



MOST IMPORTANT TERMS AND CONDITIONS

Most Important Terms and Conditions pertaining to AU Small Finance Bank Limited

To get a complete version of Term & Conditions, please visit our website www.aubank.in or you may collect the same from our nearest branch.

SAVINGS ACCOUNTS

1. Average Monthly Balance (AMB) is calculated as Average of End of Day (EOD) Balances in the account for a period of respective month. For Example (EOD balance Day 1 + EOD balance Day 2)/Number of days in the month. The account holder is required to maintain certain minimum Average Monthly Balance in the account, as specified in the Schedules of Charges of the Bank from time to time. Non-maintenance of minimum AMB would attract service charges as specified by the Bank from time to time, and available on Bank website www.aubank.in.
2. The accounts can be opened by eligible person(s) and certain organizations/agencies as approved by Reserve Bank of India (RBI) according to prescribed KYC norms.
3. Interest on Savings Accounts is presently paid monthly based on daily closing balance provided it works out to minimum Re. 1/-. Interest will be rounded off to the nearest rupee.
4. 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 charges levied by the Bank or interest credited by the Bank shall not be considered as a customer-induced transaction.
5. Free passbook is provided to the customers if requested, otherwise monthly statements on email shall be sent free of cost. In absence of registered email id in the account, free half yearly physical statements shall be sent to the customer. Customer shall examine the entries in the statement of Account ('SOA'). The account holder will inform AU Small Finance Bank within 14 days of mailing the SOA of any irregularities or discrepancies identified by the account holder in the details mentioned in the details mentioned in the statement, failing which the same shall be deemed to be accepted by the account holder. The Bank reserves the right to rectify discrepancies in the statement of Account, if any, at any point of time. Duplicate statement of account shall be furnished to the customer on request through the various available channels.
6. I agree that, under normal circumstances, the Bank has the liberty to close my account at any time by giving me at least 30 days' notice. However, in case of improper conduct of accounts such as non- maintenance of required balance or high number of cheque returns, the Bank reserves the right to close my account without giving any prior notice.

7. I agree that the Bank can at its sole discretion, amend any of the services/facilities given in my account either wholly or partially at any time by giving me at least 30 days' notice and/or provide an option to me to switch to other services/facilities.
8. Deliverables such as cheque book etc. shall be sent to the mailing/communication address of the customer as per the latest records available with AU Small Finance Bank and such delivery shall be deemed to be right and proper delivery. The customer shall be solely responsible for the safe keeping and confidentiality of the deliverables issued by the Bank and also ensure there is no unauthorized access available to any person of the same. In case of loss/theft, the customer shall notify the Bank in writing or register a request on the Customer Care Centre through IVR on an immediate basis.
9. Nomination Facility is available for accounts. Customer can include nomination or can change/modify existing nomination details in the account during his/her lifetime. In case of joint accounts, authorization from all the account holders is necessary for any alteration to nomination details. Nomination can be done in favour of only one individual. If the nominee is minor, then another major individual should be appointed as guardian to receive the amount in case of claim during the minority of the nominee. Nominee has the right to receive the applicable payment from the Bank only on the death of the account holder in sole individual account or all account holders in case of joint account.
10. Capitalized terms used but not defined herein shall have the meaning assigned to it in the terms & conditions as displayed on the website www.aubank.in. Please visit our website www.aubank.in or nearest branch of AU Small Finance Bank for accessing/obtaining complete version of term & conditions.
11. I agree to abide by the Bank's Terms and Conditions and rules in force and the changes thereto in Terms and Conditions from time to time relating to my account as communicated and made available on the Bank's website.
12. I agree that I shall not pay amount exceeding of Rs. 10,000 in cash to any Sales Representative of the Bank at the time of opening an account and not pay any amount for carrying out any transaction in the normal course of the business. For transactions I agree to deposit cash only at the Bank's teller counters at the branch premises. For account opening also I shall pay the initial amount to the Sales Representative only after due diligence of employment and receipt.
13. I/We hereby authorize and give consent to the Bank (i) to view/collect /download my/our Annual Tax Credit Statement/Form 26 AS/TDS Certificate from TDS Reconciliation Analysis and Correction enabling

system the website of Income Tax Department/NSDL/any other website by using my/our Permanent Account Number, Date of Birth and other demographic details available with the Bank and (1) to disclose, without notice to me/us, information/data furnished by me/us in the application form(s)/related documents executed to be executed or collected by the Bank now or hereafter in relation to the facilities availed by me/us from the Bank from time to time, to the Bank's other Branches/ Subsidiaries/ affiliates/credit bureaus/ Rating Agencies, Service Providers, Banks/ financial institutions, governmental regulatory authorities or third parties for information verification, credit risk analysis or for other related purpose that the Bank may deem fit. We acknowledge the exercise of authority by the Bank is for my/our benefit and service, accordingly I/We waive the privilege of privacy and privity of contract

