

Celesta Eligibility & Features

Celesta Eligibility

Onboarding Criteria

- Initial funding of Rs 5 Lakhs or more for new customers onboarded to Bank. Account to be funded within 3 working days from account opening date. **OR**
- For Resident Salary Customers: Salary credit of Rs. 2 Lakhs or more in the SB account.

On-going eligibility criteria - *On-going eligibility criteria calculated at a Customer ID level or Family ID level*

Customer ID level:

- Maintenance of an Average Monthly Balance of Rs 10 Lakhs in Celesta savings account **OR**
- Maintenance of an Average Monthly Balance of Rs 10 lakhs across savings accounts (In all SB accounts including Noor CA) **OR**
- Maintenance of an Average Monthly Balance of Rs 5 Lakhs across savings accounts (In all SB accounts including Noor CA) and Fixed Deposits for a minimum amount of Rs 25 Lakhs **OR**
- Maintenance of a minimum Total Relationship Value [^] (TRV) of Rs 1 Crore. **OR**
- For Resident Salary Customers: Salary credit of Rs. 2 Lakhs or more in the SB account.

Family ID level:

- Maintenance of Family Monthly Average Balance (FMAB) of Rs 10 Lakhs across Savings accounts (Including Noor CA) of all customer IDs linked to a particular family ID[#] **OR**
- Maintenance of Family Monthly Average Balance (FMAB) of Rs 5 Lakhs in savings accounts (Including Noor CA) of all customer IDs linked to a particular family ID[#] and FD(s) for a minimum amount of Rs. 25 Lakhs linked to that particular family ID[#] **OR**
- Maintenance of a minimum Total Relationship Value [^] (TRV) of Rs 1 Crore.

[^] Total Relationship Value (TRV), aggregated at Customer ID or Family ID level is composed of savings accounts, Noor Current accounts and FDs.

[#] Family ID is generated at the time customer enrolls into Family Banking program.

Customers who do not maintain any one of the mentioned criteria will be converted to a lower category Savings Account with appropriate advance intimation (on half yearly basis); fees and charges of the lower SB A/c will apply accordingly.

Celesta Family Banking Program

Celesta customers can extend their exclusive privileges to their family members as under.

- Customer can include a maximum of 4 members as part of the Family Banking Program. Family is defined as Spouse, Father, Mother, Son, Daughter, Father in law, Mother-in-law and Siblings.
- Customer holding a Celesta account can add any of their family member (as per the family definition) maintaining an SB account in personal name with the Bank to the Family Banking Program.
- Celesta account holder will be the primary holder in the family group.
- The customer ID of the Celesta account holder would be marked as the Primary customer ID in the Family ID.
- Other Terms and Conditions as applicable to the standard 'Savings Account' will also be applicable to the accounts under this 'Family Banking program'. Hence, members who are part of Family Banking program will have to maintain balances as per their individual savings account requirement.
- Facility to link and delink a Customer ID to Family Banking Program can be availed by submitting an application form.
- Any member of the Family Banking Program can leave the group at any point of time by submitting the Family Banking Application form. However, if a family member who holds the Primary Customer ID wishes to leave the group / close his Celesta account, the Family Banking Program will then stand dissolved forthwith automatically.
- A new member can be added to the Family Banking Program at a later point of time, subject to maximum of 4 members. The Application form (request to become a member of Family Banking Program) is to be filled-in and signed by the new entrant & primary customer and must be submitted to the Bank.
- NRI customers can be part of Celesta Family Banking Program either as a primary account holder or as a member.
- Current accounts (except Noor CA accounts), accounts maintained by Hindu Undivided Families and No-Frills accounts are excluded from the purview of the Family Banking Program.
- Primary account holder cannot be a minor.
- Family ID is mandatory for all Celesta accounts.
- KYC Non-Complied customers are not eligible to join Family Banking Program.

Offers to family members under Family banking program

- As part of the Celesta Family Banking Program, Celesta customer gets a chance to extend these benefits to their linked family members as well and the eligibility for specific services is listed below:

Segment Propositions	Celesta SB Account Holder (Eligible for offer Yes / No)	Family Member (Eligible for offer Yes / No)
Airport Lounge Access program - <i>Extended as part of Celesta Master card lounge access program. Applicable only for Celesta debit card holders.</i>	Yes	Yes
Debit Card related offers - <i>Offers extended by the Bank on shopping with Celesta debit card.</i>	Yes	Yes

