

Celesta Eligibility, Features & Benefits

Key Features	Explained
Celesta Eligibility Criteria	<ol style="list-style-type: none"> 1. Maintenance of an Average Monthly Balance of ₹10 Lakhs across all individual SB accounts or individual Current accounts at Customer ID or Family ID level# OR 2. Maintenance of an Average Monthly Balance of ₹5 Lakh across all individual SB accounts or individual Current accounts at Customer ID or Family ID level# along with a TRV^ of ₹50 lacs at Customer ID or Family ID level# OR 3. Maintenance of a minimum TRV^ of ₹100 Lakhs at Customer ID or Family ID level# OR 4. Net monthly salary credit of ₹ 2 lakhs or more (for corporate salary accounts) <p>#Family ID level: Sum of the account balances and/or TRV maintained by the primary customer along with the family members added as per the family banking programme. ^Total Relationship Value (TRV) = SB + CA + Term Deposits + WMS AUM + Insurance premium paid during last 12 months + 20% of outstanding Retail Loans.</p> <p>Note: Customers who do not maintain any one of the above 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.</p>
Airport Lounge Access programme	Extended as part of Celesta Master / VISA card lounge access program. Applicable only for Celesta debit card holders.
Debit Card related offers	<p>Offers extended by the Bank from time to time for shopping using the Celesta Debit Card.</p> <ul style="list-style-type: none"> ➤ Buy One Get One offer for 3 Movie tickets quarterly on BookMyShow (maximum discount capped at 250 per ticket) ➤ EazyDiner Prime Membership for customers meeting the Celesta eligibility criteria and minimum monthly spend of ₹5000/-.

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	<p>➤ Golf Programme (for Master Card only):</p> <ul style="list-style-type: none"> • 4 complimentary green fees per year • 12 complimentary golf lessons • Discounted golf services @ 50% <p>https://specials.priceless.com/en-in/offers/Mastercard_World_Card_India_Golf_Program?Oid=201902180041</p>
Federal Reward Point Structure	<ul style="list-style-type: none"> • 1 point for every ₹100 spent • 5X rewards on travel • 5X rewards on electronics • Welcome rewards on first spends - 5000 Bonus Federal Reward Points (a minimum spend of ₹1000 or above using Celesta Debit Card) • Birthday rewards - 5X Reward Points (up to 1000 points) on all eligible transactions during the birthday month
Insurance Coverage*	<ul style="list-style-type: none"> • Air Accidental Coverage - ₹300 Lakhs • Personal Accidental Coverage – Upto ₹60 Lakhs (For Celesta Salary scheme) / Upto ₹50 Lakhs (For Celesta holders and family members maintaining any other eligibility criteria) • Payment Protection package - Upto ₹4 Lakhs • Daily Hospital Cash (Accident & illness) - ₹5000 for 10 days (1 day deductible) <p>*T&C Apply. For more details, please visit : https://www.federal.bank.in/celesta-insurance</p>
Concierge Services*	Services offered by the concierge partner – Ms Loylty Rewardz Mngt. Pvt. Ltd.
Wealth Management Services	<ul style="list-style-type: none"> • Exclusive support of Investment RM • Portfolio Review • Research notes & Webinars
Concessions on Locker Rent	<p>Concession upto 50% subject to a cap of ₹2000/- is extended to entire family as a single unit.</p> <p>Concession can be availed by any one member in the family.</p>
Concessional Processing Fees & Interest rates (Housing Loan / Car Loan)	Relationship based preferential pricing

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Concessions on loan against deposit	AAD interest rates at 1.25% + Deposit Rates
Demat Account & PIS AMC waiver	100% Demat AMC waiver 50% PIS AMC waiver
Preferential Exchange Rates*	Up to 30bps compared to regular exchange rates.
FEC @ Kochi	Access to Federal Experience Centre during international departures through Cochin International airport. Celesta eligibility should be maintained for access. https://www.federal.bank.in/federal-experience-centre
Personalized Celesta themed Welcome Kit and Collaterals	Celesta comes with a premium box type welcome kit and a themed cheque book and collaterals to ensure a premium look and feel.
Dedicated Customer Care	Specialized team is assigned at Contact center to handle the calls / emails from Celesta customers. Email id: celestacare@federal.bank.in
Doorstep Banking	Doorstep banking services are available at selected branches.

