

## SERVICE FEE RECKONER

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



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





Hello,

I am the Royale World NRI Savings 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](http://www.aubank.in/schedule-charges)**

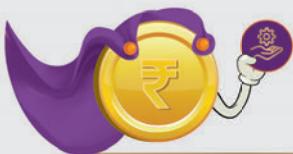
## ELIGIBILITY CRITERIA

Your **Royale World NRI Savings Account** comes with amazing offers on maintaining required balances.



PARAMETERS	PARTICULARS
<b>Eligibility Criteria</b> (across Savings Account)	Minimum Average Monthly Balance (AMB) of INR 5 Lakhs (NRE + NRO)
Fees for Non-Maintenance of Balance per month	NIL for M + 3 months (where M is the month of account opening) If balance maintained at group level is lesser than the requirement, then primary relationship will be charged as below: If AMB maintained is below INR 2,50,000, then 5% of shortfall amount; Max - INR 700 If AMB maintained is between INR 2,50,000 to INR 5,00,000, then 5% of shortfall amount; Max - INR 350

## FREE SERVICES

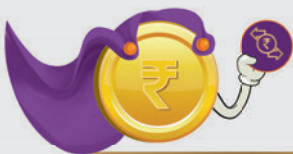


As a privileged member of **AU Royale World NRI Savings Account**, you receive a host of benefits at no cost whatsoever. Hurray!

### PARAMETERS

1) Debit Card Annual Fees	8) Issuance of PAP (Payable at Par) Cheque Book
2) Unlimited Debit Card Transactions at AU Bank ATMs and other bank ATMs within India	9) Stop Cheque through Net / Mobile / Phone Banking
3) No Cross Currency mark-up charges	10) Local and Outstation Cheque Collections at AU Bank Locations
4) Unlimited Cash Deposit and Withdrawal at all AU Bank Branches (Cash deposit is not allowed in NRE account)	11) Outstation Cheque Collection at correspondent bank and other locations
5) Unlimited Digital Payments - RTGS, NEFT, IMPS, UPI, Intra Bank Fund Transfer	12) Issuance of Monthly and Half-Yearly E-mail Statement
6) Unlimited Digital Collections - RTGS, NEFT, IMPS, UPI, Intra Bank Fund Transfer	13) Issuance of adhoc Account Statement at AU Bank Branch
7) SMS Alerts	14) Unlimited DDs payable at AUSFB locations and at correspondent bank locations

## TRANSACTIONS



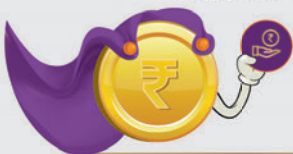
With **AU Royale World NRI Savings Account**, undertake a host of transactions at nominal fees.

### PARAMETERS

### PARTICULARS

Instrument / Instruction issued (such as Inward cheque / ECS / NACH) from your account, <b>returned</b> due to insufficient funds	INR 500 per instance
<b>Return handling charges</b> for other bank cheques deposited in your account but returned (Local / Outstation)	INR 100 per cheque
<b>Stop Payment</b> of Cheques	INR 50 per instruction
Retrieval of Cheque / Instruction	INR 50 per cheque
Account Closure Charges	Free

## PAYMENT AND COLLECTION SERVICES



Understand the details of the fees on payment and collection services on your **AU Royale World NRI Savings Account**.

PARAMETERS	AU ROYALE WORLD NRE ACCOUNT	AU ROYALE WORLD NRO ACCOUNT
Pick-up or Delivery of Instruments	10 free visits per month thereafter INR 100 per visit	10 free visits per month, thereafter INR 100 per visit
Cash Pick-up / Delivery	NA	<b>On-Call Service:</b> 10 free visit per month, thereafter- Upto INR 2 Lacs - INR 750/- INR 2 Lacs to less than INR 5 lacs - INR 1100/- INR 5 Lacs to less than INR 10 lacs - INR 1800/- Above 10 lacs - Contact Branch
IMPS carried out at branch	INR 10/ per transaction	
NEFT & RTGS carried out at branch	Free	
Cancellation / Revalidation of DD	INR 100 per instrument	INR 100 per instrument

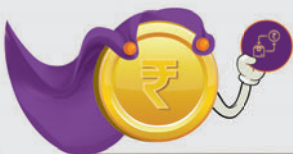
## DEBIT CARD



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

PARAMETERS	AU ROYALE WORLD NRE ACCOUNT	AU ROYALE WORLD NRO ACCOUNT
<b>Card</b>	VISA Signature	RuPay Platinum
Transactions at other bank ATMs outside India	INR 100 per instance for financial transactions; INR 25 per instance for non-financial transactions	NA
ATM declines due to insufficient funds (Within / Outside India)	INR 25 per instance	INR 25 per instance
Replacement of lost / stolen card	INR 150 per instance	INR 150 per instance
PIN Regeneration (sent through courier)	INR 50 per instance	INR 50 per instance
Cash Withdrawal at non-AU Bank ATM outside India	INR 100 per instance	NA
Non- Financial Transactions at non-AU Bank ATM outside India	INR 25 per instance	NA
Charge Slip Retrieval	INR 250 per instance	INR 250 per instance

## DELIVERY FEES



Experience a host of services, free of cost, with only delivery fees applicable.

### PARAMETERS

Outstation cheques collection -  
corresponding and other bank location

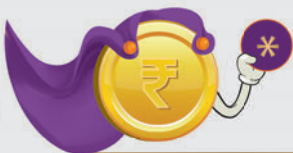
DD Payable at AU Bank locations -  
Net / Mobile Banking

Issuance of subsequent cheque book

Issuance of adhoc account statement  
dispatched to your address through  
courier

### PARTICULARS

INR 50 charged towards delivery  
fee



## TERMS AND CONDITIONS

- ^Branch cash deposit / withdrawal not considered
- \*\*Packages are applicable for the respective variant defined by AU Small Finance Bank Limited
- Fees mentioned are exclusive of GST. The applicable taxes / cess are subject to change from time to time
- 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
- Alerts that have been mandated by RBI as well as alerts which are deemed appropriate by the bank, will be sent free of charge. Categories A, B, C, D and E are branch categories basis the location mapping as defined by the bank
- Other Free Services: Standing Instruction Maintenance, ECS Instruction Maintenance, Dormancy Activation, 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
- 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, 'Fin' - Financial, '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 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](http://www.aubank.in) for further details
- Doorstep Banking service is available at selective location with sole discretion of AU Small Finance Bank
- This service fee document is effective 1<sup>st</sup> Sept, 2023 and is applicable until further modified.

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