

Terms & Conditions

The Federal Bank Ltd. ("Bank" or "Federal Bank") may at its sole discretion provide complementary services through third party entities in wellness / insurance / reward points, to its customers who have opened and are maintaining savings bank account with the Bank under the product variant 'Esteem Savings Account', subject to the terms and conditions hereunder ("Terms"). The Customer shall be bound by these Terms while availing/using the said services.

1. Subject to these Terms, the Insurance Coverage benefits shall be extended to eligible Customers under the Esteem Savings bank Account Scheme as per the terms and conditions contained in Schedule I hereto.
2. Subject to these Terms, the Debit card offers shall be extended to eligible Customers under the Esteem Savings bank Account Scheme as per the terms and conditions contained in Schedule II hereto.
3. Subject to these Terms, the doorstep banking services shall be extended to eligible Customers under the Esteem Savings bank Account Scheme as per the terms and conditions contained in Schedule III hereto.
4. All disputes arising out of or in connection with these Terms shall be subject to the exclusive jurisdiction of the Courts in Ernakulam, Kerala

Schedule I

Insurance Coverage

Definitions

- "Customer/s" for the purpose of this offer shall mean the primary holder of Esteem Savings Account.
 - "Insurance Company" shall mean and include any company/entity authorized to undertake the business of insurance in India by IRDAI, and who has partnered with the Bank for extending Insurance Coverage.
 - "Insurance Coverage" shall mean and include the Hospital Cash, Health Check Up and unlimited teleconsultations extended by the Insurance Company to the Customers who satisfy the eligibility criterion under these Terms.
1. Eligibility Criterion: Any Indian Citizen, who satisfies the eligibility criterion set forth in Annexure A, and who hold an active Esteem Savings Account shall be eligible for the Insurance Coverage under these Terms ("**Eligible Customers**")
 2. The Bank shall, from time to time, enter into partnerships with Insurance Companies for making available Insurance Coverage to all Eligible Customers, subject to these Terms. The Bank may at its discretion, change the Insurance Companies with whom it partners for provision of Insurance Coverage as per these Terms. However, in such events, the terms of the Insurance Coverage already extended to the Eligible Customers shall not be affected, and such Insurance Coverage will be governed by the insurance policy issued to the Eligible Customer by the relevant Insurance Company, provided that the Customer remains eligible for the Insurance Coverage as per these Terms.

3. Any Insurance Coverage extended to the Eligible Customer shall be subject to the terms of Annexure A hereto.
4. The Insurance Coverage shall commence within 60 days from the date of Esteem Savings Account activation/Scheme conversion to Esteem Savings Account, and/or debit card activation for the Esteem Savings Account, whichever is later. Account Activation/Debit Card Activation indicates the date on which the account/debit card for the Esteem Savings Account was activated for transactions.
5. Insurance Coverage extended to Eligible Customers will be automatically renewed by the Bank on an annual basis, and the renewed insurance policies shall be shared by the Insurance Partners with the Eligible Customers from time to time. In cases where there is a change in the Insurance Partner, the Insurance Coverage being obtained from the existing Insurance Partner will not be renewed, and the Federal Bank will obtain fresh Insurance Coverage from the new Insurance Partner for Eligible Customers. Notwithstanding the foregoing, the Insurance Coverage shall be extended to the Eligible Customers only for a period of 5 years from the date of opening of the Esteem Savings Bank Account, irrespective of the date of activation of Insurance Coverage in the manner provided under these Terms.
6. To facilitate the activation of coverage, Bank will share the following personally identifiable information of the primary holder of the Esteem Savings Account with the Insurance Company:
 - a) Name of the Primary Holder
 - b) Address
 - c) Account Number
 - d) Date of Birth
 - e) Gender
 - f) Email ID
 - g) Mobile Number
 - h) Customer ID
 - i) Nominee Name
 - j) Nominee Relationship
7. The Customer specifically acknowledges that Federal Bank will not be liable in any manner whatsoever by virtue of any Insurance Coverage provided, and that the Insurance Company will be solely liable for processing and settling the claims arising out of or under the terms of the Insurance Coverage. The Customer shall not hold the Federal Bank responsible for any matter arising out of or in connection with such Insurance Coverage, whether for or in respect of any deficiency or defect in such Insurance coverage, recovery or payment of compensation, processing or settlement of claims or otherwise howsoever, and all such matters shall be addressed to and sorted out by the Customer directly with the Insurance Company without any reference to the Bank.
8. The Customer further acknowledges that in addition to these Terms, the Insurance Coverage provided will be available to the Customer only if the Customer remains eligible as per these Terms and shall be specifically subject to the Terms and Conditions of the relevant insurance policy issued to the Customer by the Insurance Company.
9. On the Esteem Savings Account being closed or converted to regular savings account, temporarily or permanently for any reason whatsoever, the benefit of such Insurance Coverage shall automatically cease to be available from such date of cessation of Esteem Savings Account. Further the Customer also agrees that even during continuation of his/her Esteem Savings

