

SERVICE FEE RECKONER

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

SAVINGS ACCOUNT EXCLUSIVE



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



Hello,

I am the Savings Account - Exclusive 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 **Savings Account - Exclusive** comes with amazing offers on maintaining required balances.



PARAMETERS	PARTICULARS
Minimum Average Monthly Balance (AMB)	INR 5,000 for Urban Branches INR 2,000 for Core Branches Or Fixed Deposit of INR 25,000
Package Eligibility	Average Half Yearly Balance (AHB) - INR 5 Lakhs
Fees for Non-Maintenance of Balance per month	Urban Branches - 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 Core Branches - If AMB maintained is below INR 1,000 then INR 100; If AMB maintained is between INR 1,000 to 2,000 then INR 50

FREE SERVICES



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

PARAMETERS

1) SMS Alerts	6) Unlimited DDs payable at AU Bank locations and at correspondent bank locations
2) Debit Card Annual Fees	7) Stop Cheque through Net / Mobile / Phone Banking
3) Unlimited Debit Card Transaction at AU Bank ATMs and other Bank ATMs	8) Local Cheque Collections at AU Bank locations
4) Unlimited cash deposit and withdrawal at any AU Bank Branch	9) ATM decline due to insufficient funds is free at AU Bank ATMs
5) Unlimited Online Payments - RTGS, NEFT, IMPS, UPI, Intra Bank Fund Transfer	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 **Visa Platinum Debit Card**, including the fees applicable on ATM transactions in and outside India.

PARAMETERS

PARTICULARS

Card	Visa Platinum
Replacement of lost / stolen card	INR 150 / instance
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 for other Bank ATMs
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 **Savings Account - Exclusive**.

PARAMETERS	PARTICULARS
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 ^a	10 visits / month free, thereafter INR 100 / visit
Cash Pick-up / Delivery [^]	2 visits / month free, thereafter INR 250 / transaction up to INR 2 Lakhs
Cancellation / Revalidation of DD	INR 100 / instrument

TRANSACTIONS



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

PARAMETERS	PARTICULARS
Instrument / Instruction issued (such as an Inward cheque / ECS / NACH) from your account, returned due to insufficient funds	INR 500 / instance
Return handling charges for other banks Cheques deposited in your account but returned (Local / Outstation)	INR 100 / cheque
Stop Payment of Cheques - Branch	INR 50 / instruction
Retrieval of Cheque / Instruction	INR 50 / cheque
AEPS Mini Statement	First 5 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 through courier

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

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, DD Revalidation, Charge Slip Retrieval, Pin Generation

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, '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 transactions, 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 SOC document is effective 1st Nov, 2021 and is applicable until further modified.

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