

SERVICE FEE RECKONER

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

AU SWADESH CURRENT ACCOUNT



For more details, log on to
www.aubank.in



Hello,

I'm **AU Swadesh Current Account** Reckoner from **AU Small Finance Bank**. I may not be on top of your mind now, but I will provide 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, www.aubank.in/schedule-charges



ELIGIBILITY CRITERIA

Your **AU Swadesh Current Account** comes with amazing offers on maintaining required balance.

PARAMETERS	PARTICULARS
Product Criteria	Minimum 5 Transactions (debit or credit) and total transaction value of INR 25,000/- in a month or Average Monthly Balance of INR 10,000
Charges for Non-Transaction / Non-Maintenance	Nil



FREE SERVICES

As a privileged member of the **AU Swadesh Current Account**, you receive a host of benefits at no cost whatsoever. Hurray!

PARAMETERS	
1) Unlimited Cash Withdrawal at any AU SFB Branch	10) ATM declines due to insufficient funds at AU ATM
2) Unlimited Digital Payments - RTGS, NEFT, IMPS, UPI, Intra Bank Fund Transfer	11) ATM Pin Generation
3) Unlimited Digital Collections - RTGS, NEFT, IMPS	12) Issuance of monthly and half yearly E-mail statement

- 4) Local & Outstation Cheque Collections at AU SFB locations
- 5) Unlimited Demand Draft payable at AU SFB locations and at correspondent Bank locations
- 6) Intra-Bank Fund Transfer - Payments and Collections
- 7) Stop Payment of Cheques through Net / Mobile / Phone Banking / ATM / Branch
- 8) Debit Card Annual Fees
- 9) Unlimited ATM Transactions at AU SFB ATM

13) Issuance of adhoc account statement from Branch

14) Charge Slip Retrieval

15) SMS Insta Alerts



DEBIT CARD

An exclusive Debit Card especially for you! Let's understand all you need to know about the fees on your **Visa Platinum Business Debit Card**, including the fees applicable on ATM transactions in and outside India.

PARAMETERS	PARTICULARS
Card Type	Visa Platinum Business
Replacement of lost / stolen card	INR 150 / instance
ATM declines due to insufficient funds	Free at AU SFB ATMs, INR 25 / instance at Other Bank ATM
Transactions at other bank ATM	Post 10 free Transactions, INR 20 per financial transaction INR 8 per non-financial transaction
Financial Transactions at other bank ATMs outside India	INR 100 / instance
Non-Financial Transactions at other bank ATMs outside India	INR 25 per instance
Cross Currency Mark-up	3.50%



PAYMENT AND COLLECTION

Understand the details of the fees on payment and collection services on your account, with **AU Swadesh Current Account**.

PARAMETERS	PARTICULARS
Cash Deposit at any AU SFB Branch	<p>If product criteria is met in a month: i) Minimum INR 5 Lakhs; or ii) 15 times of previous month AMB Maximum free limit is INR 200 Lakhs</p> <p>Charges beyond free limits is INR 4/1000 (Min. INR 50)</p> <p>If product criteria* is not met in a month: All Cash deposits will be charged @ INR 4/1000 (Min. INR 50)</p> <p>Minimum free limit applicable in account opening month is INR 5 lakhs</p>

Low Denomination Notes (LDN) & Coins Deposit	<p>Low Denomination Notes (Daily) - Upto INR 10 Thousand: Nil Above INR 10 Thousand: 0.5% of the LDN deposited (Min Amount: INR 50/-)</p> <p>Coins (Daily)- Upto INR 100 : Nil Above INR 100 : 5% on entire amount of coins deposited</p>
RTGS carried out at branch	INR 10 per transaction
NEFT carried out at branch	Up to 1 Lakh : INR 2 per transaction ; Above 1 Lakh : INR 10 per transaction
Cash Pick-up/Delivery* (all values in INR)	<p>On Call Service : Upto INR 2 Lakhs - INR 750/- INR 2 Lakhs to less than INR 5 Lakhs - INR 1,100/- INR 5 Lakhs to less than INR 10 Lakhs - INR 1,800/- Above 10 Lakhs - Contact Branch</p> <p>Beat Service: Upto INR 2 Lakhs - INR 2,000/- pm INR 2 Lakhs to less than 5 Lakhs - INR 5,000/- pm INR 5 Lakhs to less than INR 10 Lakhs - INR 14,000/- pm Above INR 10 Lakhs- Contact Branch</p>
Cheque Pick-up	INR 100 per visit