Account, the Federal Bank may at any time suspend, withdraw, or cancel the benefits offered under the Esteem Savings Account, including without limitation the Insurance Coverage, debit card offers, etc., after providing reasonable notice to the Customer, and there will not be any binding obligation on the Federal Bank to continue providing such benefits to the Customer from the date specified in the said notice to this effect.

10. The Primary Holder of the Esteem Savings Bank Account shall not be eligible for Insurance Coverage under any other Esteem Savings Bank Account which the said primary holder opens with the Bank.
11. Subject to Clause 4, the Health Check-up and the unlimited teleconsultations which are part of the Insurance Coverage will be facilitated through Visit App, which can be downloaded from Play Store/App Store.
12. The claim procedure for the Insurance Coverage, and documents required for service of the claims will be as per terms herein, the insurance policy issued to the Eligible Customer by the Insurance Company, and or such other terms/process as may be determined by the Insurance Company.
13. The customers with the following pre-existing diseases will not be eligible for Hospital Cash claims as per the insurance coverage offered with Esteem Savings Account.
 - a) Heart Attack or any other heart disease, abnormal lipid levels.
 - b) Stroke, Paralysis in any form, or any other Cerebrovascular Disease.
 - c) Any Endocrinal Disease other than Thyroid/Parathyroid, Any Kidney Disease
 - d) Acute / Chronic Liver (Failure/ Disease), Cirrhosis of Liver, Alcoholic liver disease; any pancreatic disease
 - e) Any Lung Disease (e.g. Chronic Obstructive Pulmonary Diseases, Parenchymal lung Disease, Pulmonary Embolism etc.).
 - f) Blood Disorders, Gastro-Intestinal Diseases, Ulcer or any other disorder of the bones, spine or muscle.
 - g) Any Cancer or Cancerous growth.
 - h) Any Mental or Psychiatric condition, any Genetic Disease, autoimmune or any disease related to central nervous system (disease related to brain); Congenital conditions.
 - i) HIV / AIDS or AIDS related complications
 - j) Any h/o sudden loss of weight in last 1 year

Annexure A

1. Type of Insured: Esteem Account holders of Federal Bank
2. Territory of Insurance

Section	Territory of Insurance
Hospital Cash: Accident Only	India Only
Hospital Cash: Illness Only	India Only

3. Basis of Sum Insured: Individual
4. Age Group: 55-99 years

Insurance Claims

1. Claim shall be payable under the Insurance Coverage by the Insurance Company only if the monthly average balance of Rs. 50,000/- or the combination of monthly average balance of Rs. 25,000/- and term deposits of Rs. 10 lakhs is maintained for 3 months prior to the date of the claim by the Eligible Customer. Notwithstanding the foregoing, the Eligible Customer can file a claim for Hospital Cash only if the Eligible Customer has done one debit card transaction (POS/ATM/ECOM) using his Esteem debit card in the 90 days preceding the date of the claim.
2. Accidental claims shall be reported to the Insurance Company within 45 days of discharge from the hospital.
3. The decision of the Bank and ABHIC, as mutually agreed upon, in all matters shall be final and binding on all persons.
4. The Insurance Coverage for Police and defense personnel's Esteem Savings Bank accounts are on off-duty cover basis only. Any claim arising because of on-duty accidents/incidents will not be covered under the Insurance Coverage.

Claim Procedure for Insurance

Aditya Birla Health Insurance Company Master Policy Number: 4-71-24-0002957-000

1. Claims shall be intimated to Aditya Birla Health Insurance Company (Current Insurance Company) through any available website; call (Mobile/Portal) app, e-mail, Call to their call center.
2. Once the claim is registered, a Claim Number will be provided. Customers are required to mention the claim number in the subject line of all further corresponding mails to avoid confusion and for faster claim resolution.
3. Kindly note that the claim will be processed within 7 working days from the date of receiving all the required documents at the insurance company's end.

