rs 100000   | FD Amount for Indus Privilege CAT C & C1- Rs 1,00,000  | FD Amount for Indus Privilege CAT A and B - Rs 2,00,000<br>FD Amount for Indus Senior (Privilege)- Rs 2,50,000   | FD Amount for Indus Privilege Max Rs 2,00,000   | FD Amount For Indus Diva/ Senior (Maxima) - Rs 5,00,000  | FD Amount for Indus Privilege Plus Rs 2,00,000 for CAT A,B and Rs 1,00,000 for CAT C,C1                            |
| <b>Remittance Facilities through Own Bank</b>                   |  |  |  |  |   |  |  |
| <b>Demand Draft or Pay Order - Issuance #####</b>               | Rs.2.50/- per Rs. 1,000 /-, Minimum of Rs. 50/- & Maximum of Rs. 5,000/- per instrument  | Free one draft per day upto Rs. 25,000/-; above this Rs. 2.5/- per Rs. 1,000 /-, Minimum of Rs. 50/- & Maximum of Rs. 5,000/- per instrument   | Free one draft per day upto Rs. 25,000/-; above this Rs. 2.5/- per Rs. 1,000 /-, Minimum of Rs. 50/- & Maximum of Rs. 5,000/- per instrument   | Free one draft per day upto Rs. 25,000/-; above this Rs. 2.5/- per Rs. 1,000 /-, Minimum of Rs. 50/- & Maximum of Rs. 5,000/- per instrument   | Unlimited Free  | Unlimited Free   | Unlimited Free   |
| <b>DD/ PO Cancellation/ Duplicate Instrument Issuance</b>       | Rs. 100/- per instrument   | Rs. 100/- per instrument   | Rs. 100/- per instrument   | Rs. 100/- per instrument   | Rs. 100/- per instrument  | Rs. 100/- per instrument   | Rs. 100/- per instrument   |
| <b>DD/ PO Revalidation</b>                                      | Rs. 50/- per instrument  | Rs. 50/- per instrument  | Rs. 50/- per instrument  | Rs. 50/- per instrument  | Free  | Free   | Free   |
| <b>Visa Credit Card Payment through ATM/Net Banking</b>         | Free   | Free   | Free   | Free   | Free  | Free   | Free   |
| <b>NEFT - Outward (done from the branch)^^^</b>                 | i) Upto 10,000 - Rs 2.5<br>ii) From 10,001 to Rs 1,00,000 - Rs 5<br>iii) From 1,00,001 to Rs 2,00,000 - Rs 15,<br>iv) Greater than Rs 2,00,000 - Rs 25.<br><br>*No Charges will be applicable if average balance of previous month is greater than Rs 20,000/-.<br><br>No Charges applicable for NEFT done through net banking or mobile banking | i) Upto 10,000 - Rs 2.5<br>ii) From 10,001 to Rs 1,00,000 - Rs 5<br>iii) From 1,00,001 to Rs 2,00,000 - Rs 15,<br>iv) Greater than Rs 2,00,000 - Rs 25.<br><br>*No Charges will be applicable if average balance of previous month is greater than Rs 20,000/-.<br><br>No Charges applicable for NEFT done through net banking or mobile banking | i) Upto 10,000 - Rs 2.5<br>ii) From 10,001 to Rs 1,00,000 - Rs 5<br>iii) From 1,00,001 to Rs 2,00,000 - Rs 15,<br>iv) Greater than Rs 2,00,000 - Rs 25.<br><br>*No Charges will be applicable if average balance of previous month is greater than Rs 20,000/-.<br><br>No Charges applicable for NEFT done through net banking or mobile banking | i) Upto 10,000 - Rs 2.5<br>ii) From 10,001 to Rs 1,00,000 - Rs 5<br>iii) From 1,00,001 to Rs 2,00,000 - Rs 15,<br>iv) Greater than Rs 2,00,000 - Rs 25.<br><br>*No Charges will be applicable if average balance of previous month is greater than Rs 20,000/-.<br><br>No Charges applicable for NEFT done through net banking or mobile banking | Free  | Free   | Free   |