14. Upgrade & Downgrade of packages: I understand that accounts (where applicable) will be periodically reviewed for a period of two calendar quarters (rolling) excluding the account opening calendar quarter for average half yearly balance i.e. average balance of 180 days. For accounts meeting not meeting the defined thresholds the linked package will be upgraded/degraded respectively. The Schedule of Charges applicable for respective package will be applicable post upgrade/downgrade Bank will ensure due customer communication on same via email/SMS. The thresholds for upgrade/downgrade will be displayed on website under schedule of charges respectively.
15. Basic Savings Bank Deposit Account
 - a) As per regulatory guidelines, holders of Basic Savings Bank Deposit Account are not eligible to open any other savings account in AU Small Finance Bank
 - b) Bank reserves the right to close the other savings account(s) (if any), as applicable under the regulatory guidelines, if such accounts) are not closed by me within 30 days of opening the Basic Savings Bank Deposit Account
 - c) Any resident individual not having complete KYC is eligible to open a BSBDA Small Account. To be more specific, a residential Individual who does not have
 - Photo ID proof as per the Bank's acceptable list of documents.
 - Address proof as per the Bank's acceptable list of documents.
 - d) Listed below are the criteria required to operate a BSBDA Small Account:
 - As a BSBDA Small Account holder I would be subject to the Following transactional limits

- The total balance in the BSDBA Small Account should not exceed Rs. 50,000 at any point of time
 - OR The total credits in the BSDBA Small Account should not exceed Rs. 1,00,000 in a year
 - OR The total withdrawals and transfers in the BSDBA Small Account should not exceed Rs. 10,000 in a month
 - If the balance in the account exceeds Rs. 50,000, no further credit transactions will be permitted the Small Account till such time the balance goes below Rs. 50,000
 - If the aggregate of credits in a financial year exceeds Rs. 1,00,000 no further credit transactions will be permitted in the Small Account till the end of that financial year.
 - If the withdrawals and transfers exceeds Rs. 10,000 no further debit transactions will be permitted in the Small Account till the end of that calendar month
- e) BSDBA Small Account holder required to submit to AU Small Finance Bank:
- An evidence of having applied for valid KYC (as per the acceptable list of KYC specified for BSDBA Small Accounts) within 12 months of account opening
 - Actual KYC (ID proof, Address proof and Photograph) as per the Bank's acceptable list of KYC within 24 months of account opening.
16. All necessary documentation as mandated by the Regulatory/Bank authorities should be provided for opening the account.
17. Interest rate on Savings Account have been de-regularised by RBI. The rate may vary from time to time and will be calculated basis on Daily Product basis on clear balance. The interest on Savings Account will be credited at monthly interval or as prescribed by Reserve Bank of India from time to time.
18. The Savings Bank Account should be used to route transactions on only non-business/non-commercial nature. In the event of occurrence of such transactions or any such transactions that may be constructed as commercial/business/dubious or undesirable, the Bank reserves the right to unilaterally freeze operations in such accounts and/or close the account. The number of permissible deposit and withdrawal transactions without any charges are available in product service fee document available at the Banks website aubank.in.
19. Cash Deposit facility is provided at all branches of AU Small Finance Bank. Charges applicable on cash deposit beyond free limits is available in product service free document available at

the Banks website aubank.in. Cash can also be deposited in Cash Deposit Machines (wherever applicable).