Contact Details of Aditya Birla Health Insurance Company:

Email ID: care.healthinsurance@adityabirlacapital.com

Claim Intimation Customer Service No: 1800 270 7000

Claim Intimation Timelines: Within 45 days of discharge from the hospital

Particulars to be provided to ABHIC for Claim notification:

1. COI number (This will be shared to the customer over Email/SMS)
2. Name of the group member (Federal Bank).
3. Name and address of the Insured Person in respect of whom the request is being made.
4. Hospital details where treatment/Surgery was taken.
5. Date of admission and date of discharge or approximate length of stay.
6. Any other information that may be relevant to the Illness/ Injury/ Hospitalization.

Documents to be submitted for Hospital Cash Claims

1. Copy of duly filled claim form
2. Copy of Photo ID and Age proof
3. Discharge card or day care summary and transfer summary (If applicable)
4. Photocopy of the final bill
5. Photocopy of MLC/ FIR copy, in cases of accident claim only
6. Any other relevant documents, if any.

Schedule II

Annexure A

Debit Card Terms and Conditions

In addition to the standard terms and conditions available at Federal Bank Website (Home>Personal>Cards>Debit Cards>Debit Card – Rates and T & C), the terms and conditions specified in Annexure B hereto in relation to the Offers provided to the Cardholder, the following terms and conditions shall be applicable to the Cardholder:

Definitions:

The following words and phrases shall have the meanings set out herein below in this document unless repugnant to the context:

- “Cardholder” – A person who is holding a valid Federal Bank Debit Card and/or Federal Bank Credit Card, as may be specified in the Offer T&Cs.
- “Campaign Period/ Offer Period/ Validity” - The period during which the offer is valid.
- “Offer T&Cs” – Terms & Conditions applicable for respective individual offer.
- “Transactions” – any transaction carried out using Federal Bank Debit Card or Federal Bank Credit Card which is not a charge/fee/interest levied.
- “Merchant” – any establishment where the Federal Bank Debit Card or Federal Bank Credit Card mentioned in the offer has been / can be used for making a purchase.
- “Communication”- refers to any SMS/Email/Mobile App Push Notification sent by Federal Bank to the customer’s registered mobile number/email ID mentioning the offer.

Terms and Conditions:

- Bank Account linked to the Card is required to be active and non-delinquent.
- Incomplete / rejected / invalid / returned /disputed or unauthorized/fraudulent transactions will not be considered for the offer.
- Federal Bank will not be responsible or liable in case the offer is not configured or could not be availed due to malfunction, delay, traffic congestion on any telephone network or line, computer on-line system, servers or providers, computer equipment, software, or website.
- The Campaign Period referred to as “Offer Period” or “Validity”, interchangeably, will be the one mentioned in the communication received by customer.

- The Merchant and the Federal Bank reserve the right to add/alter/change/ or vary at any time, without notice, any or all of these terms and conditions or to replace, entirely or in part, this offer by another offer, whether similar to this offer or not, or to withdraw it altogether. Federal Bank also reserves the right to discontinue the offer without assigning any reason and / or without any prior intimation whatsoever.
- The participation in the offer is entirely voluntary and it is understood that the participation by the Cardholders shall be deemed to have been made on a voluntary basis.
- In case of all matters relating to the offer, including any dispute or discrepancy relating to the offer or eligibility of any Cardholder, Federal Bank's decision shall be final and binding on Cardholders in all respects and any correspondence in this regard will not be entertained.
- Federal Bank does not endorse any of the products or brands being offered under the offer. It only offers discount on the purchase of goods and services from the Merchant using Federal Bank Debit or Credit Card and makes no representation about the quality, delivery, usefulness, worthiness, after sales service or otherwise of the goods/services offered by the Merchant using the card. Federal Bank is not liable for any defect or deficiency of goods or services so obtained/availed of by the Cardholders under this offer.
- Federal Bank will not entertain any correspondence regarding the validity or acceptability of any additional benefits offered by merchant/seller(s) on product/services made available by it and the same shall be at the sole risk and consequences of such merchant/seller(s) and without reference to Federal bank.
- Images used in all the promotions or communications pertaining to the Offer are for representation purpose only and Federal Bank shall not be liable/responsible in any manner whatsoever for the same.
- Nothing contained herein shall constitute or be deemed to constitute an advice, invitation or solicitation to purchase any product/ service of the Merchant or any third party and is not intended to create any rights and obligations.
- Federal Bank may use the services of agents for sales / marketing of the products which are exclusive copy rights of The Federal Bank Limited. All rights reserved.
- Federal Bank shall not be liable in any manner whatsoever for any loss/ damage/ claim that may arise out of use or otherwise of any goods purchased / services availed of by the Card Holder/s under the offer.
- Any dispute or claim regarding the goods and services must be resolved by the Cardholder/s with the merchant directly without any reference to Federal Bank.
- The Merchant & the Federal Bank reserve the right to disqualify any cardholder from the benefits of the offer if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the offer or otherwise by use of the Card.
- The Offer is not available wherever prohibited and/or on products/services for which such offers cannot be made available for any reason whatsoever.
- All liabilities with respect to the products purchased lies with the Merchant and Federal Bank shall not liable/responsible in any manner whatsoever for the same.
- Logos/trademarks used are owned by respective entities. Federal Bank is authorized to use these logos/trademarks for offer/promotion purposes.
- The Cardholder shall indemnify and hold the Merchant and the Federal Bank harmless against all damages, liabilities, costs, expenses, claims, suits and proceedings (including reasonable attorneys fee) that may be suffered by the Merchant and the Federal Bank as a consequence of (i) violation

