

SERVICE FEE RECKONER

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

CURRENT ACCOUNT BANKS SERVICE FEES



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



Hello,

I am the Current Account 'Banks' Service Fee Reckoner, from **AU Small Finance Bank**. I may not be on the top of your mind for now, but I 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 fee is also available on our website,
<https://www.aubank.in/service-fee>

ELIGIBILITY CRITERIA



Your **Current Account 'Banks'** comes with amazing offers on maintaining required balances.

PARAMETERS	PARTICULARS
Minimum Average Monthly Balance (AMB)	NIL
Fees for Non-Maintenance of Balance	No fees

FREE SERVICES



As a privileged member of **Current Account 'Banks'**, you receive a host of benefits under this program at no cost whatsoever. Hurray!

PARAMETERS

- | | |
|---|---|
| 1) Cash withdrawal at any AU Bank Branch | 6) Intra-Bank Fund Transfer - Payments and Collections |
| 2) Digital Payments - RTGS, NEFT, IMPS, UPI, Intra Bank Fund Transfer | 7) Stop Payments of Cheque through Net / Mobile / Phone Banking / ATM |
| 3) Digital Collections - RTGS, NEFT, IMPS | 8) Issuance of Monthly and Half-Yearly E-mail Statement |
| 4) Local and Outstation Cheque Collections at AU Small Finance Bank Locations | 9) Issuance of ad hoc account statement from branch |
| 5) Unlimited DDs payable at AUSFB locations and at correspondent bank locations | 10) SMS Insta Alerts |
| 11) NEFT, RTGS & IMPS carried out at branch | |

PAYMENT AND COLLECTION SERVICES



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

PARAMETERS

PARTICULARS

Cash Deposit - All Branches

Free up to INR 10 Lakhs
charge beyond free limit is
4 per 1,000 (Min. INR 50)

*Free limit applicable in account opening month is
INR 10 Lakhs*

Cash Pick-up / Delivery^

Available on request

TRANSACTIONS

With your **Current Account 'Banks'**, undertake a host of transactions at nominal fees.



PARAMETERS	PARTICULARS
Issuance of Cheque Book	Free 100 leaves per month, thereafter INR 2 per leaf
Instrument / Instruction issued (such as an Inward cheque / ECS / NACH) from your account, returned due to insufficient funds	INR 500 per instance
Return handling charges for other bank cheques deposited in your account but returned (Local / Outstation)	INR 100 per cheque
Stop Payment of Cheques - Branch	INR 50 per cheque or range of cheques in series
AEPS Mini Statement	Post 5 free transaction, INR 3 per transaction
DD Cancellation / Revalidation	INR 100 per instrument

DELIVERY FEES

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



PARAMETERS	PARTICULARS
Outstation cheque collection - corresponding and other bank locations	
Issuance of Cheque Book	INR 50 charged towards delivery fees
Issuance of ad hoc account statement (sent through courier)	

TERMS AND CONDITIONS



- ^Branch cash deposit / withdrawal not considered
- 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 sent free of charge
- Penal Charges and non-maintenance charges are not applicable once the a/c becomes inoperative / dormant
- Other Free Services: Standing Instruction Maintenance, Dormancy Activation, Card Hot listing, Replacement of Damaged Cards, Duplicate Statements, Balance Enquiry, Account Closure, E-mail Alerts, Record retrieval, Banker's verification (Address / Signature / Photo)
- Abbreviations / short-forms used: 'AUSFB' - Au Small Finance Bank, '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
- A/cs not having a 'customer induced transaction' (ATM withdrawal, cheque deposit, online transaction etc.) for a continued period of 2 years shall be treated as Dormant / Inoperative a/c. 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 holders. 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 defined by AU Small Finance Bank, apply. Please refer www.aubank.in for further details
- This service document is effective 1st May, 2021 and is applicable until further modified

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