

IndusInd Bank Ltd.				
SCHEDULE OF SERVICE CHARGES				
	Indus Comfort Regular	Indus Comfort	Indus Comfort Premium	Indus Comfort Maxima
Minimum Balance (Average Monthly/Quarterly Requirement)	N.A	N.A	N.A	N.A
Remittance Facilities through Own Bank				
Demand Draft or Pay Order - Issuance ####	Rs.2.50/- per Rs. 1,000 /-, Minimum of Rs. 50/- & Maximum of Rs. 5,000/- per instrument	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	Unlimited Free
DD/ PO Cancellation/ Duplicate Instrument Issuance	Rs. 100/- per instrument	Rs. 100/- per instrument	Rs. 100/- per instrument	Rs. 100/- per instrument
DD/ PO Revalidation	Rs. 50/- per instrument	Rs. 50/- per instrument	Rs. 50/- per instrument	Free
Visa Credit Card Payment through ATM/Net Banking	Free	Free	Free	Free
NEFT - Outward (done from the branch)***	i) Upto 10,000 - Rs 2.5 ii) From 10,001 to Rs 1,00,000 - Rs 5 iii) From 1,00,001 to Rs 2,00,000 - Rs 15, iv) Greater than Rs 2,00,000 - Rs 25. *No Charges will be applicable if average balance of previous month is greater than Rs 20,000/-. No Charges applicable for NEFT done through net banking or mobile banking	i) Upto 10,000 - Rs 2.5 ii) From 10,001 to Rs 1,00,000 - Rs 5 iii) From 1,00,001 to Rs 2,00,000 - Rs 15, iv) Greater than Rs 2,00,000 - Rs 25. *No Charges will be applicable if average balance of previous month is greater than Rs 20,000/-. No Charges applicable for NEFT done through net banking or mobile banking	i) Upto 10,000 - Rs 2.5 ii) From 10,001 to Rs 1,00,000 - Rs 5 iii) From 1,00,001 to Rs 2,00,000 - Rs 15, iv) Greater than Rs 2,00,000 - Rs 25. *No Charges will be applicable if average balance of previous month is greater than Rs 20,000/-. No Charges applicable for NEFT done through net banking or mobile banking	Free
RTGS - Outward(done from the branch)***	i) From Rs 2,00,000 to Rs 5,00,000 : Rs 25; ii) Greater than Rs 5,00,000 : Rs 50 *No Charges will be applicable if average balance of previous month is greater than Rs 20,000/-. No Charges applicable for RTGS done through net banking or mobile banking	i) From Rs 2,00,000 to Rs 5,00,000 : Rs 25; ii) Greater than Rs 5,00,000 : Rs 50 *No Charges will be applicable if average balance of previous month is greater than Rs 20,000/-. No Charges applicable for RTGS done through net banking or mobile banking	i) From Rs 2,00,000 to Rs 5,00,000 : Rs 25; ii) Greater than Rs 5,00,000 : Rs 50 *No Charges will be applicable if average balance of previous month is greater than Rs 20,000/-. No Charges applicable for RTGS done through net banking or mobile banking	Free
Remittance Facilities through Other Bank				
DD - Issuance####	Through Correspondent Bank- Rs. 3/- per Rs. 1,000/-; Minimum of Rs. 50/- and Maximum of Rs. 5,000/- per instrument Through Non- Correspondent Bank- At Actuals	Through Correspondent Bank- Rs. 3/- per Rs. 1,000/-; Minimum of Rs. 50/- and Maximum of Rs. 5,000/- per instrument Through Non- Correspondent Bank- At Actuals	Through Correspondent Bank- Rs. 3/- per Rs. 1,000/-; Minimum of Rs. 50/- and Maximum of Rs. 5,000/- per instrument Through Non- Correspondent Bank- At Actuals	Free one draft (correspondent bank only) per day upto Rs. 50,000/-; above this Rs. 1.5/- per Rs. 1,000 /-, Minimum of Rs. 50/- & Maximum of Rs. 5,000/- per instrument. Non- Correspondent Banks - At Actuals
DD - Cancellation	Rs. 100/- per instrument	Rs. 100/- per instrument	Rs. 100/- per instrument	Rs. 100/- per instrument
DD - Revalidation	Rs. 50/- per instrument	Rs. 50/- per instrument	Rs. 50/- per instrument	Rs. 50/- per instrument
Foreign Exchange Remittance				
