



SERVICE FEE RECKONER

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



Hello,

I am the **Institution Current Account - Exclusive Service Fee**, from **AU Small Finance Bank (AU SFB)**. I may not be on 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 fees is also available on our website, www.aubank.in/schedule-charges

INSTITUTION CURRENT ACCOUNT EXCLUSIVE



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

FREE SERVICES

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



| PARAMETERS | |
|---|---|
| 1) Free up to INR 5 Lakhs per month Cash Deposit at any branch | 8) Local Cheque Collections at AU SFB locations |
| 2) Unlimited Digital Payments - RTGS, NEFT, IMPS, UPI, Intra Bank Fund Transfer | 9) Issuance of Monthly and Half-Yearly E-mail Statement |
| 3) 5 visits / month free for Cash Pick-up or Delivery | 10) 10 visits per month are free for Pick-up or Delivery of Instruments |
| 4) SMS Alert | 11) Unlimited Debit Card Transactions at AU SFB and other banks within |
| 5) Unlimited DDs Payable at AUSFB Locations and at correspondent bank locations | 12) Free Cheque Book |
| 6) Unlimited Cash Withdrawal at any AU SFB Branch | 13) NEFT & RTGS carried out at branch |
| 7) Stop Cheque through Net / Mobile / Phone Banking | 14) Account Closure Fees |

PAYMENT AND COLLECTION SERVICES

Understand the details of the fees on payment and collection services on your **AU Institution current Account - Exclusive**.



| PARAMETERS | PARTICULARS |
|--|--|
| Cash Deposits - All Branches | INR 4 / thousand post free limit (min. INR 50) |
| Deposit of Low Denomination Note (Currency Note of INR 50 & below) and Coins - Per Day | Low Denomination Notes - Up to INR 10,000: Nil Above INR 10,000: 0.5% of the LDN deposited (Min Amount: ₹ 50/-) Coins - Up to INR 100: Nil Above INR 100: 5% on entire amount of coins deposited to charged |
| Pick-up or Delivery of Instruments Cash Pick-up / Delivery | INR 100 / visit beyond free limit |
| | On-Call Service: Up to 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 |
| | Beat Service: Up to 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 |
| Cancellation / Revalidation of DD | INR 100 / instrument |

DELIVERY FEES



| PARAMETERS | PARTICULAR |
|---|--------------------------------------|
| Outstation Cheque Collection - corresponding and other bank locations | |
| DD Payable at AU SFB locations - Net / Mobile Banking | INR 50 charged towards delivery fees |
| Issuance of Adhoc Account Statemen dispatched to your address through courier | |

ELIGIBILITY CRITERIA

Your **Institution Current Account - Exclusive** comes with amazing offers on maintaining required balances.



| PARAMETERS | PARTICULAR |
|---|------------|
| Minimum Average Monthly Balance** | Nil |
| Fees for Non-Maintenance of Balance per month | NA |

TRANSACTIONS

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



| PARAMETERS | PARTICULAR |
|---|---|
| Instruments / Instruction Issued (such as an Inward cheque / ECS / NACH) from your account, returned due to insufficient funds | INR 500 / return |
| Return Handling Charges for other bank Cheques deposited in your account but returned (Local / Outstation) | INR 100 / cheque |
| Stop Payment of Cheques | INR 50 / instruction |
| Retrieval of Cheque / Instruction | INR 50 / cheque |
| Account Closure Fees | Free |
| AEPS Mini Statement | First 5 transactions free, INR 3 / transaction post free transactions |

DEBIT CARD

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



| PARAMETERS | PARTICULARS |
|---|--|
| Card | Visa Platinum |
| Transactions at other bank ATMs outside India | NR 100 / instance for financial transactions, INR 25 / instance for non-financial transactions |
| ATM decline due to Insufficient Funds (Within / Outside India) | INR 25 / instance at other bank ATMs |
| Pin Generation | INR 50 / instance |
| Replacement of Lost / Stolen Card | INR 50 / 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% |

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 fees are subject to revision with a prior intimation of 30 days to all Account holders. Closure of Account due to revision of fees will not be subject to Account Closure fees
- Penal fees and non-maintenance fees are not applicable once the Account becomes inoperative / dormant
- Urban and Core are branch categories basis location mapping as defined by the Bank
- Other Free Services: Standing Instruction Maintenance, ECS Instruction Maintenance, Card Hotlisting, 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
- Abbreviations / short-forms used: 'INR' - Indian Rupee, '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, 'Fin' - Financial
- Doorstep Banking service is available at selective location with sole discretion of AU Small Finance Bank
- Accounts 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 Account. The service fees 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 for further details
- This service document is effective 1st August, 2023 and is applicable until further modified

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