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Welcome On-board Gifting <ul style="list-style-type: none"> - Welcome reward extended by our concierge partner to Celesta customer and family members opting for Celesta debit card. A welcome reward of 5000 bonus reward points will be credited to Federal Reward balance on a minimum spend of Rs 1000 or above on Federal Bank Celesta Debit card. 	Yes	Yes
Insurance Coverage* <ul style="list-style-type: none"> - Bank offers following insurance coverage as part of Celesta Insurance program in tie up with TATA AIG. <ul style="list-style-type: none"> o Air Accidental Coverage – Rs 1 Crore o Personal Accidental Coverage – Rs 50 Lakhs o Card protection Plan – Rs 50,000 o Air Ambulance – Rs 1 Lakh - * - For family member the benefits are offered in the individual SB account 	Yes	Yes
Concierge Services <ul style="list-style-type: none"> - Services offered by the concierge partner – Ms Loylty Rewardz Mngt. Pvt. Ltd. 	Yes	Yes
Free subscription to Wealth Management Services <ul style="list-style-type: none"> - Free Portfolio review, research notes, etc. - Bank in tie up with Equirus Wealth offers Wealth management services to Celesta clients and their family members. 	Yes	Yes
Yearly Birthday rewards <ul style="list-style-type: none"> - Yearly birthday reward extended by our concierge partner to Celesta customer and family members opting for Celesta debit card. Reward - Earn 5X Reward Points (up to 1000 points) on all eligible transactions during the birthday month 	Yes	Yes
Dedicated Customer Care <ul style="list-style-type: none"> - Specialised team is assigned at Contact centre to handle the calls / emails from Celesta customers. 	Yes	Yes
Concessions on Locker Rent <ul style="list-style-type: none"> - Concession on locker occupied by Celesta Family. Concession of 50% subject to a cap of Rs 2000 is extended to entire family as a single unit. Concession can be availed by any one member in the family. 	Yes (For Family as a single unit)	
Doorstep Banking <ul style="list-style-type: none"> - Service available only at selected branches. 		
Concessional Processing Fees (Housing Loan / Car Loan) <ul style="list-style-type: none"> - 50% concessions in processing fees for retail loans (Housing / Car loan) subject to a cap of Rs 10,000 	Yes	No
Demat Account AMC waiver* <ul style="list-style-type: none"> - Free lifetime Demat account 	Yes	No

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Personalized Digital Touch points	Yes	No
<ul style="list-style-type: none"> - Personalised digital products offered to Celesta customers like WhatsApp Banking, personalised mobile banking platform, personalised net banking platform etc. (To be rolled out) 		

- Celesta family members has to maintain the savings account AMB criteria as per their account scheme.

Offers clubbed with Celesta debit card

- **Complimentary Domestic & International Airport Lounge Access**

Debit card Type	Complementary Domestic lounge access	Complementary International lounge access
Celesta Resident	2 / Quarter	2 / Year
Celesta NR	2 / Quarter	4 / Year

- While swiping Celesta debit card at domestic lounge, an authorization charge (Rs. 25/-) will be debited on the card for validation purpose which will be credited back within 24 hours. Whereas In case of International lounge access, customers will be charged as per lounge charges and the same will be reimbursed within 30 days. Once the customer exceeds the complimentary access, the applicable lounge access fee (plus taxes) will be charged to his account.
- Customer can check their number of visits and participating lounges by visiting the web links below –
 - 1) International Airport lounges for Celesta - <https://www.loungekey.com/FederalBankCelesta>
 - 2) International Airport lounges for Celesta NRI - www.loungekey.com/FederalBankCelestaNRI
 - 3) Domestic Airport lounges for Celesta / Celesta NR - <https://specials.priceless.com/mastercard/images/611ea899-4f31-463c-8579-dc226ce3736c.pdf>
- Customers can also check their number of visits by calling on a toll free number and cardholder queries / complaints can be resolved at toll free helpline 1800- 102-6263
- **Reward points on all debit card spends** - All Celesta Debit Card holders are automatically enrolled as Federal Rewards program. Reward Points earned on your Celesta Debit Card transactions can be used for shopping, dining, watching movies, paying bills and more. Celesta debit card holders can earn 1 point for every Rs 100 spent.
- **Daily shopping limit of ₹ 5 Lakhs** (Applicable for all retail POS / ECOM transaction)
- **Daily ATM Withdrawal limit of ₹ 1 Lakh**
- **Online shopping offers & discounts via Shopperks Platform** – For details visit - <https://federalbank-consumer.shopperks.mastercard.co.in/>
- **Assured 15% off on Food & Dining** – For details visit - <http://feddelights.com/>
- **Complimentary Golf Access** – For details visit - https://specials.priceless.com/en-in/offers/Mastercard_World_Card_India_Golf_Program?Oid=201902180041
- **For periodic offers visit** - <https://www.federalbank.co.in/deals-and-offers>

Celesta Insurance Program

Bank offers following complementary insurance coverage for Celesta main account holder and family members as part of family banking program.