20. Bank customers can avail the facility of Cash Withdrawal as per limit prescribed by the Bank from time to time by visiting any Bank Branch in person. ATM cum Debit card can also be used in ATMs for cash withdrawal.
21. The age considered for minor is below 18 years and for senior citizens as 60 years and above.
22. The Bank will give a prior intimation of 30 days for any change in fees and charges.
23. Accounts which are fully KYC compliant may be transferred between branches of the Bank at the request of the account holder(s). There are no charges for Transfer of Account between Branches.
24. Bank deposit up to INR 5,00,000 in respect of each depositor are fully protected by the Deposit Insurance and Credit Guarantee Corporation under the deposit Insurance Scheme.
25. Request for closure of account should state the reason for closure. Joint accounts can be closed only at the request of all such joint signatories. Charges with regards to Closure of Account are specified in service fee document available at the Banks website aubank.in.
26. The Bank reserves the right to make any changes, alterations, cancellations, in the above rules at any time without notice. Any person opening the account shall be bound by the rules governing the account.

ACCOUNT SEGMENT

1. I agree that the bank at its discretion in case of certain account variants/segments may offer the facility of account grouping. Under this functionality the number of accounts and relationships whose accounts can be linked will be at the discretion of the bank once consent is given the primary account holder.
2. The account benefit of combined Average Balance will be calculated across the accounts linked in the group. Apart from Average Balance the respective benefits/charges of each individual account will continue on the individual accounts itself.
3. The benefit of combined Average Balance will continue till the existence of the account grouping. If the account of primary account holder is closed then the combined Average Balance will cease to exist and individual balances will need to be maintained.

4. All accounts will get enrolled for respective account segments of the customer is enabled as part of a group.
5. A single customer can only be a part of a single account group.
6. In case of group/account of a particular group being closed the closure of the group maybe done by the bank.
7. I agree that as part of the segment bank may offer cashback/loyalty points/ milestone rewards. The cash back/loyalty points/milestone rewards will be credited to customers accounts within a period of 60 days from the end of month in which transactions are done. The bank has the right to change the program at any time basis their discretion. The bank may also exclude certain transactions or transactions at certain Merchant Categories from this program for cash back/loyalty points.
8. I agree that the responsibility to update my communication details (Email, Mobile, Address) lies on me. In case due to non updation of the same any information does not reach me then the bank would not be held responsible for the same.
9. Upgrade & Downgrade of segment: I understand that accounts/segment (where applicable) will be periodically reviewed for a period of two calendar quarters (rolling) excluding the account opening calendar quarter for average half yearly balance i.e. average balance of 180 days. For accounts & segments meeting/not meeting the defined thresholds the linked package will be upgraded/downgraded respectively. The Schedule of Charges applicable for respective package will be applicable post upgrade / downgrade. Bank will ensure due customer communication on same via email/SMS. The thresholds for upgrade/downgrade will be displayed on website under schedule of charges respectively.

CURRENT ACCOUNTS

1. The KYC norms of the Reserve Bank of India to be followed for opening of an Account. Current Accounts (C/As) can be opened by individuals, proprietorships, partnership firms, LLP, private and public limited companies, HUFs/specified associations, societies, trusts etc.
2. As per RBI directive, the applicant for Current Account should declare in the account opening form or separately that he/they is/are not enjoying any credit facility with any Bank and if he/they does/do enjoy any credit facility, he/they should declare full particulars thereof indicating the name of the Bank/branch concerned and submit the NOC from respective Banks.

3. Average Monthly Balance (AMB) is calculated as Average of End of Day (EOD) Balances in the account for a period of respective month. For Example (EOD balance Day1 + EOD balance Day2)/Number of days in the month. The account holder is required to maintain certain minimum Average Monthly Balance in the account, as specified in the Schedules of Charges of the Bank from time to time. Non-maintenance of minimum AMB would attract service charges as specified by the Bank from time to time, and available on Bank's website www.aubank.in.
4. No interest shall be payable on the balance maintained in the Current Account as per directives of Reserve Bank of India.
5. 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 charges levied by the Bank or interest credited by the Bank shall not be considered as a customer-induced transaction.
6. Free passbook is provided to the customers if requested, otherwise monthly statements on email shall be sent free of cost. Free half yearly physical statements shall be sent to the customer. Customer shall examine the entries in the Statement of Account ('SOA'). The account holder will inform AU Small Finance Bank within 14 days of mailing the SOA of any irregularities or discrepancies identified by the account holder in the details mentioned in the statement failing which the same shall be deemed to be accepted by the account holder. The Bank reserves the right to rectify discrepancies in the statement of Account, if any, at any point of time. Duplicate statement of account shall be furnished to the customer on request through the various available channels.
7. I agree that, under normal circumstances, the Bank has the liberty to close my account at any time by giving me at least 30 days' notice. However, in case of improper conduct of accounts such as non- maintenance of required balance or high number of cheque returns, the Bank reserves the right to close my account without giving any prior notice.
8. I agree that the Bank can at its sole discretion, amend any of the services/facilities given in my account either wholly or partially at any time by giving me at least 30 days' notice and/or provide an option to me to switch to other services/facilities.
9. Any of the deliverables i.e. cheque book, etc., shall be sent to the communication address of the customer as per the records of AU Small Finance Bank, shall be deemed right and proper delivery. The customer shall ensure safe keeping of the cheque book and other deliverables and also ensure there is no unauthorized access by any person to the same. In case of loss/theft of the same, the customer shall notify the Bank in writing on an immediate basis.

