



Frequently Asked Questions | AU Platinum

Q) What is AU Platinum program?

AU Platinum is AU Bank's flagship program that brings you and your loved ones a world of lifestyle benefits with unparalleled value.

The Platinum Program offers you and your family, a world of premium services and unmatched experience. Enjoy Banking that gives you personalized attention, special offers and exclusive discounts. This program entitles you to a distinctive Platinum Contactless Debit Card. Plus, you get delightful pricing benefits on Lockers, and a Relationship Officer who takes care of all your financial needs. What is more, your cheque book and debit card are specially branded, just the way our Platinum customers are special to the Bank.

Detailed benefits and qualification criteria are mentioned below.

Q) Am I eligible for the program?

To become an AU Platinum customer, you and/or the entire family linked to a group should maintain:

- **Savings Account Average Monthly Balance of ₹25,000**

Balance is measured as a combined balance across account/s linked over the account/s of other customers linked to your "Group" (as defined in the AU Bank Programme Terms and conditions). The parent relationship (main group customer) must mandatorily be a Savings Account.

Q) What are the Program benefits of AU Platinum?

AU Platinum program benefits are extended to your entire family, making it a family banking program in the true sense. Here are some of its key benefits:

- Dedicated Relationship Office for family
- Up to 4 members of family can be linked in a group
- All group members can collectively maintain the program criteria, not individually. Average Monthly Balance is calculated at Group level.
- Enhanced ATM withdrawal limits
- 25% discount on locker charges one per group
- 1% cashback[#] on non-fuel spends up to ₹100 p.m. on a minimum spend of ₹2,500 p.m.

1% cashback has been discontinued w.e.f 1st June'24

Complete details of the program and schedule of charges are available at your nearest branch or on our website www.aubank.in

*Joining benefits of INR 1250 have been discontinued for accounts opened from 1st April 2024. [Click here](#) for T&Cs

Q) What is a Group in an AU Platinum program?

A group in an AU Platinum program is defined as a family of blood relationships such as parents, children, spouse, sibling, grandparents, and grandchildren. All family members are entitled to the same benefits. A maximum of 4 members are allowed in a group.

Q) What are the charges to become an AU Platinum program Customer?

There are no charges to become an AU Platinum program customer. However, customers need to maintain eligibility as prescribed by program guidelines, to ensure continuity of program benefits and to avoid non-maintenance charges.

Q) What if I am unable to maintain the prescribed eligibility of the program?

There is an adequate time span provided to customers to see the benefits of the proposition and build balances. In case of non-maintenance, charges as per SOC shall be levied. Hence, we request you to maintain the Average Monthly Balances as required. Please refer to <https://www.aubank.in/service-fee> for detailed schedule of charges.

Q) Do I require a Savings Account to be a part of AU Platinum program?

This program is presently offered only to Resident Individual Savings Account customers.

Q) How can I enrol for the program? Can I enrol my family members in the program too?

This program is offered only to Savings Account customers upon meeting eligibility guidelines of AU Platinum. For enrolment, you/your group can contact your nearest AU Bank branch.

Click here to locate your nearest branch <https://www.aubank.in/branch-locator>

Alternatively, you can reach out to us by emailing customercare@aubank.in and we will respond shortly.

Q) Where can I write for general queries, feedback or suggestions about the program?

You can contact our nearest AU Bank branch, call our helpline 1800 1200 1200 or SMS 'AUBANK' to 5676767.

Alternatively, you can reach out to us by emailing customercare@aubank.in and we will reply shortly.

Q) Are there any special benefits for salaried or government Employees, senior citizens, women, students, or minors who enrol in the AU Platinum program?

This program is offered only to Resident Individual Savings Account customers who meet the eligibility guidelines of AU Platinum (see eligibility criteria mentioned in this document). Currently, there are no such special differentiations offered separately under this program. However, AU Bank offers dedicated accounts for these set of customers.

Q) I do not wish to be a part of the program. Whom shall I contact?

Customers may choose not to be a part of this program. Opting out is completely voluntary. Please reach out to your nearest AU Bank branch for further assistance.

Q) Is there a dedicated AU Platinum Customer helpline or email ID to address customer queries?

You will be part of our priority queue and will be able to get your queries addressed at the earliest. You can contact our nearest AU Bank branch, call our helpline 1800 1200 1200 or SMS 'AUBANK' to 5676767. Alternatively, you may reach out to us at email id customercare@aubank.in and we will reply shortly.

Q) What is the Debit Card fees for AU Platinum?

Annual fees for the AU Platinum Debit Card are waived off for Platinum customers. The Debit Card will be free till such time the customer is part of the program.

Q) What are the Debit Card benefits offered in AU Platinum?

AU Platinum Debit Card holders can avail the benefits as below:

- Enhanced Insurance coverage as indicated below:
 - ✓ Card Liability Cover - ₹2 Lacs
 - ✓ Overall Purchase Protection - ₹10,000
 - ✓ Air Accident Cover - ₹5 Lacs
 - ✓ Personal Accident Cover - ₹3 Lacs

Q) On what debit card transactions will I get cashback?

A customer will get 1% cashback on all his/her transactions except those done for Fuel purchases. Fuel transactions will be identified basis the tagging of the respective Merchant Category Code. A minimum monthly spend of ₹2500 will need to be done to be eligible for this cashback.

Q) What is the maximum cashback on Platinum debit card?

In a month, a customer will get a maximum of ₹100 as cashback for his spends.

Q) In what period will the cashback be credited to the customer?

The cashback will be credited in 45 days post end of that respective calendar month. E.g., For spends done in February 20 eligible customer will get credit by 15th April 2020.

Q) When shall I receive my AU Platinum Debit Card?

You will receive the designated Debit Card after your enrolment in the AU Platinum program, usually within 7-10 days.

Q) I already hold an AU Bank Debit Card. Will the old Debit Card continue working too?

The previous card shall be deactivated after you activate the newly received Debit Card.