Inward Remittances **	(a) 0.12% of the gross amount of currency exchanged for an amount up to Rs.1,00,000/-, subject to the minimum amount of Rs.30/-; (b) Rs.120/- and 0.06% of the gross amount of currency exchanged for an amount exceeding Rs. 1,00,000/- and up to Rs.10,00,000/-; (c) Rs.660/- and 0.012% of the gross amount of currency exchanged for an amount exceeding Rs.10,00,000/-, subject to maximum amount of Rs.6000/-	(a) 0.12% of the gross amount of currency exchanged for an amount up to Rs.1,00,000/-, subject to the minimum amount of Rs.30/-; (b) Rs.120/- and 0.06% of the gross amount of currency exchanged for an amount exceeding Rs. 1,00,000/- and up to Rs.10,00,000/-; (c) Rs.660/- and 0.012% of the gross amount of currency exchanged for an amount exceeding Rs.10,00,000/-, subject to maximum amount of Rs.6000/-	(a) 0.12% of the gross amount of currency exchanged for an amount up to Rs.1,00,000/-, subject to the minimum amount of Rs.30/-; (b) Rs.120/- and 0.06% of the gross amount of currency exchanged for an amount exceeding Rs. 1,00,000/- and up to Rs.10,00,000/-; (c) Rs.660/- and 0.012% of the gross amount of currency exchanged for an amount exceeding Rs.10,00,000/-, subject to maximum amount of Rs.6000/-	(a) 0.12% of the gross amount of currency exchanged for an amount up to Rs.1,00,000/-, subject to the minimum amount of Rs.30/-; (b) Rs.120/- and 0.06% of the gross amount of currency exchanged for an amount exceeding Rs. 1,00,000/- and up to Rs.10,00,000/-; (c) Rs.660/- and 0.012% of the gross amount of currency exchanged for an amount exceeding Rs.10,00,000/-, subject to maximum amount of Rs.6000/-
FIRC (Foreign Inward Remittance Certificate) Issuance	Rs. 100/-	Rs. 100/-	Rs. 100/-	Rs. 100/-
Non-Trade Remittance	Rs. 250/- in addition to SWIFT charges	Rs. 250/- in addition to SWIFT charges	Rs. 250/- in addition to SWIFT charges	Rs. 250/- in addition to SWIFT charges
SWIFT/ Wire Transfer	Rs. 500/-	Rs. 500/-	Rs. 500/-	Rs. 500/-
FCY (Foreign Currency) Draft /DD issuance	Rs. 350/-	Rs. 350/-	Rs. 350/-	Rs. 350/-
FCY (Foreign Currency) Cheque Collection	0.25% on the cheque collection, Minimum of Rs. 25/-	0.25% on the cheque collection, Minimum of Rs. 25/-	0.25% on the cheque collection, Minimum of Rs. 25/-	0.25% on the cheque collection, Minimum of Rs. 25/-
Cheque Collection				
Local Clearing	Free	Free	Free	Free
Outstation Clearing through Own Bank	Re. 1/- per Rs. 1,000/-, Minimum Rs. 25; Maximum Rs. 150/-	Re. 1/- per Rs. 1,000/-, Minimum Rs. 25; Maximum Rs. 150/-	Free	Free
Outstation Clearing through Correspondent Bank	Upto and including 5,000: Rs. 25; Above 5,000 and upto and including 10,000: Rs. 50; Above 10,000 and upto and including 100,000: Rs. 100; Above 100,000: Rs. 150	Upto and including 5,000: Rs. 25; Above 5,000 and upto and including 10,000: Rs. 50; Above 10,000 and upto and including 100,000: Rs. 100; Above 100,000: Rs. 150	Upto and including 5,000: Rs. 25; Above 5,000 and upto and including 10,000: Rs. 50; Above 10,000 and upto and including 100,000: Rs. 100; Above 100,000: Rs. 150	Upto and including 5,000: Rs. 25; Above 5,000 and upto and including 10,000: Rs. 50; Above 10,000 and upto and including 100,000: Rs. 100; Above 100,000: Rs. 150
Return of Cheque/s - Local	Only for Financial Reasons Local Inward Clearing: - First cheque return in a quarter - Rs.350/- . From second cheque return in the same quarter - Rs.500/- per return Local Outward Clearing: - SB A/c – Rs. 50/- per cheque	Only for Financial Reasons Local Inward Clearing: - First cheque return in a quarter - Rs.350/- . From second cheque return in the same quarter - Rs.500/- per return Local Outward Clearing: - SB A/c – Rs. 50/- per cheque	Only for Financial Reasons Local Inward Clearing: - First cheque return in a quarter - Rs.350/- . From second cheque return in the same quarter - Rs.500/- per return Local Outward Clearing: - SB A/c – Rs. 50/- per cheque	Only for Financial Reasons Local Inward Clearing: - First cheque return in a quarter - Rs.350/- . From second cheque return in the same quarter - Rs.500/- per return Local Outward Clearing: - SB A/c – Rs. 50/- per cheque
Return of Cheque/s - Outstation - through Own Bank	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
Return of Cheque/s - Outstation - through Another Bank	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
Return of Cheque/s - Outstation Cheques Received in Inward Collection	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.