10. I agree to abide by the Bank's Terms and Conditions and rules in force and the changes thereto in Terms and Conditions from time to time relating to my account as communicated and made available on the Bank's website.
11. While undertaking international transactions (trade or remittance), the Bank shall be bound by the rules and regulations, notifications under the Foreign Exchange Management Act, Prevention of Money Laundering Act and the guidelines issued by the Reserve Bank of India from time to time. The Bank will not be liable for any direct/indirect charges that arises on account of any action or inaction on the part of the correspondent Bank. The Customer shall solely be responsible for ensuring full compliance with all the all the FEMA rules, regulations or notifications thereunder, applicable laws and regulations.
12. I agree to repay to the Bank on demand, unconditionally, the amounts of overdrafts that the Bank may grant to me from time to time, together with interest accrued thereon. I agree that this does not imply that the Bank is bound to grant me any credit facility whatsoever. Nomination facility is available for accounts operated by Individuals including Sole Proprietorship account.
13. Nomination can be done in favour of only one individual. If the nominee is minor, then another major individual should be appointed as guardian to receive the amount in case of claim during the minority of the nominee. Customer can include nomination or can change/modify existing nomination details in the account during his/her lifetime. Customer should ensure that he receives the acknowledgement for all such transactions for new nomination or change/ modification to existing nominee details.
14. I/We hereby authorize and give consent to the Bank (i) to view/collect/download my/our Annual Tax Credit Statement/Form 26 AS/TDS Certificate from TDS Reconciliation Analysis and Correction enabling system- the website of Income Tax Department/NSDL/any other website by using my/our Permanent Account Number, Date of Birth and other demographic details available with the Bank and (ii) to disclose, without notice to me/us, information/data furnished by me/us in the application form(s)/related documents executed/to be executed or collected by the Bank now or hereafter in relation to the facilities availed by me/us from the Bank from time to time, to the Bank's other Branches/subsidiaries/affiliates/credit bureaus/Rating Agencies, Service Providers, Banks/financial institutions, governmental /regulatory authorities or third parties for information verification, credit risk analysis or for other related purpose that the Bank may deem fit. I/We acknowledge that the exercise of authority by the Bank is for my/our benefit and service, accordingly I/we waive the privilege of privacy and privity of contract.

15. Upgrade & Downgrade of packages: I understand that accounts (where applicable) will be periodically reviewed for a period of two calendar quarters (rolling) excluding the account opening calendar quarter for average half yearly balance i.e average balance of 180 days. For accounts meeting/not meeting the defined thresholds the linked package will be upgraded/downgraded respectively. The Schedule of Charges applicable for respective package will be applicable post upgrade/downgrade. Bank will ensure due customer communication on same via email/SMS. The thresholds for upgrade/downgrade will be displayed on website under schedule of charges respectively.