|   |  |   |   |   |   |   |   |
|---|--|---|---|---|---|---|---|
| <b>Return of Cheque/s - Outstation - through Own Bank</b>   | Collection charges subject to a minimum of Rs. 100/- plus actual out of pocket expenses  | Collection charges subject to a minimum of Rs. 100/- plus actual out of pocket expenses   | Collection charges subject to a minimum of Rs. 100/- plus actual out of pocket expenses   | Collection charges subject to a minimum of Rs. 100/- plus actual out of pocket expenses   | Collection charges subject to a minimum of Rs. 100/- plus actual out of pocket expenses | Collection charges subject to a minimum of Rs. 100/- plus actual out of pocket expenses   | Collection charges subject to a minimum of Rs. 100/- plus actual out of pocket expenses |
| <b>Return of Cheque/s - Outstation - through Another Bank</b>   | Collection charges subject to a minimum of Rs. 100/- plus actual out of pocket expenses  | Collection charges subject to a minimum of Rs. 100/- plus actual out of pocket expenses   | Collection charges subject to a minimum of Rs. 100/- plus actual out of pocket expenses   | Collection charges subject to a minimum of Rs. 100/- plus actual out of pocket expenses   | Collection charges subject to a minimum of Rs. 100/- plus actual out of pocket expenses | Collection charges subject to a minimum of Rs. 100/- plus actual out of pocket expenses   | Collection charges subject to a minimum of Rs. 100/- plus actual out of pocket expenses |
| <b>Return of Cheque/s - Outstation Cheques Received in Inward Collection</b>                              | Rs. 100/- plus out of pocket expenses  | Rs. 100/- plus out of pocket expenses.  | Rs. 100/- plus out of pocket expenses.  | Rs. 100/- plus out of pocket expenses.  | Rs. 100/- plus out of pocket expenses.  | Rs. 100/- plus out of pocket expenses.  | Rs. 100/- plus out of pocket expenses.  |
| <b>Cards</b>  |  |   |   |   |   |   |   |
| <b>ATM</b>  |  |   |   |   |   |   |   |
| <b>Card Annual / Renewal Fee. (Issuance of ATM card will not be done) ^^^^</b>                            | Rs. 249/- p.a  | Free  | Free  | Free  | Free  | Free  | Free  |
| <b>Debit Card</b>   |  |   |   |   |   |   |   |
| <b>Card Issuance/Renewal/Reissuance/Fee @# &amp; ^^^^</b>   | Classic (Domestic): Rs. 249/- p.a  | Classic (Non Chip Domestic): Rs 249/- p.a   | Classic (Non Chip Domestic): Rs 249/- p.a   | Classic (Non Chip Domestic): Rs 249/- p.a   | NA  | NA  | NA  |
|   | Classic (Chip): Rs 249 p.a   | Classic (Chip ): Rs 249/- p.a   | Classic (Chip ): Rs 249/- p.a   | Classic (Chip ): Rs 249/- p.a   | NA  | NA  | NA  |
|   | Rupay AEPS : Rs 249/- p.a  | Rupay AEPS : Rs 249/- p.a   | Rupay AEPS : Rs 249/- p.a   | Rupay AEPS : Rs 249/- p.a   | NA  | NA  | NA  |
| <b>As per regulatory directive -Effective 01.09.2015 new debit cards issued will be chip variant only</b> | Gold/Titanium (Domestic): Rs. 249/- p.a  | Gold/Titanium (Non Chip Domestic): Rs. 249/- p.a  | Gold/Titanium (Non Chip Domestic): Rs. 249/- p.a  | Gold/Titanium (Non Chip Domestic): Rs. 249/- p.a  | Gold/Titanium (Non Chip Domestic): Rs. 249/- p.a  | Gold/Titanium (Non Chip Domestic): Free for Life. Not applicable for DIVA   | Gold/Titanium (Non Chip Domestic): Rs. 249/- p.a  |
|   | Gold/Titanium/Titanium Metro (Chip): Rs. 249/- p.a   | Gold/Titanium/Titanium Metro (Chip): Rs. 249/- p.a  | Gold/Titanium/Titanium Metro (Chip): Rs. 249/- p.a  |   | Gold/Titanium/Titanium Metro (Chip): Rs. 249/- p.a                                      | Gold/Titanium (Chip) : Free for life. Not applicable to DIVA  | Gold/Titanium/Titanium Metro (Chip): Rs. 249/- p.a                                      |