Cards				
ATM				
Card Annual / Renewal Fee. (Issuance of ATM card will not be done) ****	Rs. 249/- p.a	Free	Free	Free
Debit Card				
Card Issuance/Reissuance/Renewal/Replacement Fee @# & **** As per regulatory directive, effective 01.09.2015 new cards issued will be chip cards only	Classic (Domestic): Rs. 249/- p.a	Classic (Domestic): Issuance : Free Annual Renewal -Rs. 249/- p.a	Classic (Domestic): Free	
	Classic (Chip) : Rs 249/- p.a	Classic (Chip) : Issuance : Free Annual Renewal :Rs 249/- p.a	Classic (Chip): Free	NA
	Gold (Domestic): Rs. 249/- p.a	Gold (Domestic): Rs. 249/- p.a	Gold (Domestic) Issuance: Free, Annual Renewal - Rs 249 p.a	Gold Card: Free for Life
	Gold (Chip International): Rs. 249/- p.a	Gold (Chip International): Rs. 249/- p.a	Gold (Chip International): Issuance :Free, Annual Renewal - Rs 249 p.a	Gold Card: Free for Life

	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)
	For premium Debit Cards, please refer the Debit Card SOC.			
Debit Card Service Charge ###	Charge of Rs 100 per quarter if Salary credit not as per agreement	Charge of Rs 100 per quarter if Salary credit not as per agreement	Charge of Rs 100 per quarter if Salary credit not as per agreement	Charge of Rs 100 per quarter if Salary credit not as per agreement
Issuance of Duplicate PIN	Rs. 20/-	Rs. 20/-	Rs. 20/-	Rs. 20/-
Non-cash transactions - Own ATMs (IndusInd Bank)	Free	Free	Free	Free
Cash Withdrawals - Own ATMs (IndusInd Bank)	Free	Free	Free	Free
Non-cash transactions - Other Bank ATMs in India	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 * 3 in metro cities	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 * 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 less than Rs. 10,000/- . 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/- * 3 in metro cities	Free
Cash Withdrawals - Other Bank ATMs in India	5 Free Cash or Non-cash transactions (Balance Enquiry, PIN Change and Mini Statement) per month. Beyond 5 transactions, all Cash withdrawals would be charged at Rs. 20/- per transaction * 3 in metro cities	5 Free Cash or Non-cash transactions (Balance Enquiry, PIN Change and Mini Statement) per month. Beyond 5 transactions, all Cash withdrawals would be charged at Rs. 20/- per transaction * 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 less than Rs. 10,000/- . Beyond 5* transactions, all 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/- * 3 in Metro Locations	Unlimited free withdrawals not as per agreement
Cash Withdrawals - Other Bank ATMs outside India	Rs. 125/- for Cash Withdrawal	Rs. 125/- for Cash Withdrawal	Outside India: Rs. 125/- for Cash Withdrawal	Outside India: Rs. 125/- for Cash Withdrawal
Exchange rate mark up on Foreign Currency Debit card transaction	Classic/ Gold card - 3.5% Platinum -2%	Classic/ Gold card - 3.5% Platinum -2%	Classic/ Gold card - 3.5% Platinum -2%	Classic/ Gold card - 3.5% Platinum -2%
ATM transaction decline fee : Transactions declined at other bank ATMs due to insufficient funds	Rs.20/- per transaction	Rs.20/- per transaction	Rs.20/- per transaction	Rs.20/- per transaction
Non-Cash Transactions - Other Bank ATMs outside India	Rs. 20/- for Balance Enquiry	Rs. 20/- for Balance Enquiry	Outside India:Rs. 20/- for Balance Enquiry	Outside India:Rs. 20/- for Balance Enquiry
