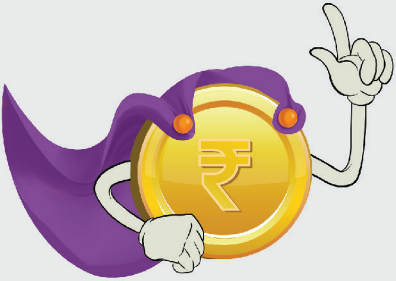
AU SMALL FINANCE BANK

SERVICE FEE RECKONER

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

CURRENT ACCOUNT BANKS SERVICE FEES



SIMPLIFIED BANKING IN 5 MINS

For more details, log on to www.au.bank.in

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Hello,

I am the Current Account 'Banks' 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, 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.au.bank.in/service-fee

ELIGIBILITY CRITERIA

Your **Current Account 'Banks'** comes with amazing offers on maintaining required balances.

PARAMETERS	PARTICULARS
Minimum Average Monthly Balance (AMB)	NIL
Fees for Non-Maintenance of Balance	No fees

FREE SERVICES

As a privileged member of **Current Account 'Banks'**, you receive a host of benefits under this program at no cost whatsoever. Hurray!

PARAMETERS	
1) Cash withdrawal at any AU SFB Branch	6) Intra-Bank Fund Transfer - Payments and Collections
2) Digital Payments - RTGS, NEFT, IMPS, UPI, Intra Bank Fund Transfer	7) Stop Payments of Cheque through Net / Mobile / Phone Banking / ATM
3) Digital Collections - RTGS, NEFT, IMPS	8) Issuance of Monthly and Half-Yearly E-mail Statement
4) Local and Outstation Cheque Collections at AU Small Finance Bank Locations	9) Issuance of Adhoc account statement from branch
5) Unlimited DDs payable at AUSFB locations and at correspondent bank locations	10) SMS Insta Alerts
11) NEFT, RTGS & IMPS carried out at Branch	

PAYMENT AND COLLECTION SERVICES

Understand the details of the fees on payment and collection services on your account, with **Current Account 'Banks'**.

PARAMETERS	PARTICULARS
Cash Deposit - All Branches	Free up to INR 10 Lakhs charge beyond free limits is 4 per 1,000 (Min. INR 50) *Free limit applicable in account opening month is Rs 10 Lakhs*
Deposit of Low Denomination Note (Currency Note of INR 50 & below) and Coins - Per Day	**Low Denomination Notes -** Upto INR 10,000 : Nil Above INR 10,000 : 0.5% of the LDN deposited (Min Amount : Rs 50/-) **Coins -** Upto INR 100 : Nil Above INR 100 : 5% on entire amount of coins deposited to charged
Cash Pick-up / Delivery^	Available on request

TRANSACTIONS

With your **Current Account 'Banks'**, undertake a host of transactions at nominal fees.

PARAMETERS	PARTICULARS
Issuance of Cheque Book	Free 100 leaves per month, thereafter INR 2 per leaf
Instrument / Instruction issued (such as an Inward cheque / ECS / NACH) from your account, **returned** due to insufficient funds	1st Instance INR 500; thereafter INR 550
Return handling charges for other bank cheques deposited in your account but returned (Local / Outstation)	First 100 transactions free, INR 100 per transaction post free transactions
Stop Payment of Cheques - Branch	INR 50 per cheque or range of cheques in series
AEPS Mini Statement	Post 5 free transaction, INR 3 per transaction
DD Cancellation / Revalidation	INR 100 per instrument

DELIVERY FEES

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

<table>
<tr><th>PARAMETERS</th><th>PARTICULARS</th></tr>
<tr><td>Outstation cheque collection - corresponding and other bank locations</td><td rowspan="2">INR 50 charged towards delivery fees</td></tr>
<tr><td>Issuance of ad hoc account statement (sent through courier)</td></tr>
<tr><td>Issuance of Cheque Book delivery charges</td><td>Free</td></tr>
</table>

TERMS AND CONDITIONS

- ^Branch cash deposit / withdrawal not considered
- SMS Insta Alerts are sent for day end balance / transactions above a threshold / low balance
- Alerts that have been mandated by RBI as well as alerts which are deemed appropriate by the Bank, will be sent free of charge
- Penal Charges and non-maintenance charges are not applicable once the a/c becomes inoperative / dormant
- Other Free Services: Standing Instruction Maintenance, Dormancy Activation, Card Hot listing, Replacement of Damaged Cards, Duplicate Statements, Balance Enquiry, Account Closure, E-mail Alerts, Record retrieval, Banker's verification (Address / Signature / Photo)
- 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, 'PAP' - Payable at Par, 'DD' - Demand Draft, 'ECS' - Electronic Clearing System, 'SMS' - Short Message Service, 'NACH' - National Automated Clearing House
- 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 charges levied by the bank or interest credited by the bank shall not be considered as a 'customer-induced transaction'
- Doorstep Banking service is available at selective location with sole discretion of AU Small Finance Bank
- 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
- Charges mentioned are exclusive of GST. The applicable taxes / cesses are subject to change from time to time.
- The terms and conditions, as defined by AU Small Finance Bank, apply. Please refer www.au.bank.in for further details
- This service document is effective 1st January, 2023 and is applicable until further modified
- Doorstep Banking service is available at select locations with sole discretion of AU Small Finance Bank. *For beyond city limit services, the actual service charges will be applicable to customer on case to case basis.*
- *Free limit – For new accounts, cash deposit free limit basis AMB criteria will be applicable effective from M3 onwards. eg: for accounts opened in January, cash deposit limit in April will be provided basis March AMB.
- This service document is effective 5th April 2026 and is applicable until further modified