|   | Titanium Metro Plus (Chip): Rs 299/-p.a  | Titanium Metro Plus (Chip): Rs 299/-p.a   | Titanium Metro Plus (Chip): Rs 299/-p.a   | Titanium Metro Plus (Chip): Rs 299/-p.a   | Titanium Plus (Chip International): Rs. 249/- p.a/Titanium Metro Plus: Rs 299/-p.a      | Titanium Metro: (Chip): Rs 249/- p.a, Titanium Metro Plus (Chip): Rs 299/-p.a   | Titanium Metro Plus (Chip): Rs 299/-p.a   |
|   | Platinum (Chip International): Rs. 899/- p.a   | Platinum (Chip International): Rs. 899/- p.a  | Platinum (Chip International): Rs. 499/- p.a  | Platinum (Chip International): Rs. 499/- p.a  | Platinum (Chip International): Rs. 499/- p.a  | Platinum (Chip International)Card: Rs. 299/- p.a on Primary Account & Free for Life on Add-On Accounts (Upto 2 Only). Not applicable for DIVA | Platinum (Chip International): Rs. 499/- p.a  |
|   | For premium Debit Cards, please refer the Debit Card SOC. In DIVA a/c Platinum Plus Card (with Rs 1000 voucher) will be charged @ Rs500 for issuance. In Indus Maxima a/c Platinum Plus Card (without Rs 1000 voucher) will be charged @ Rs 249 for issuance |   |   |   |   |   |   |
|   | <b>Card Replacement Fee</b> ^^^^ All cards variants (Classic/Gold/Titanium/Titanium Plus/Platinum/Paid Premium Cards)- Rs. 249 + taxes   |   |   |   |   |   |   |
| <b>Debit Card Service Charge</b> ^  | Charge of Rs 30 per month, If AMB Maintained is less than stipulated requirement   | Charge of Rs 30 per month, If AMB Maintained is less than stipulated requirement  | Charge of Rs 30 per month, If AMB Maintained is less than stipulated requirement  | Charge of Rs 30 per month, If AMB Maintained is less than stipulated requirement  | Charge of Rs 30 per month, If AMB Maintained is less than stipulated requirement        | -   | -   |
| <b>Issuance of Duplicate PIN</b>  | Rs. 20/-   | Rs. 20/-  | Rs. 20/-  | Rs. 20/-  | Rs. 20/-  | Rs. 20/-  | Rs. 20/-  |
| <b>Non-cash transactions - Own ATMs (IndusInd Bank)</b>   | Free   | Free  | Free  | Free  | Free  | Free  | Free  |
| <b>Cash Withdrawals - Own ATMs (IndusInd Bank)</b>  | Free   | Free  | Free  | Free  | Free  | Free  | Free  |
| <b>Non-cash transactions - Other Bank ATMs in India</b>   | 5* Free Cash or Non-cash transactions (Balance Enquiry, PIN Change and Mini Statement) per month. Beyond 5 transactions, all Non-cash transactions would be charged at Rs. 10/- per transaction<br><br>* 3 in metro cities                                   | 5* Free Cash or Non-cash transactions (Balance Enquiry, PIN Change and Mini Statement) per month, if previous month's average balance is <b>less than Rs. 10,000/-</b> . Beyond 5 transactions, all non Cash Withdrawals would be charged at Rs. 20/- per transaction. Unlimited Free Cash or Non cash transactions at other Bank ATMs, if previous month's average balance is more than Rs.10,000/-<br><br>* 3 in metro cities | 5* Free Cash or Non-cash transactions (Balance Enquiry, PIN Change and Mini Statement) per month, if previous month's average balance is <b>less than Rs. 10,000/-</b> . Beyond 5 transactions, all non Cash Withdrawals would be charged at Rs. 20/- per transaction. Unlimited Free Cash or Non cash transactions at other Bank ATMs, if previous month's average balance is more than Rs.10,000/-<br><br>* 3 in metro cities | 5* Free Cash or Non-cash transactions (Balance Enquiry, PIN Change and Mini Statement) per month, if previous month's average balance is <b>less than Rs. 10,000/-</b> . Beyond 5 transactions, all non Cash Withdrawals would be charged at Rs. 20/- per transaction. Unlimited Free Cash or Non cash transactions at other Bank ATMs, if previous month's average balance is more than Rs.10,000/-<br><br>* 3 in metro cities | Free  | Free  | Free  |