TRANSACTIONS

With the **AU Swadesh Current Account**, undertake a host of transactions at nominal fees.

PARAMETERS	PARTICULARS
Issuance of cheque book	Free 150 leaves per month; thereafter INR 2 per leaf
Instrument / Instruction issued such as Inward Cheque / ECS/ NACH) from your account, returned due to Insufficient Funds	INR 500 / instance
Return Handling Charges for Other bank cheques deposited in your account but could not be processed and hence returned (Local / Oustation)	INR 100 / Cheque
Stop Payment of Cheques - Branch	INR 50 per cheque or range of cheques in series
DD Cancellation / Revalidation	INR 100 per instrument
AEPS Mini Statement	Post 5 free transaction, INR 3 per transaction

DELIVERY FEES

Experience a host of services, free of cost, with only delivery fees applicable.

PARAMETERS

PARTICULARS

Outstation Cheque Collection - Corresponding & other Bank locations	INR 50 charged towards delivery fees
Issuance of subsequent Cheque Book	Free
Issuance of adhoc account statement (sent through courier)	INR 50 charged towards delivery fees

TERMS AND CONDITIONS

- Swadesh branches basis location mapping as defined by the Bank
- ^Branch cash deposit / withdrawal not considered. Service is available only on selected locations
- SMS Insta Alerts are sent for day end balance / transactions above a threshold / low balance
- Alerts that have been mandated by RBI as well as alerts which are deemed appropriate by the Bank, will be send free of charge
- Penal charges and non-maintenance charges are not applicable once the account becomes inoperative / dormant
- Other Free Services: Standing Instruction Maintenance, Dormancy Activation, Card Hotlisting, Replacement of Damaged Cards, Duplicate Statements, Balance Enquiry, Account Closure, Email Alerts, Record retrieval, Bankers Verification (Address / Signature / Photo)
- Abbreviations / short forms used: 'INR' - Indian Rupee, 'txn' - transaction, 'p.m' - per month, '<' - less than, '>' - greater than, 'min' - minimum, 'max' - maximum, 'ATM' - Automatic teller Machine, 'RTGS' - Real Time Gross Settlement, 'NEFT' - National Electronic Fund Transfer, 'PAP' - Payable at Par, 'DD' - Demand Draft, 'ECS' - Electronic Clearing System, 'SMS' - Short Message Service, 'NACH' - National automated Clearing House
- Accounts not having a 'customer induced transaction' (ATM withdrawal, cheque deposit, online transaction etc.) for a continued period of 2 year shall be treated as Dormant / Inoperative Account. The service charges levied by the Bank or interest credited by the Bank shall not be considered as a 'customer induced transaction'
- The above charges are subject to revision with a prior intimation of 30 days to all account holder. Closure of account due to revision of charges will not be subject to account closure charges
- Charges mentioned are exclusive of GST. The applicable taxes / cesses are subject to change from time to time
- The terms and conditions, as mentioned by AU Small Finance Bank (SFB), apply. Please refer www.aubank.in for further details
- Doorstep Banking service is available at selective location with sole discretion of AU Small Finance Bank. For beyond city limit services, the actual service charges will be applicable to customer on case-case basis
- *Free limit: For new accounts, cash deposit free limit basis Product Criteria will be applicable effective from M3 onwards. Eg.: for accounts opened in January, cash deposit limit in April will be provided basis meeting March Product criteria
- The service document is effective 4th December, 2023 and is applicable until further modified

For more details, log on to
www.aubank.in