

CELESTA

FEDERAL BANK

YOUR PERFECT BANKING PARTNER

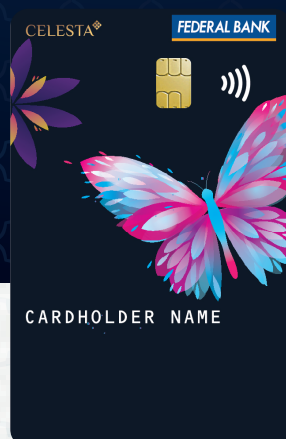


Celebrating family and relationships



Welcome to an exclusive world of privileges

As your perfect banking partner, we bring to you, Celesta, a truly spectacular personalised banking experience. It is a treasure trove of exclusive features that are crafted to cater to your evolving needs.





♦ CELESTA ELIGIBILITY

Celesta provides contemporary best-in-class offerings and an experience that goes beyond banking. Any individual (Resident or NRI) can join Celesta, satisfying any of the following criteria:

- Average Monthly Balance of ₹10 Lakhs in savings account
- Cumulative Average Monthly Balance of ₹10 Lakhs across all savings accounts
- Average Monthly Balance of ₹5 Lakhs across all savings account + ₹ 25 Lakhs as Fixed Deposit
- Total Relationship value of ₹ 1 Crore
- For Resident Salary Customers: Salary credit of ₹ 2 Lakhs or more in salary account
- Family Monthly Average Balance of ₹ 10 Lakhs across all savings accounts in Family ID
- Family Monthly Average Balance of ₹ 5 Lakhs across all savings accounts in Family ID + ₹25 Lakhs as Fixed Deposit
- Family Total Relationship Value of ₹1 Crore



◆ FAMILY BANKING

This enables you to provide Celesta banking experience to your family members as well.

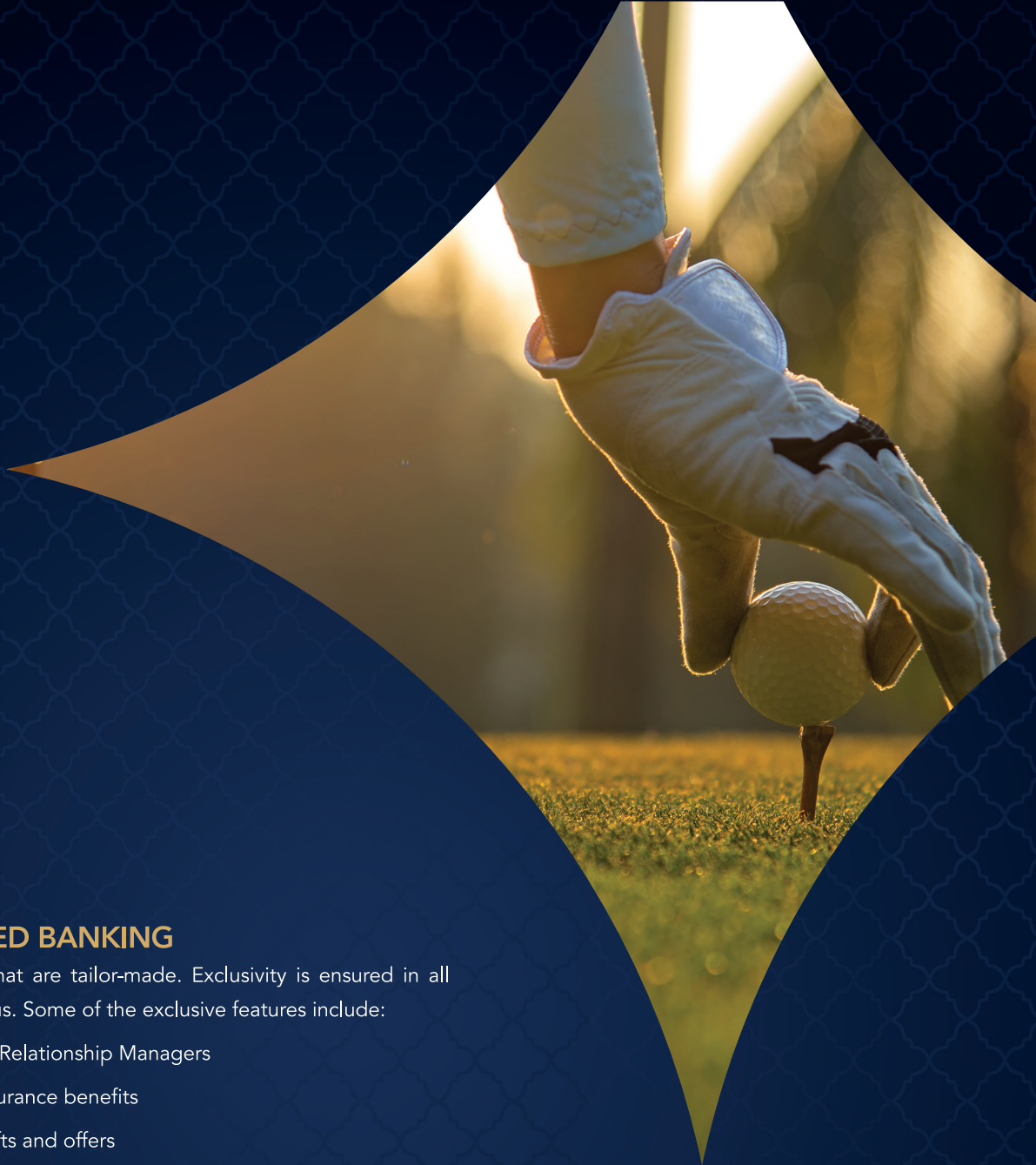
An option to add up to 4 family members for a Celesta experience that provides Premium Celesta Debit Card, Airport Lounge Access Program, Concierge Program, Insurance Benefits, Priority Hotline, Relationship Manager Support & much more. Share all the privileges with your family too.