|   |  |  |  |  |  |   |   |
|---|--|--|--|--|--|---|---|
| <b>Account Closure</b>  | No Charge if A/C closed within 14 days . Charge of Rs. 200/-, or balance in the A/c whichever is lower, if account is closed post 14 days and within 6 months  | No Charge if A/C closed within 14 days . Charge of Rs. 200/-, or balance in the A/c whichever is lower, if account is closed post 14 days and within 6 months  | No Charge if A/C closed within 14 days . Charge of Rs. 200/-, or balance in the A/c whichever is lower, if account is closed post 14 days and within 6 months  | No Charge if A/C closed within 14 days . Charge of Rs. 200/-, or balance in the A/c whichever is lower, if account is closed post 14 days and within 6 months  | No Charge if A/C closed within 14 days . Charge of Rs. 200/-, or balance in the A/c whichever is lower, if account is closed post 14 days and within 6 months  | No Charge if A/C closed within 14 days . Charge of Rs. 200/-, or balance in the A/c whichever is lower, if account is closed post 14 days and within 6 months | No Charge if A/C closed within 14 days . Charge of Rs. 200/-, or balance in the A/c whichever is lower, if account is closed post 14 days and within 6 months |
| <b>Photo Attestation</b>  | Rs. 100/- per photo  | Free   | Free   | Free   | Free   | Free  | Free  |
| <b>Signature Attestation</b>  | Rs. 100/- per signature  | Rs. 50/- per signature   | Rs. 50/- per signature   | Rs. 50/- per signature   | Free   | Free  | Free  |
| <b>Cheque Stop Payment</b>  | Rs. 100/- per instruction  | Rs. 100/- per instruction  | Rs. 100/- per instruction  | Rs. 100/- per instruction  | Free   | Free  | Free  |
|   | Rs. 150/- for range of instruction in single mandate   | Rs. 150/- for range of instruction in single mandate   | Rs. 150/- for range of instruction in single mandate   | Rs. 150/- for range of instruction in single mandate   | Free   | Free  | Free  |
| <b>Inactive Account (&gt;12 Months)</b>                                     | Rs. 200/- per quarter  | Rs. 200/- per quarter  | Rs. 200/- per quarter  | Rs. 200/- per quarter  | Rs. 200/- per quarter  | Rs. 200/- per quarter   | Rs. 200/- per quarter   |
| <b>Phone Banking (@Contact Center)####</b>                                  | Rs 50 per call for call made to contact center executive. Free if average balance of product is maintained. No Charge for use of IVR   | Rs 50 per call for call made to contact center executive. Free if average balance of product is maintained. No Charge for use of IVR   | Rs 50 per call for call made to contact center executive. Free, if average balance of product is maintained. No Charge for use of IVR<br>Balance of Rs. 10,000/ in case of Privilege Active  | Rs 50 per call for call made to contact center executive. Free, if average balance of product is maintained. No Charge for use of IVR<br>Balance of Rs. 10,000/ in case of Privilege Active  | N.A  | N.A   | N.A   |
| <b>Cheque Books</b>   |  |  |  |  |  |   |   |
| <b>Issuance of Cheque Books #</b>   | 2 Cheque Book per quarter (30 leaves) free. For additional cheque leaves - Rs. 1/- per leaf.   | 2 Cheque Book per quarter (30 leaves) free. For additional cheque leaves - Rs. 1/- per leaf.   | 2 Cheque Book per quarter (30 leaves) free. For additional cheque leaves - Rs. 1/- per leaf.   | 2 Cheque Book per quarter (30 leaves) free. For additional cheque leaves - Rs. 1/- per leaf.   | Unlimited Free   | Unlimited Free  | Unlimited Free  |
| <b>Charges on Cash Withdrawal/Deposits at Branch/es</b>                     |  |  |  |  |  |   |   |
| <b>Cash withdrawal at any Indusind branch in India</b>                      | Free   | Free   | Free   | Free   | Free   | Free  | Free  |
| <b>Third Party Cash withdrawal at non home Indusind branch in India ###</b> | Free Limit of Rs.50,000/- per month; Above free limit, Rs.2.5/- per Rs.1000/- <b>subject to minimum of Rs 100</b>  | Free Limit of Rs.50,000/- per month; Above free limit, Rs.2.5/- per Rs.1000/- <b>subject to minimum of Rs 100</b>  | Free Limit of Rs.50,000/- per month; Above free limit, Rs.2.5/- per Rs.1000/- <b>subject to minimum of Rs 100</b>  | Free Limit of Rs.50,000/- per month; Above free limit, Rs.2.5/- per Rs.1000/- <b>subject to minimum of Rs 100</b>  | Free Limit of Rs.50,000/- per month; Above free limit, Rs.2.5/- per Rs.1000/- <b>subject to minimum of Rs 100</b>  | Free  | Free  |