Offers clubbed with Celesta debit card

Master card variant:

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

Debit card Type	Domestic lounge access (Lounges within India)		International lounge access (Lounges outside India)	
	Card Holder Visit	Minor Member Visit	Card Holder Visit	Minor Member Visit
Celesta NR/Resident	2/ Quarter	1/ Quarter	4/ Calendar Year	4/ Calendar Year

- While swiping Master World Series (Celesta) Debit Card at domestic lounge an authorization for an amount (Rs. 2/-) will be taken on the card for validation purposes only which is non-refundable, whereas in case of International lounge access customers will be charged as per lounge charges and the same will be reimbursed within 30 days. After customers have exceeded the complimentary accesses, the applicable lounge access fee (plus taxes) will be charged to his account.

- **List of participating lounges**

1) Domestic - <https://www.federalbank.co.in/airport-lounge-access-program-domestic>

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2) International – <https://www.loungekey.com/en/federalcelesta/our-lounges>

- **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 ₹ 6 Lakhs** (Applicable for all retail POS / ECOM transaction)
- **Daily ATM Withdrawal limit of ₹ 1 Lakh**
- **Complimentary Golf Access** – For details visit-
[https://specials.priceless.com/enin/offers/Mastercard World Card India Golf Program?Oid=201902180041](https://specials.priceless.com/enin/offers/Mastercard_World_Card_India_Golf_Program?Oid=201902180041)
- **Features and Offers of Master Celesta contactless debit card** –
[Celesta Contactless Premium Debit Card | Federal Bank](#)
- **Other Offers** - <https://www.federalbank.co.in/mastercard-domestic-usage-offers>

VISA card variant (Discontinued for fresh issuance)

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

Debit card Type	Domestic lounge access (Lounges within India)		International lounge access (Lounges outside India)	
	Card Holder Visit	Minor Member Visit	Card Holder Visit	Minor Member Visit
Celesta NR/Resident	2/ Quarter	1/ Quarter	4/ Calendar Year	4/ Calendar Year

- While swiping Visa Infinite (Celesta) Debit Card at domestic lounge an authorization for an amount (Rs. 2/-) will be taken on the card for validation purposes only which is non-refundable, whereas in case of International lounge access customers will be charged as per lounge charges and the same will be reimbursed within 30 days. After customers have exceeded the complimentary accesses, the applicable lounge access fee (plus taxes) will be charged to his account.
- **List of participating lounges**
 - 1) Domestic - <https://www.federalbank.co.in/airport-lounge-access-program-domestic>
 - 2) International – <https://www.loungekey.com/en/federalcelesta/our-lounges>
- **Reward points on all debit card spends** - All Celesta Debit Card holders are automatically enrolled in Federal Rewards program. Reward Points earned on 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.

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- **Daily shopping limit of ₹ 6 Lakhs** (Applicable for all retail POS / ECOM transaction)
- **Daily ATM Withdrawal limit of ₹ 1 Lakh**
- **Features and Offers of VISA Celesta contactless debit card:** [VISA Celesta Contactless Debit Card](#)
- Other Offers - <https://www.federalbank.co.in/visa-debit-card-offers>

Celesta Family Banking Programme

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

- Customer can include a maximum of 4 eligible family members—including Spouse, Parents, Children, Son – Daughter-in-law, Father - Mother-in-law and Siblings as part of the Family Banking Programme.
- The family member must be maintaining an SB account or Current account in personal name with the Bank to be added under the Family Banking Programme.
- Celesta account holder will be the primary holder in the family group.
- All other Terms and Conditions applicable to the standard Savings/ Current Account will also apply to accounts under the Family Banking Programme, unless explicitly specified otherwise.
- NRI customers can also be part of Celesta Family Banking Programme either as a primary account holder or as a member.
- Current accounts (except individual personal current accounts), accounts maintained by Hindu Undivided Families and No-Frills/BSBDA accounts are excluded from the purview of the Family Banking Programme.
- Primary account holder cannot be a minor.
- KYC non-complied customers are not eligible to join Family Banking Programme.