of these terms and conditions, of the terms of user agreement, privacy policy (subject to change) published on the Platform, by Cardholder; (ii) violation of applicable laws by Cardholder; and (iii) any action or inaction resulting in wilful misconduct or negligence on the part of the Cardholder.

- Any person availing the offers shall be deemed to have read, understood, and accepted these terms and conditions as well as the respective Offer T&Cs.
- Any disputes arising out of the Offer shall be subject to arbitration by a sole arbitrator appointed by Federal Bank for this purpose.
- Merchant Terms & Conditions, if any, will be additionally applicable to the offers and will be notified separately.
- If the Cardholder/s ceases to be Cardholder/s at any time during the subsistence of the Offer, all the benefits under the Offer shall lapse and shall not be available to the Cardholder/s.
- All communication / notices with regard to this Program should be addressed to "The Federal Bank – AWFIS, VIOS Tower, 4th Floor, Wadala Truck Terminal Road, New Cuff Parade, Antop Hill, Mumbai – 400037."
- Alternatively, customer can also contact at Federal Bank's Phone banking unit / Relationship manager/Customer service manager.
- No substitutions or exchange of Offer, other than what is detailed in the communication sent to the Card Holder/s shall be allowed.
- All taxes, duties, levies or other statutory dues and charges payable in connection with the benefits accruing under the Offer shall be borne solely by the Cardholder/s and Federal Bank will not be liable in any manner whatsoever for any such taxes, duties, levies or other statutory dues.
- Any disputes with regard to the quality of goods/services availed shall be taken up with the merchant/service establishment directly. Federal Bank shall have no liability whatsoever with regard to the same.
- Products offered under this Offer are subject to availability from the respective participating merchants/sellers on the Platform and accordingly, the Federal Bank in no circumstances shall be liable for non-availability of any of the products.
- Under no circumstance will the Offer/discount being offered under this Offer be settled with cash in lieu by Federal Bank or by the Merchant.
- These Standard Terms and Conditions shall be in addition to and not in substitution / derogation to the Primary Terms and Conditions governing the Debit Card or Credit Card, as the case may be, issued by Federal Bank. In the event of any contradiction or disparity between the Offer T&Cs and the Standard Terms and Conditions, Offer T&Cs shall prevail.
- This Offer shall be subject to all applicable laws, rules and regulations which are in existence, and which may be promulgated anytime by any statutory authority.
- This document is an electronic record in terms of Information Technology Act, 2000, and the Rules thereunder as applicable and the amended provisions pertaining to electronic records in various statutes as amended by the Information Technology Act, 2000. This electronic record is generated by a computer system and does not require any physical or digital signatures

Annexure B

Debit Card Offers

Federal Bank x Apollo Offer for Esteem Scheme

Offer Terms & Conditions:

Offer Construct	Minimum Order Value (Rs.)	Maximum Discount (Rs.)
20% discount on medicine purchase	800	200

- Offer applicable only on Federal Bank Esteem Debit Card.
- Offer is applicable on both online and offline stores.
- The Offer is not applicable on Debit Card EMI and Credit Card EMI.
- The Offer is for the consumption of individual retail consumers only.
- The offer is valid once per card per month
- The offer cannot be combined with any other offers.
- The Offer is non-negotiable, non-transferable and non-cashable.
- Any query regarding the offer will be entertained only till only till 31st December 2025. Post such date, Federal Bank will not entertain any correspondence or communication regarding this offer from the cardholder.
- The Offer being provided is co-funded by Federal Bank and Apollo. Any queries related to the source of such benefit/discount can be addressed to our customer support team at <https://www.federalbank.co.in/contact-center> or toll-free number 1800 - 425 - 1199/1800 - 420 - 1199

