

## SERVICE FEE RECKONER

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

» PLATINUM <sup>AU</sup>



SIMPLIFIED  
BANKING  
IN 5 MINS

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



Hello,

I am the Platinum Savings Account Service Fee Reckoner, from **AU Small Finance Bank(AU SFB)**. 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 smooth and 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, <https://www.aubank.in/service-fee>**

## ELIGIBILITY CRITERIA



Your account under **AU Platinum Program** comes with amazing offers on maintaining the required balance.

PARAMETERS	PARTICULARS
<b>Eligibility Criteria</b> (Across Family Savings Accounts)	Average Monthly Balance (AMB) of INR 25,000
	Nil for M+1 month (where M is a/c opening month)
	All Branches -
Fees for Non-Maintenance of Balance per month	If AMB maintained is below INR 12,500, then 5% of shortfall amount; Max - INR 300;  If AMB maintained is between INR 12,500 to INR 25,000, then 5% of shortfall amount; Max - INR 150.

## FREE SERVICES



As a privileged member of **AU Platinum Program**, you receive a host of benefits at no cost whatsoever. Hurray!

### PARAMETERS

1) Debit Card Annual Fees	8) SMS Alerts
2) Unlimited Debit Card Transactions at AU SFB ATMs	9) Unlimited DDs Payable at AU SFB locations and at correspondent bank locations
3) 10 free Transactions a month at non-AU ATMs	10) Stop Cheque through Net / Mobile / Phone Banking
4) Unlimited Cash Withdrawal at any AU SFB Branch	11) Local Cheque Collections at AU SFB locations
5) Unlimited Online Payments - RTGS, NEFT, IMPS, UPI, Intra Bank Fund Transfer	12) Issuance of Monthly and Half Yearly E-mail statement
6) ATM decline due to insufficient funds is free at AU SFB ATMs	13) Free up to INR 5,00,000 per month Cash Deposit at any branch
7) 5 visits per month are free for pick-up or delivery of Instruments	14) Passbook issuance

## 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 non-AU ATMs	Post free transactions, 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 decline 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 account, with the **AU Platinum Program**.

PARAMETERS	PARTICULARS
Cash Deposits - All Branches	INR 4 / INR 1,000 post free limit (MIN INR 50)
RTGS and 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 beyond free limit
Cash Pick-up / Delivery^	INR 250 / transaction up to INR 2 Lakhs
Cancellation / Revalidation of DD	INR 100 / instrument

## TRANSACTIONS



With the **AU Platinum Program**, undertake a host of transactions at nominal fees.

PARAMETERS	PARTICULARS
Issuance / instruction issued (such as an Inward cheque / ECS / NACH) from your account, <b>returned</b> due to insufficient funds	INR 500 / instance
<b>Return handling charges</b> charges for other bank Cheques deposited in your account but could not be processed and have been returned (Local / Outstation)	INR 100 / cheque
<b>Stop Payment</b> 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	PARTICULARS
Outstation Cheque collection - corresponding and other bank locations	
DD Payable at Bank Locations - Net / Mobile Banking	INR 50 charged towards delivery fees
Issuance of subsequent Cheque Book	
Issuance of ad hoc A/c statement dispatched to your address	



## 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 A/c
- The above fees are subject to revision with a prior intimation of 30 days to all A/c holder. Closure of A/c due to revision of fees will not be subject to A/c closure fees
- Penal Fees and non-maintenance fees are not applicable once the A/c becomes inoperative / dormant
- Other Free Services include: Standing Instruction Maintenance, ECS Instruction Maintenance, Card Hot listing, Replacement of Damaged Cards, Duplicate Statements, Balance Enquiry, Email 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, Issuance of Monthly and Half Yearly A/c Statement
- 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
- A/cs 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 A/c. The service fees levied by the bank or interest credited by the bank shall not be considered as a 'customer-induced transaction'
- Doorstep banking facility is available at select locations only and will be offered at the sole discretion of AU Small Finance Bank. Incidental charges on these extended services shall be applicable
- 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 Service Fees document is effective 1<sup>st</sup> May, 2022 and is applicable until further modified

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