Daily Cash Withdrawal Limit	Classic Card : Rs 25,000 Gold Card : Rs 50,000 Platinum Card : Rs. 1,00,000	Classic Card : Rs 25,000 Gold Card : Rs 50,000 Platinum Card : Rs. 1,00,000	Classic Card : Rs 25,000 Gold Card : Rs 50,000 Platinum Card : Rs. 1,00,000	Classic Card : Rs 25,000 Gold Card : Rs 50,000 Platinum Card : Rs. 1,00,000
Daily POS Limit	Classic Card : Rs 50,000 Gold Card : Rs ,100,000 Platinum Card : Rs, 2,00,000	Classic Card : Rs 50,000 Gold Card : Rs ,100,000 Platinum Card : Rs, 2,00,000	Classic Card : Rs 50,000 Gold Card : Rs ,100,000 Platinum Card : Rs, 2,00,000	Classic Card : Rs 50,000 Gold Card : Rs ,100,000 Platinum Card : Rs, 2,00,000
Other Savings Bank Account Facilities				
Account Statement ***	Free Monthly E-Statement. Monthly/Quarterly Physical statement : Collect from Home Branch- Free, Quarterly physical Statement: Delivery Charge :Rs 15/- per quarter. Statement Adhoc request (Physical) : From Contact centre/PhoneBanking/ATM - Delivery Fee of : Rs 50,	Free Monthly E-Statement. Monthly/Quarterly Physical statement : Collect from Home Branch- Free, Quarterly physical Statement: Delivery Charge :Rs 15/- per quarter. Statement Adhoc request (Physical) : From Contact centre/PhoneBanking/ATM - Delivery Fee of : Rs 50,	Free Monthly E-Statement. Monthly/Quarterly Physical statement : Collect from Home Branch- Free, Quarterly physical Statement: Delivery Charge :Rs 15/- per quarter. Statement Adhoc request (Physical) : From Contact centre/PhoneBanking/ATM - Delivery Fee of : Rs 50,	Free Monthly E-Statement . Monthly/Quarterly Physical statement : Collect from Home Branch- Free, Quarterly physical Statement Delivery Charge :Free. Statement Adhoc (Physical) : From Contact centre/PhoneBanking/ATM - Delivery Fee of : Free
Issuance of Duplicate/Additional Statement	Statement period Less than 90 days as on date of issuance - FREE. Beyond 90 days - 100/-	Statement period Less than 90 days as on date of issuance - FREE. Beyond 90 days - 100/-	Statement period Less than 90 days as on date of issuance - FREE Beyond 90 days - 100/-	Free
Issuance of Loose Cheque Leaves	Free	Free	Free	Free
Issuance of Duplicate Pass Book	Free	Free	Free	Free
Internal Transfer / ECS Return (Insufficient Balance)*	First ECS return in a quarter - Rs.350/-. From second ECS return in the same quarter - Rs.500/- per return	First ECS return in a quarter - Rs.350/-. From second ECS return in the same quarter - Rs.500/- per return	First ECS return in a quarter - Rs.350/-. From second ECS return in the same quarter - Rs.500/- per return	Rs. 250/-
Miscellaneous				
Mobile Alerts###	Weekly balance alerts will be charged at Rs 30/- per quarter. Free Transaction Alerts Daily balance alerts will be charged additional Rs 30/- per quarter.	Weekly balance alerts will be charged at Rs 30/- per quarter. Free Transaction Alerts Daily balance alerts will be charged additional Rs 30/- per quarter.	Weekly balance alerts will be charged at Rs 30/- per quarter. Free Transaction Alerts Daily balance alerts will be charged additional Rs 30/- per quarter.	Weekly balance alerts will be charged at Rs 30/- per quarter. Free Transaction Alerts Daily balance alerts will be charged additional Rs 30/- per quarter.
