

## SERVICE FEE RECKONER

A must read to help us build a strong and lasting relationship.

## GOLD LOAN ACCOUNT



For more details, log on to  
[www.aubank.in](http://www.aubank.in)



Hello,

I am the 'Gold Loan' Account Service Fee Reckoner, from **AU Small Finance Bank**. I may not be on the top of your mind for now, but I hold a whole lot of important information that will make your banking experience with us, exciting.

So please **spare a few minutes** of your precious time to go through what I have to say. I also request you to keep me handy with you for future reference.

**The latest copy of applicable service fees is also available on our website, <https://www.aubank.in/service-fee>**



## ONE TIME FEES

As a privileged member of AU 'Gold Loan' Account, you incur minimal first-time Fees.

| PARAMETERS                          | PARTICULARS                                      |
|-------------------------------------|--|
| Loan Processing Fees / Renewal Fees | 1% of Loan amount or INR 500 whichever is higher |
| Documentation Fees                  | NA   |
| Stamping Fees                       | As per State Laws                                |
| Stamping Expenses                   | INR 20 per INR 100 of stamp duty                 |
| Appraisal Fees                      | INR 250 for Loan up to INR 3 Lakhs else INR 500  |

## ONGOING FEES

Your 'Gold Loan' Account will incur following fees during the tenure.



| PARAMETERS                                  | PARTICULARS                     |
|---|---------------------------------|
| Interest Rates                              | Up to 24% p.a.                  |
| Part Payment Fees                           | Nil                             |
| Overdue Interest / Interest Rate on Default | 36% per annum on overdue amount |

## PAYMENT AND FORECLOSURE FEES

Understand the details of the closure fees on your 'Gold Loan' account.



| PARAMETERS                             | PARTICULARS          |
|--|----------------------|
| Prepayment Interest / Foreclosure fees | 1% of Balance amount |
| Foreclosure Statement fees             | INR 500              |

## NOTICE AND AUCTION FEES

In the incidence of your inability to pay back the loan or dues, following are the fees applicable.



| PARAMETERS           | PARTICULARS  |
|----------------------|--|
| One-time Notice Fees | INR 800  |
| Auction Fees         | INR 600 for Every Auctioned Case or Actual Auction charges whichever is higher |

## OTHER FEES

Avail other services at a nominal fee as applicable on your account.



| PARAMETERS   | PARTICULARS   |
|--|---|
| Cheque / SI / ACH / ECS Return Fees  | INR 500   |
| Swap Fees (Replacement of PDCs / Change of bank)   | INR 1,000   |
| Issuance of Duplicate NOC  | INR 500   |
| Statement of Accounts  | INR 500   |
| Duplicate Amortization / Repayment Schedule  | INR 500   |
| Change in Instalment due date  | INR 500 + difference period interest (if any)   |
| Collection Fees  | INR 600 per visit   |
| Tele Collection Fees   | INR 40  |
| Duplicate Loan document  | NA  |
| Legal / Sarfesai / Incidental Charges Fees   | At Actual   |
| Replacement of property / Asset / Collateral   | NA  |
| Conversion from Fixed to Floating or Floating to Fixed or Reduction of Rate or Change of Structure | NA  |
| Cheque Cancellation (Stale, change in Favours etc.)  | INR 1,000 (within 7 days of cheque issue date)<br>INR 1,000 plus interest up to cancellation period |
| Lender NOC / Solvency Certificate  | NA  |
| Cash Collection Charges (If cash deposited is more than INR 20,000 for Foreclosure / Prepayment)   | INR 5 per thousand  |



## TERMS AND CONDITIONS

- Fees are as applicable for the respective Gold Loan product variants as defined by AU Small Finance Bank.
- The above fees are subject to revision with prior intimation of 30 days to all account holders.
- GST and other Government taxes applicable as per prevailing rate will be charged over and above the fees and charges.
- Alerts that have been mandated by RBI as well as alerts which are deemed appropriate by the Bank, will be sent free of charge.
- The terms and conditions, as defined by AU Small Finance Bank, apply.
- This Service Fee document is effective 1<sup>st</sup> June, 2022 and is applicable until further modified

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