

SERVICE FEE RECKONER

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



**NRI
NON-INTEREST
BEARING
ACCOUNT**



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



Hello,

I am the NRI Non-Interest Bearing Account Service Fee Reckoner, from **AU Small Finance Bank**. I may not be on the top of your mind for now, but I hold 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 **NRI Non-Interest Bearing Account** comes with amazing offers on maintaining required balances.



PARAMETERS

PARTICULARS

Minimum Average Monthly Balance (AMB)

INR 5,000

Fees for Non - Maintenance of Balance per month

If AMB maintained is below INR 2,500 then INR 200;

If AMB maintained is between INR 2,500 to 5,000 then INR 100

FREE SERVICES

As a privileged member of the **NRI Non-Interest Bearing Account**, you receive a host of benefits at no cost whatsoever. Hurray!



PARAMETERS

1) Unlimited cash withdrawal at any AU Bank Branch	6) Unlimited DDs payable at AUSFB locations and at correspondent bank locations
2) Unlimited Debit Card Transactions at AU Bank ATM	7) Stop Cheque through Net / Mobile / Phone Banking
3) SMS Alerts	8) Local Cheque Collections at AU Bank Locations
4) 15 free transactions per month at non-AU Bank ATMs	9) Issuance of Monthly and Half-Yearly Email Statement
5) Unlimited Digital Payments - RTGS, NEFT, IMPS, UPI, Intra Bank Fund Transfer	10) Transactions declined at AU Bank ATM

DEBIT CARD

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



PARAMETERS	NRE NON-INTEREST BEARING ACCOUNT	NRO NON-INTEREST BEARING ACCOUNT
Card	Visa Platinum	RuPay Classic
Transactions at non-AU Bank ATM within India	Post 15 free transactions, INR 20 for financial transactions and INR 8 for non-financial transactions	Post 15 free transactions, INR 20 for financial transactions and INR 8 for non-financial transactions
Annual Fees	INR 150	INR 150
Transactions at other bank ATMs outside India	INR 100 / instance for financial transactions, INR 25 / instance for non-financial transactions	NA
ATM declines due to insufficient funds (Within / Outside India)	INR 25 / instance for non-AU Bank ATMs	INR 25 / instance for non-AU Bank ATMs
Replacement of lost / stolen card	INR 150 / instance	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 %	NA

PAYMENT AND COLLECTION SERVICES



Understand the details of the fees on payment and collection services on your **NRI Non-Interest Bearing Account**.

PARAMETERS	NRE NON-INTEREST BEARING ACCOUNT	NRO NON-INTEREST BEARING ACCOUNT
RTGS & IMPS carried out at branch	INR 10 / transaction	INR 10 / transaction
NEFT carried out at branch	Up to 1 Lakh: INR 2 / transaction Above 1 Lakh: INR 10 / transaction	Up to 1 Lakh: INR 2 / transaction Above 1 Lakh: INR 10 / transaction
Pick-up or Delivery of Instruments	10 Visits per month free, INR 100 / visit thereafter	10 Visits per month free, INR 100 / visit thereafter
Cash Pick-up / Delivery [^]	NA	INR 250 per transaction up to INR 2 Lakhs
Cancellation / Revalidation of DD	INR 100 / instrument	INR 100 / instrument

TRANSACTIONS



With the **NRI Non-Interest Bearing Account**, undertake a host of transactions at nominal fees.

PARAMETERS	NRE NON-INTEREST BEARING ACCOUNT	NRO NON-INTEREST BEARING ACCOUNT
Instrument / Instruction issued (such as Inward cheque / ECS / NACH) from your account, returned due to insufficient funds	INR 500 / instance	INR 500 / instance
Return handling charges for other bank Cheques deposited in your account but returned (Local / Outstation)	INR 100 / cheque	INR 100 / cheque
Stop Payment of Cheques	INR 50 / instruction	INR 50 / instruction
Retrieval of Cheque / Instruction	INR 50 / cheque	INR 50 / cheque
Account Closure Charges	Within 21 days - free After 21 days to 1 year - INR 100 After 1 year - free	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

PARTICULARS

Outstation cheques collection
- corresponding and other bank locations

DD Payable at AU Bank locations -
Net / Mobile Banking

Issuance of subsequent Cheque Book

Issuance of adhoc account statement
dispatched to your address through
courier

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 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 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: '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, 'DD' - Demand Draft, 'ECS' - Electronic Clearing System, 'SMS' - Short Message Service, 'Financial' - Fin, 'TRV' Total Relationship Value
- 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 for further details
- This service fee document is effective 1st May, 2021 and is applicable until further modified

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