Federal Bank x Reliance Smart offer for Esteem Scheme

Offer Terms & Conditions:

Offer Construct	Minimum Order Value (Rs.)	Maximum Discount (Rs.)
10% discount on Shopping at Reliance Smart	2,500	500

- Offer applicable only on Federal Bank Esteem Debit Card
- The Offer is not applicable on Debit Card EMI and Credit Card EMI.
- The offer is valid once per card per month.
- Offer applicable on purchases from Reliance Smart offline stores.
- The Offer is for the consumption of individual retail consumers only.
- The offer cannot be combined with any other offers.
- The Offer is non-negotiable, non-transferrable and non-cashable.
- The Offer being provided is fully funded by Federal Bank. Any queries related to the source of such benefit/discount can be addressed to our customer support team at <https://www.federalbank.co.in/contact-center> or toll-free number 1800 - 425 - 1199/1800 - 420 - 1199

Any query regarding the offer will be entertained only till only till 31st December 2025. Post such date, Federal Bank will not entertain any correspondence or communication regarding this offer from the cardholder.

Federal Bank x Emoha Offer for Esteem Scheme

Offer Terms & Conditions:

Emoha Plans	Discount	Total Discount Amount (Rs.)	Final Plan Price for the customer after discount (Rs.)
Empower Basic	15%	303	2,031
Empower Advanced	15%	1,216	8,153
Empower Premium	15%	3,500	23,458

- Offer applicable only on Federal Bank Esteem Debit Card.
- Offer is valid on the card until the offer has been used.
- The offer is valid when purchased through the official website of Emoha.
- The offer is valid for one time use of purchase of the plan at the discounted rate.
- The Offer is not applicable on Debit Card EMI and Credit Card EMI.
- The Offer is for the consumption of individual retail consumers only.
- The offer cannot be combined with any other offers.
- The Offer is non-negotiable, non-transferable and non-cashable.
- The Offer being provided is co-funded by the Federal Bank and Emoha. Any queries related to the source of such benefit/discount can be addressed to our customer support team at <https://www.federalbank.co.in/contact-center> or toll-free number 1800 - 425 - 1199/1800 - 420 – 1199
- Any query regarding the offer will be entertained only till only till 31st December 2025. Post such date, Federal Bank will not entertain any correspondence or communication regarding this offer from the cardholder

Federal Bank x Metropolis Offer for Esteem Scheme

Offer Terms & Conditions:

Product	Retail Price (Rs.)	Offer Price after Discount (Rs.)	Discount
Truehealth Mastercard Expert (M)	22495	7000	69%
Truehealth Mastercard Expert (F)	23655	7000	70%
Truehealth Mastercard ProActive (M)	19975	6000	70%
Truehealth Mastercard ProActive (F)	19560	6000	69%
Truehealth Mastercard Active (M)	16310	5000	69%
Truehealth Mastercard Active (F)	16515	5000	70%
Truehealth Mastercard Vital Plus	7380	2500	66%
Truehealth Mastercard Vital	4880	1500	69%
Truehealth Mastercard Super	3395	1000	71%

- Offer applicable only on Federal Bank Esteem Debit Card.
- Offer is valid on the card until the offer has been used.
- The offer is valid on online and offline stores of Metropolis.
- The offer is valid for one time use of purchase of the plan at the discounted rate.
- The Offer is not applicable on Debit Card EMI and Credit Card EMI.
- The Offer is for the consumption of individual retail consumers only.
- The offer cannot be combined with any other offers.
- The Offer is non-negotiable, non-transferable and non-cashable.
- The Offer being provided is fully funded by Metropolis. Any queries related to the source of such benefit/discount can be addressed to our customer support team at <https://www.federalbank.co.in/contact-center> or toll-free number 1800 - 425 - 1199/1800 - 420 - 1199
- Any query regarding the offer will be entertained only till only till 31st December 2025. Post such date, Federal Bank will not entertain any correspondence or communication regarding this offer from the cardholder.

Schedule III

Doorstep Banking Services

The details of Door Step Banking services offered by the Bank for Esteem Savings Bank Account holders shall be as per the terms available at [Door Step Senior Citizen Differently Abled](#).