DEBIT CARDS

1. Debit Card shall be issued to an account holder/non account holder (based on specific Board Resolution/ Authorization from the Cardholder)/a Minor (above 10 years of age) in respect of his account to enable him to operate from time to time through various modes of transactions including but not limited to ATMs/EDC/POS terminals/ Kiosks/Internet Payment Gateway i.e. ("Payment Channel") after specific written request from the account holder.
2. The Bank shall charge fees for the Debit card and ATM facilities as per Schedule of Fees/Charges as displayed on Bank's website or available at the branches of the Bank. Such fees shall be debited either online along with the transaction or post the transaction or on specified internal as per the nature of the fees/charges.
3. The cash withdrawal amount and free transactions per day on AU Small Finance Bank & other Bank ATMs will be subject to limits defined by the Bank.
4. All cash and cheque deposits on ATMs will be subject to verification by the Bank/Bank's representatives and the verified amount will be obligatory on the card holder.
5. In case of POS transactions, the Bank will not be responsible for any dealings the Cardholder may have with the merchant.
6. The Personal Identification number (PIN) for accessing Debit Card shall under no circumstances be revealed to any other person by the account holder. Cardholder should not record the PIN or code in any form which would be accessible to any other person in any manner. The Cardholder shall be solely responsible for the consequences arising out of the disclosure of his PIN and/or unauthorized use of Debit Card and shall be liable for any increased liability which he may incur on account of unauthorized use of the PIN and Debit Card. The Cardholder disclaims liability of the Bank for any unauthorized use of Debit Card and for any loss or damage whether direct or indirect incurred by it as a result of such misuse.

7. To enable me to use the Card at ATMs, a Personal Identification Number (PIN) will be generated/issued by/to me. The PIN shall be generated by me using the Green PIN facility (i.e. using card/some personal identification details & a unique OTP on AU Small Finance Bank ATM/ IVR Phone Banking/SMS - as applicable, to generate PIN) or mailed to me (on request) on registered communication address.
8. The selection of a new Personal Identification Number and/or the replacement of Debit Card shall not be construed as the commencement of a new contract.
9. The Cardholder shall be responsible for the safe custody of Debit Card. In case of loss or theft of the Debit Card, the Cardholder shall advise any of our branches/contact centre of the Bank, preferably the Debit Card issuing branch as promptly as possible in writing or over phone, of the loss of Debit Card, however occurring.
10. The Cardholder shall in all circumstances, accept full responsibility for all transactions processed by the use of his/her Debit Card, whether or not processed with the Cardholder's knowledge or Authority, express or implied. The printed output that is produced at the time of operation of the ATMs is a record of the operation of the ATMs and shall not be construed as the Bank's records. The Bank's records of transactions shall be accepted as conclusive and binding for all purpose. The Bank shall not be held liable for any loss caused by a technical breakdown of the payment system if the breakdown of the system was recognizable for the Cardholder by a message on the display of the device or otherwise known. The responsibility of the Bank for the non-execution or defective execution of the transaction is limited to the principal sum and the loss of interest subject to the provisions of the law governing the terms.
11. Other Banks may charge a service fee for using their ATMs for cash withdrawal which will be borne by the account/card holder.
12. Cash withdrawn at an ATM outside India/ transaction done at an overseas merchant, with the Card, shall be in a currency permitted at the institution which owns the ATM/POS/PG at which the withdrawals/transactions are made. The equivalent in the currency in which the customer Account is held, along with processing charges, conversion charges, fees, if any, for such transactions shall be debited to the Account held at AU Small Finance Bank.
13. Usage of the Card outside India shall be made strictly in accordance with the Foreign Exchange Management Act, 1999.
14. If the Bank decides to cancel/withdraw Debit card facility, the Bank shall give the card holder 30 days prior notice.

15. The debit card issued to you will be by default enabled only for domestic ATM & Point of Sale (POS) transactions. All International transactions, online/e-commerce transactions & contactless transactions are disabled by default on debit cards. The transactions on the debit card can be enabled or disabled through the AU Bank website, IVR, Auro Chatbot, 0101 App & Net Banking