- Air Accidental Coverage – Rs 1 Crore
- Personal Accidental Coverage – Rs 50 Lakhs
- Card protection Plan – Rs 50,000
- Air Ambulance – Rs 1 Lakh

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Major T&C

- Customers in the age group of 18 – 65 will only be covered.
- Any coverage will be valid only if the customer is maintaining the Celesta eligibility criteria during the last three months.
- Personal Accidental coverage will be in Incremental model. Initial sum insured will be Rs 5 lakhs. For each Rs 5 lakh incremental sum insured, one POS / Ecom transaction is mandatory. PA coverage will be capped at Rs 50 Lakhs.
- Insurance coverage will be automatically renewed every year if the customer is maintaining the Celesta eligibility criteria.
- For claiming air accidental coverage, flight ticket should be purchased using the Federal Bank Celesta debit card.
- Fraudulent transaction should be reported to Federal Bank within 7 days.
- Lost card should be reported to Federal Bank / Insurance Company within 3 hours
- To inform Insurance company customer can call 1800 119 966 or email at claims.general@tata-aig.com

Celesta Concierge Program

Enjoy the exclusive 24/7 Concierge Services on your Celesta Debit card. Call the Federal Bank Concierge Service desk at 1800-258-2566 or +91-40-67284302 (Monday – Saturday; 9AM – 6PM) to book a Concierge Service or email at concierge@federalrewards.in to receive a call back from our agent to take the booking request.

Services offered under the program

Travel Services and Premium Services	Golfing Services
<ul style="list-style-type: none">▪ Hotel Referral and Reservation Assistance▪ Flight Information and Ticketing Assistance▪ Luxury Car Rental and Limousine Referral and Reservation Assistance▪ Pre-trip Inoculation and Visa Requirement Information▪ Airport Limousine Concierge▪ Airport VIP Service Meet-and-Greet▪ Airport Lounge Access▪ Currency Rates and Conversions▪ Trip Planning and Assistance▪ Overseas Language/Translation Support▪ Sightseeing and Destination Recommendations▪ Luxury Yacht and Cruise Information and Reservations	<ul style="list-style-type: none">▪ Golf Course Referral and Reservation Assistance▪ Golf Lessons Information▪ Golf Equipment and Apparels▪ Golf Events Assistance
	Arts and Culture Services
	<ul style="list-style-type: none">▪ Arts and Antiques Dealers Information Assistance▪ Flower and Gift Delivery Assistance▪ Jewellery and Watches Referral Assistance▪ Major Shopping Belts/Locations Information▪ Spa, Fitness Centre and Sports centre Information and Referral Assistance
	Business Services
	<ul style="list-style-type: none">▪ Courier Service Assistance▪ Translation Services
	Other Services
	<ul style="list-style-type: none">▪ Event Planning▪ Pet Care Assistance▪ Massage and Aromatherapy Services

All concierge service bookings have a non-refundable convenience fee (exclusive of taxes) of 2% of the booking amount or Rs.500, whichever is lower. For details of service please contact Federal Bank Concierge Service desk.

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Celesta Fee & Charges

Basic Charges for Celesta main account holder

Features	Charges Applicable
Service charges if eligibility criteria's are not met	NA
Debit card type for Primary Celesta Holder	Celesta Resident / NR debit card
Issuance Fee for Primary Celesta Holder	NIL
Annual maintenance Charge for Primary Celesta Holder	Rs 750* (Excluding GST) * AMC is exempted if the annual spend is above ₹ 2,00,000 through ECOM/POS or if the eligibility criteria in the previous year is above stipulated limits.
Debit card type for Celesta Family Holder	Celesta Resident / NR debit card
Issuance Fee for Family Celesta Holder	NIL
Annual maintenance Charge for Family Celesta Holder	Rs 750* (Excluding GST) * AMC is exempted if the annual spend is above ₹ 2,00,000 through ECOM/POS
Debit card renewal	Free
Cheque Book Issuance	Unlimited, Free
FedNet (Internet Banking)	Free
FedMobile (Mobile Banking)	Free
Ledger Folio Charges	Free
Daily Debit card cash withdrawal limit	Rs 1 Lakh
Daily POS transaction limit	Rs 5 Lakhs
DD Charges	Free (Local DD Only)
NEFT	Free
RTGS	Free
IMPS	Free
AWB Charges	As per Service charges & Fees
ECS / NACH Transaction Fee	As per Service charges & Fees
Cash Handling Charges	As per Service charges & Fees
Collection of cheques (outstation)/Inward LCC	As per Service charges & Fees
Transaction Failure charges	As per Service charges & Fees
Demat Charges – Demat Account AMC	NIL for life
Subscription to Wealth Management Services	Free
Locker Rent	50% Concession to a cap of Rs 2000. (Offered to Family as a group)

- Customers who do not qualify for the Celesta eligibility criteria will be converted to normal savings account with due notice. Fees and charges will apply accordingly.
- The charges mentioned in the above document is subject to modification from time to time solely at Bank's discretion.
- Charges not specified above will be as per the service charges and fees structure of Bank.

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