◆ WEALTH MANAGEMENT SERVICES

With Celesta, you get to take a break from the nitty gritty of managing wealth. Through our strategic partner Equirus, we provide you the best of Wealth Management Services. Multi-layer expertise through dedicated RMs for comprehensive investment solutions.

Our Wealth Management Services make available a multitude of products and services. Our expertise lies in the areas of Mutual funds, Portfolio Management Services, Bonds, Alternate Investment Funds, Estate planning, Dollar Denominated Products, Private Equity, Unlisted Securities, etc. We also provide a best-in-class online platform, absolutely free, to help review and manage the portfolio. Bespoke Solutions to optimize risk adjusted returns and digital platforms are the highlights.

Apart from traditional banking, investment products and wealth management services, we offer a wide spectrum of financial solutions like Life Insurance, General Insurance, Health Insurance, Demat Account, ASBA, Online Trading Account, Portfolio Investment Scheme (PIS), National Pension Scheme (NPS), Sovereign Gold Bond, etc.



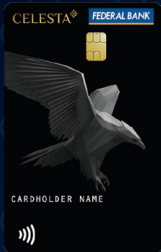
◆ **PERSONALISED BANKING**

We offer services that are tailor-made. Exclusivity is ensured in all engagements with us. Some of the exclusive features include:

- Support of two Relationship Managers
- Customized insurance benefits
- Personalized gifts and offers
- Concierge program
- Green Channel Processing
- Doorstep Banking (at select locations)
- Video calling facility

◆ **CELESTA DEBIT CARD**

- Debit card loaded with exclusive loyalty offers
- Complimentary domestic & international airport lounge access
- Accelerated reward point structure for Debit Card spends
- Daily shopping limit of ₹6 Lakhs
- Daily cash withdrawal limit of ₹1 Lakh
- Complementary Golf Access
- Tap to pay facility



CELESTA Credit Card

◆ Your Exclusive Benefits

- Lifetime free credit card (Limited period offer)
- Dynamic Annual Percentage Rate (APR*) starting from 0.69% p.m. (8.28% p.a.) depending on your banking relationship with us.
- Enjoy our bespoke 3-2-1 Rewards structure - 3x Rewards on spends for Travel and International categories, 2x Rewards on spends for Dining categories and 1x Rewards for other categories
- Get an Amazon-e-gift card worth ₹600 on minimum spend of ₹10,000 within first 30 days of activation of the card.
- Complementary lounge access - (Domestic - 4 / quarter & International - 2 / year)
- Add on card, EMI facility and balance transfer facility available.
- Concierge services by Loyalty Rewards
- Reduced mark-up fee of 2% on foreign transactions

◆ What's More*

- BOGO (Buy One Get One) movie ticket on Book My Show, once a month
- 1% fuel surcharge waiver at all fuel stations across India
- Gain access to a wide variety of Visa offers and deals, including travel, food and dining, shopping, sports, entertainment, lifestyle and much more.