Balance Certificate	Limit Accounts - Rs. 25/- Other Accounts - Rs. 100/-	Limit Accounts - Rs. 25/- Other Accounts - Rs. 100/-	Limit Accounts - Rs. 25/- Other Accounts - Rs. 100/-	Limit Accounts - Rs. 25/- Other Accounts - Rs. 100/-
Interest Certificate	Rs. 100/-	Rs. 100/-	Rs. 100/-	Rs. 100/-
Standing Order/Balance Order/Instructions	Rs. 100/- per instructions	Rs. 100/- per instructions	Free	Free
Enquiry relating to Old Records	Rs. 100/- per enquiry	Rs. 100/- per enquiry	Rs. 100/- per enquiry	Rs. 100/- per enquiry
Account Closure	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
Photo Attestation	Rs. 100/- per photo	Rs. 100/- per photo	Free	Free
Signature Attestation	Rs. 100/- per signature	Rs. 100/- per signature	Rs. 50/- per signature	Free
Cheque Stop Payment	Rs. 100/- per instruction	Rs. 100/- per instruction	Rs. 100/- per instruction	Free
Phone Banking (@Contact Center)***	Rs. 150/- for range of instruction in single mandate Rs 50 per call for call made to contact center executive. Free if average balance of previous month greater than Rs 10,000. No Charge for use of IVR	Rs. 150/- for range of instruction in single mandate Rs 50 per call for call made to contact center executive. Free if average balance of previous month greater than Rs 10,000. No Charge for use of IVR	Rs. 150/- for range of instruction in single mandate Rs 50 per call for call made to contact center executive. Free if average balance of previous month greater than Rs 10,000. No Charge for use of IVR	NA
Inactive Account (>12 Months)	Rs. 200/- per quarter	Rs. 200/- per quarter	Rs. 200/- per quarter	Rs. 200/- per quarter
Cheque Books				
Issuance of Cheque Books #	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 month (30 leaves) free. For additional cheque leaves - Rs. 1/- per leaf.	Unlimited Free
Charges on Cash Withdrawal/Deposits at Branch/es				
Cash withdrawal at any branch in India	Free	Free	Free	Free
Third Party Cash Withdrawal at non home branch location###	Free Limit of Rs.50,000/- per month; Above free limit, Rs.2.5/- per Rs.1000/- subject to minimum of Rs 100	Free Limit of Rs.50,000/- per month; Above free limit, Rs.2.5/- per Rs.1000/- subject to minimum of Rs 100	Free Limit of Rs.50,000/- per month; Above free limit, Rs.2.5/- per Rs.1000/- subject to minimum of Rs 100	Free Limit of Rs.50,000/- per month; Above free limit, Rs.2.5/- per Rs.1000/- subject to minimum of Rs 100

Cash Deposit at home /non home location###	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/- . subject to minimum of Rs 100 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/- . subject to minimum of Rs 100 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/- . subject to minimum of Rs 100 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/- . subject to minimum of Rs 100 Note :- Free limits applicable only if product AMB is maintained.
Door Step Banking				
Cashier's Cheque/Demand Drafts Delivery	N/A	N/A	Free	Free
Cheque Pickup	N/A	N/A	N/A	1 request free per day ; Minimum cheque consolidated value Rs. 10,000/-
Cash Delivery	N/A	N/A	N/A	1 request free per day ;Minimum value of Rs.10,000/- & Maximum Rs.1 Lac
Cash Pick-Up	N/A	N/A	N/A	1 request free per week ; Minimum value of Rs.10,000/- & Maximum Rs.1 Lac ; Above free limit ,Rs.130/- per request
<p>1. Service Tax as per Government rules will be in addition to charges indicated above .</p> <p>2. Doorstep Banking is available at select branches only.</p> <p>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.</p> <p>4. Any changes in the charge tariff will be applied after a notice of atleast 30 days.</p> <p>5. * Revised charges efective 1/06/13</p> <p>6. ** Charges effective 01/04/2012</p> <p>7. # Charges effective 01/12/2013.</p> <p>8.*** Charges effective 01/07/2014</p> <p>9.\$\$ Charges effective 01/09/2014</p> <p>10. ### Charges effective 01/05/2015</p> <p>11. @# Changes effective 01/09/2015</p> <p>12. #### Changes effective 01/02/2016</p> <p>13. *** Changes effective 01/05/2016</p> <p>14. **** Changes effective 01/11/2016</p>				