FIXED DEPOSITS

1. A fixed deposit advice shall be issued by the Bank indicating therein full details, such as, date of issue, period of deposit, due date, applicable rate of interest, etc.
2. Interest rates quoted are per annum and the actual number of days in a year is taken for computation of interest (i.e. 366 days in a leap year and 365 days in a non-leap year). The applicable interest rates will be displayed on the Bank's website www.aubank.in and branches.
3. The customer agrees that on maturity of the fixed deposit, in absence of maturity instructions, the bank will automatically renew the deposit for a similar period at the rate applicable during the time of renewal.
4. I agree that in case of premature withdrawal of my fixed deposit based on my instructions or the instructions of all the joint depositors in the case of joint deposit, the Bank shall have the right to recover interest already paid or the penalty, if any, from the proceeds of the fixed deposit in accordance with prevailing regulations of the Bank and the Reserve Bank of India
5. In the event of the Term/Fixed Deposit being closed before completing the original term of such deposit, as per the terms & conditions of Fixed/Term deposit accounts of the Bank, on pre-mature withdrawal of the deposit, interest will be calculated at the rate applicable for the period for which deposit has actually remained with the Bank or contracted rate whichever is lower, subject to a premature penalty, if any. The premature penalty, if any will be communicated to the customer at the time of booking the Fixed/Term Deposit.
6. No interest shall be payable, where premature withdrawal of deposits takes place before completion of the minimum period prescribed. The Bank shall have the right to recover interest already paid or the penalty if any according to the Reserve Bank guidelines. The Bank may, at its discretion, disallow premature withdrawal of a deposit in respect of bulk deposits of INR 1 crore and above of all depositors, including deposits of individuals and HUFs.
7. In case of Domestic & NRO deposits no interest will be paid if the deposit is prematurely withdrawn within 7 days of the date of booking. In case of NRE deposit, no interest will be paid if the NRE Deposit is prematurely withdrawn before the completion of 1 year from the date of deposit.

8. Interest on Term Deposits shall be reckoned at quarterly intervals unless otherwise mutually agreed, at the rates applicable at the time of acceptance as the case may be or unless otherwise mutually agreed between the Customer and the Bank, in accordance with Reserve Bank of India directives.
9. Interest on deposits is payable either quarterly or compounded quarterly (i.e. reinvestment of interest) or payable monthly at a discounted Rate of Interest at the option of the depositor as opted at the time of booking of the deposit. Interest is paid only at maturity for fixed deposit tenures of 6 months and below.

The Bank has statutory obligation to deduct tax at source if the total interest paid/payable on all term deposits held by a person exceeds the amount specified under the Income Tax Act. The Bank will issue a Tax Deduction Certificate (TDS Certificate) for the amount of tax deducted. The depositor, if entitled to exemption from TDS can submit application declaration in the prescribed format (Form 15G/Form 15H/Exemption Certificate) at the beginning of every financial year, failing which Bank shall proceed to deduct the taxes as applicable.

RECURRING DEPOSITS

1. The interest on Recurring Deposits will be calculated by the Bank in accordance with the directions advised by Indian Banks' Association.
2. The interest rates for recurring deposits will be the corresponding rate as applicable for a Fixed Deposit.
3. In case of premature closure within a month, no interest shall be paid out & only principal amount shall be returned.
4. In case the customer desires to close the Recurring Deposit before the expiry of the contracted tenure, interest will be paid at the rate applicable, at the time of booking the Recurring Deposit, for the duration for which the Recurring Deposit has remained with AU Small Finance Bank.
5. In the event the customer does not pay a particular installment on time and the same is paid in subsequent month, such installment may carry a penalty for the period of default as defined on the website www.aubank.in

GRIEVANCE REDRESSAL

Should I have any complaint relating to the features of any of the products/services of the Bank that I hold/avail of, I am aware that I can refer to the Grievance Redressal Policy of the Bank which shall be displayed on its website/branches.

INDEMNITY

I shall indemnify and keep the Bank free and harmless from and against all liabilities, losses, claims and damages arising from negligence, fraud, collusion or violation of the terms herein on my part and/or a third party provided there is no gross negligence on the part of the Bank.

GENERAL

Your personal details/credentials in all the existing relationships (if any) with AU Small Finance Bank Limited are updated as per the information provided by you in the latest account opening form

GOVERNING LAW

All claims, matters and disputes are subject to the exclusive jurisdiction of the competent courts in Jaipur only. These Terms and Conditions and/or the operations in the accounts of the customer maintained by the Bank and/or the use of the services provided by the Bank shall be governed by the laws of the Republic of India and no other nation. The customer and the Bank agree to submit to the exclusive Jurisdiction of the Courts located in Jaipur, India as regards any claims or matters arising under these Terms and Conditions. The Bank accepts no liability whatsoever, direct or indirect, for non-compliance with the laws of any country other than the Republic of India.

For further information,
call our Toll Free Number

1800 1200 1200

or log on to www.aubank.in