◆ Enjoy More

- Avail fabulous discounts & attractive cashbacks on  Shopping  Dining  Travel  Utility Bill Payments etc.
- Premium benefits under Visa Luxury Hotel Collection's program
- Federal Bank's new Celesta Credit Card comes loaded with an array of attractive benefits through various partners such as

 amazon.in

 big basket

 SWIGGY

 bookmyshow

*T&C Apply – Credit cards are extended only to eligible customer base.



◆ COMPLIMENTARY LOUNGE ACCESS

Enjoy premium airport lounge experience with complimentary access to select lounges at airports with your Celesta Debit Card

Card Type	Domestic lounge	International lounge
Celesta	2 / Quarter	4 / Year

◆ REWARD PROGRAM – FEDERAL REWARDS

Federal Bank brings you 'Federal Rewards', an exclusive Loyalty Programme through which you can enjoy additional benefits.

Earn accelerated Reward Points at 1 point for every ₹100 spent on all your Debit Card spends online and at Point of Sale (POS), and on FedNet and FedMobile transactions. Reward Points can be redeemed against a wide range of merchandise, movie, bus and air tickets, gift vouchers, mobile recharge and more on the Federal Rewards Website, and in-store at our partner stores.



◆ DEALS & OFFERS

Celesta offers a delightful experience for you and your family. Explore offers curated exclusively for you.

Apparel 	Automobiles 	Education 	Electronics 	Entertainment 	Food & Dining 
Fuel 	Grocery 	Healthcare 	Insurance 	Shopping 	Travel 

Scan the QR Code





♦ BENEFITS GALORE

There are various benefits you would be eligible for. A few of them are given below:

- Welcome gift
- Monthly concierge offers
- Yearly birthday rewards
- Personalised digital touch points

♦ COMPLIMENTARY INSURANCE BENEFITS

Celesta holder and family members are eligible for following complimentary insurance coverage as part of family banking program.

- Air Accidental Cover – ₹3 Crore*
- Personal Accidental Cover – Upto ₹ 60 Lakhs* (For Celesta Salary Scheme) / ₹ Upto 50 Lakhs (For others)
- Celesta Card protection Plan – ₹5 Lakhs*
- Daily Hospital Cash (Accident & illness) – ₹ 5000 for 10 days (1 day deductible)*
- Term Life insurance coverage – Upto ₹2 Lakhs* (For Celesta Salary)

♦ FEDERAL CONCIERGE SERVICES

Federal Bank Concierge is an on-call premium service provided to Celesta cardholders. It is dedicated to assist you in your travel, shopping, recreational engagements or any other similar requirements” A few services are below -

Travel Services and Premium Services

- 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 pickup & drop
- 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

Golfing Services

- Golf course referral and reservation assistance
- Golf lessons information
- Golf equipment and apparels
- Golf events assistance

Arts and Culture Services

- 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

- Courier service assistance
- Translation services

Other Services

- Event planning
- Pet care assistance
- Massage and aromatherapy services

* T&C Apply - Services listed above are chargeable. 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.



◆ **RELATIONSHIP PRICING**

Relationship pricing is an exclusive offer for our elite customers who fulfil the Celesta eligibility criteria. This feature provides the following benefits:

- Zero account service fee
- Lifetime free demat account
- Preferential rates for retail loans
- Concessions in processing fee
- Concessions in locker rent
- Zero balance NRO account
- Concessions in processing fee
- Preferential inward remittance rates

◆ **ROUND THE CLOCK SERVICES**

Connect from anywhere, anytime and get your queries answered within minutes.

Dedicated support desk: celestacare@federalbank.co.in

RM support @ fingertips

CELESTA[®]



Your Internet Banking Facility



Your Mobile Banking App