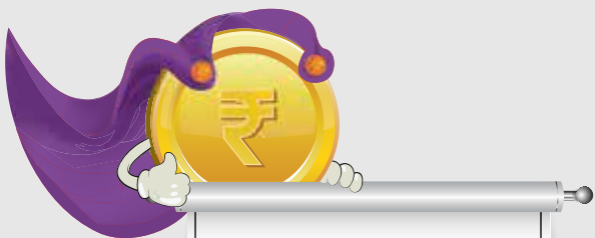


## SERVICE FEE RECKONER

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



## DIGITAL SAVINGS ACCOUNT



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



Hello,

I am the Digital Savings Account 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, [www.aubank.in/service-fee](http://www.aubank.in/service-fee)**

## ELIGIBILITY CRITERIA

Your **Digital Savings Account** comes with amazing offers on maintaining required balances.



PARAMETERS	PARTICULARS
Minimum Average Monthly Balance (AMB)	NIL
Fees for Non - Maintenance of Balance	NA

## FREE SERVICES



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

### PARAMETERS

- |   |   |
|---|---|
| 1) Unlimited Debit Card Transactions at AU Bank ATMs                              | 6) Local and Outstation Cheque Collections at AU Bank locations |
| 2) Cash withdrawal - All Branches   | 7) ATM declines due to insufficient funds at AU Bank ATM        |
| 3) Unlimited Online Payments - RTGS, NEFT, IMPS, UPI and Intra Bank Fund Transfer | 8) Free 5 transactions a month at non-AU Bank ATMs              |
| 4) Unlimited DDs Payable at AU Bank Locations and at correspondent bank locations | 9) Free up to INR 1,00,000 per month cash deposit at any branch |
| 5) Stop Cheque through Net / Mobile / Phone Banking                               | 10) Issuance of Monthly and Half-Yearly E-mail Statement        |

## DEBIT CARD



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

### PARAMETERS

### PARTICULARS

Card	RuPay Platinum
Annual Fees	INR 150
Transactions at other bank ATMs within India	Post 5 free transactions a month, INR 20 for financial transactions and INR 8 for non-financial transactions
Transactions at other bank ATMs outside India	INR 100 / instance for financial transactions, INR 25 / instance for non-financial transactions
ATM declines due to insufficient funds (Within / Outside India)	INR 25 / instance at other Bank ATMs
Replacement of lost / stolen card	INR 150 / instance
Cross Currency Mark-up (When you use your debit card for international transactions, a certain mark-up fee is levied on the amount)	3.50%

## PAYMENT AND COLLECTION SERVICES



Understand the details of the fees on payment and collection services on your **Digital Savings Account**.

PARAMETERS	PARTICULARS
Cash Deposit - All Branches	Free up to INR 1,00,000 p.m., INR 4 / 1,000 post free limit (MIN INR 50)
RTGS & IMPS carried out at branch	INR 10 / transaction
NEFT carried out at branch	Up to 1 Lakh : INR 2 / transaction Above 1 Lakh : INR 10 / transaction
Pick-up or Delivery of Instruments	INR 100 / visit
Cash Pick-up / Delivery <sup>^</sup>	INR 250 / transaction up to INR 2 Lakhs
Cancellation / Revalidation of DD	INR 100 / instrument

## TRANSACTIONS



With the **Digital Savings Account**, undertake a host of transactions at nominal fees.

PARAMETERS	PARTICULARS
Instrument / Instruction issued (such as Inward Cheque / ECS / NACH) from your account, returned due to Insufficient Funds	INR 500 / instance
<b>Return handling charges</b> for other bank Cheques deposited in your account but returned (Local / Outstation)	INR 100 / cheque
Retrieval of Cheque / Instruction	INR 50 / cheque
<b>Stop Payment</b> of Cheques - Branch	INR 50 / instruction
SMS Alerts*	30 ps. per SMS charge, max cap at INR 15/quarter (only non-mandatory SMS)
AEPS Mini Statement	Post 5 free transactions free, INR 3/ transaction post free transactions
Account Closure Fees	Within 21 days - free After 21 days to 1 year - INR 100 After 1 year - free

## DELIVERY FEES



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

### PARAMETERS

Outstation cheques collection - corresponding and other bank locations

DD Payable at AU Bank locations - Net / Mobile Banking

Issuance of subsequent Cheque Book

Issuance of ad hoc account statement dispatched to your address

### PARTICULARS

INR 50 charged towards delivery fees



## TERMS AND CONDITIONS

- Fees mentioned are exclusive of GST. The applicable taxes / cess are subject to change from time to time
- ^Branch Cash Deposit / withdrawal not considered
- As per RBI guidelines, Business / Commercial transactions are not permitted in the Savings Account
- 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
- Penal fees and non-maintenance fees are not applicable once the account becomes inoperative / dormant
- \*Charge will be applicable on quarterly basis for customers who have subscribed for SMS alert facility. Alerts that have been mandated by RBI as well as alerts which are deemed appropriate by the Bank, will be sent free of charge.
- Urban and Core are branch categories basis location mapping as defined by the Bank
- Other Free Services: Standing Instruction Maintenance, ECS Instruction Maintenance, Card Hot listing, Replacement of Damaged Cards, Duplicate Statements, Balance Enquiry, E-mail Alerts, Banker's verification (Address / Signature / Photo), Nomination Facility, Utility Bill payment through Net Banking / Mobile Banking, Passbook Issuance, Charge Slip Retrieval, Pin Generation
- 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, 'DD' - Demand Draft, 'ECS' - Electronic Clearing System, 'SMS' - Short Message Service, 'Fin' - Financial
- 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 terms and conditions, as defined by AU Small Finance Bank, apply. Please refer [www.aubank.in](http://www.aubank.in) for further details
- This SOC document is effective 1<sup>st</sup> April, 2022 and is applicable until further modified

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