| <b>Cash Deposit at any Indusind Branch location###</b>                      | Free Limit of Rs.2,00,000/- per month or 5 times previous months AMB whichever is higher ; Above free limit, Rs.2.5/- per Rs.1000/- <b>subject to minimum of Rs 100</b><br>Note :- Free limits applicable only if product AMB is maintained. | Free Limit of Rs.2,00,000/- per month or 5 times previous months AMB whichever is higher ; Above free limit, Rs.2.5/- per Rs.1000/- <b>subject to minimum of Rs 100</b><br>Note :- Free limits applicable only if product AMB is maintained. | Free Limit of Rs.2,00,000/- per month or 5 times previous months AMB whichever is higher ; Above free limit, Rs.2.5/- per Rs.1000/- <b>subject to minimum of Rs 100</b><br>Note :- Free limits applicable only if product AMB is maintained. | Free Limit of Rs.2,00,000/- per month or 5 times previous months AMB whichever is higher ; Above free limit, Rs.2.5/- per Rs.1000/- <b>subject to minimum of Rs 100</b><br>Note :- Free limits applicable only if product AMB is maintained. | Free Limit of Rs.2,00,000/- per month or 5 times previous months AMB whichever is higher ; Above free limit, Rs.2.5/- per Rs.1000/- <b>subject to minimum of Rs 100</b><br>Note :- Free limits applicable only if product AMB is maintained. | Free  | Free  |
| <b>Door Step Banking</b>  |  |  |  |  |  |   |   |
| <b>Cashier's Cheque/Demand Drafts Delivery</b>                              | N/A  | Free   | Free   | Free   | Free   | Free  | Free  |
| <b>Cheque Pickup</b>  | N/A  | 1 request free per day ; Minimum cheque consolidated value Rs. 10,000/-  | 1 request free per day ; Minimum cheque consolidated value Rs. 10,000/-  | 1 request free per day ; Minimum cheque consolidated value Rs. 10,000/-  | 1 request free per day ; Minimum cheque consolidated value Rs. 10,000/-  | 1 request free per day ; Minimum cheque consolidated value Rs. 10,000/-   | 1 request free per day ; Minimum cheque consolidated value Rs. 10,000/-   |
| <b>Cash Delivery</b>  | N/A  | Minimum value of Rs.10,000/- & Maximum Rs.1 Lac @ Rs.50/- per request  | Minimum value of Rs.10,000/- & Maximum Rs.1 Lac @ Rs.50/- per request  | Minimum value of Rs.10,000/- & Maximum Rs.1 Lac @ Rs.50/- per request  | Minimum value of Rs.10,000/- & Maximum Rs.1 Lac @ Rs.50/- per request  | 1 request free per day ;Minimum value of Rs.10,000/- & Maximum Rs.1 Lac   | Minimum value of Rs.10,000/- & Maximum Rs.1 Lac @ Rs.50/- per request   |
| <b>Cash Pick-Up</b>   | N/A  | Minimum value of Rs. 10,000/- & Maximum Rs.1 Lac @ Rs.130/- per request  | Minimum value of Rs. 10,000/- & Maximum Rs.1 Lac @ Rs.130/- per request  | Minimum value of Rs. 10,000/- & Maximum Rs.1 Lac @ Rs.130/- per request  | Minimum value of Rs. 10,000/- & Maximum Rs.1 Lac @ Rs.130/- per request  | 1 request free per week ; Minimum value of Rs.10,000/- & Maximum Rs.1 Lac ; Above free limit, Rs.130/- per request  | Minimum value of Rs. 10,000/- & Maximum Rs.1 Lac @ Rs.130/- per request   |

1. All charges indicated above are exclusive of Taxes (as per Government rules)

2. Doorstep Banking is available at select branches only.

3. 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.

4. Any changes in the charge tariff will be applied after a notice of atleast 30 days.

5. \*Balance Requirement varies with location for Indus Maxima

6. \*\* Charges effective 01/04/2012

7. # Charges effective 01/12/2013

8.\*\*\*Charges effective 01/07/2014

9. \$\$ Charges effective 01/09/2014

10.### Charges effective 01/05/2015. NMC charges will be applied with notice of 1 month

12. @# Charges effective 01/09/2015

13. ##### Charge effective 01/02/2016

14. ^^^ Change effective 01/05/2016

15. ^^^^Changes effective 01/05/2017

16. ^^^^ Changes effective 01/02/2018