Offers to family members under Family Banking programme

As part of the Celesta Family Banking Programme, 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:

Features	Celesta Customer	Family Member
Celesta Debit Card	Yes	Yes
Service Charge Waiver (RTGS / NEFT / IMPS / DD / AMB)*	Yes	Yes
Airport Lounge Access	Yes	Yes
Insurance coverage	Yes	Yes
Concierge Services	Yes	Yes
Free subscription to WMS Services	Yes	Yes

*Service charge waiver is applicable only for the following account schemes:

Sl. No.	Scheme Name	Scheme Link
1	Pride	https://www.federal.bank.in/pride-savings-account

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2	Delite	https://www.federal.bank.in/delite-savings-account
3	Club	https://www.federal.bank.in/club-savings-account
4	FedFirst	https://www.federal.bank.in/fedfirst
5	SB NRE Power	https://www.federal.bank.in/fed-nri-power
6	NR FedFirst	https://www.federal.bank.in/fedfirst
7	All NRO schemes	

Celesta Concierge Programme

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 can be booked through FedNet also.

Services offered under the programme:

Travel Services and Premium Services	Golf Lessons Information
Hotel Referral and Reservation Assistance	Golf Equipment and Apparels
Flight Information and Ticketing Assistance	Golf Events Assistance
Luxury Car Rental and Limousine Referral and Reservation Assistance	Arts and Culture Services
Pre-trip Inoculation and Visa Requirement Information	Arts and Antiques Dealers Information Assistance
Airport Limousine Concierge	Flower and Gift Delivery Assistance
Airport VIP Service Meet-and-Greet	Jewellery and Watches Referral Assistance
Airport Lounge Access	Major Shopping Belts/Locations Information
Currency Rates and Conversions	Spa, Fitness Centre and Sports centre
Trip Planning and Assistance	Information and Referral Assistance
Overseas Language/Translation Support	
Sightseeing and Destination Recommendations	Business Services
Luxury Yacht and Cruise Information and Reservations	Courier Service Assistance
Hotel Referral and Reservation Assistance	Translation Services
Flight Information and Ticketing Assistance	Other Services
Golfing Services	Event Planning
Golf Course Referral and Reservation Assistance	Pet Care Assistance
	Massage and Aromatherapy Services

*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 ₹500, whichever is lower. For details of service please contact Federal Bank Concierge Service desk

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Celesta Fees & Charges

Features	Charges Applicable
Service charges if Celesta eligibility is not maintained	NIL
Debit card type for Primary Celesta Holder	World Series Debit Card(Mastercard)
Issuance Fee (Primary and Family)	NIL (First issuance)
Annual Maintenance Charge for Primary Celesta Holder	₹1500/- (Excluding GST) AMC is exempted if Celesta eligibility is maintained or if the annual spend is above ₹2,00,000/- through ECOM/POS during the last 12 months.
Annual Maintenance Charge for Family Celesta Holder	₹1500/- (Excluding GST) AMC is exempted if the annual spend is above ₹2,00,000/- through ECOM/POS during the last 12 months.
Debit card renewal charges	Nil
Cheque Book Issuance	Unlimited, Free
FedNet (Internet Banking)	Free
FedMobile (Mobile Banking)	Free
Daily Debit card cash withdrawal limit	₹ 1 Lakh
Daily POS transaction limit	₹ 6 Lakhs
DD Charges	Free (Local DD Only)
NEFT/RTGS/IMPS	Free
Forex Mark Up Fee	2%
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

- 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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