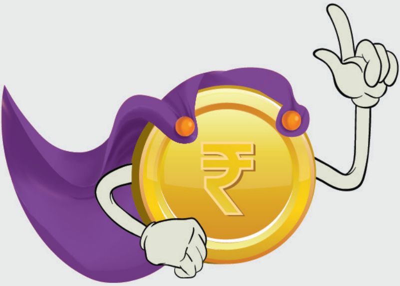
AU SMALL FINANCE BANK

SERVICE FEE RECKONER

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

AU ZERO TO ONE



SIMPLIFIED BANKING IN 5 MINS

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

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Hello,

I am the **AU Zero2One** Service Fee Reckoner, from AU Small Finance Bank. I may not be on top of your mind now, but I will 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 fees is also available on our website, www.au.bank.in/schedule-charges

ELIGIBILITY CRITERIA

Your **AU Zero2One** Program comes with amazing offers on maintaining required balance.

PARAMETERS	PARTICULARS
Minimum Average Monthly Balance (AMB)	INR 1,00,000
Fees for Non-Maintainence of Balance	Waiver for first 3 years from date of account opening. 4th Year onwards If AMB is less than INR 50,000/- then INR 1,000/-. If AMB is between INR 50,000 to INR 75,000, then INR 400

FREE SERVICES

As a privileged member of the **AU Zero2One** Program, you receive a host of benefits at no cost whatsoever. Hurray!

PARTICULARS	
1) Unlimited Cash Withdrawal at any AU SFB Branch	11) ATM declines due to insufficient funds at AU ATM
2) Unlimited Digital Payments - RTGS, NEFT, IMPS, UPI, Intra Bank Fund Transfer	12) ATM Pin Generation
3) Unlimited Digital Collections - RTGS, NEFT, IMPS	13) Issuance of monthly and half yearly E-mail statement

4) Local & outstation Cheque Collections at AU SFB locations	14) Issuance of adhoc Account Statement from Branch
5) Free pick-up of Instrument	15) Issuance of duplicate Passbook
6) Unlimited Demand Draft payable at AU SFB locations and at correspondent Bank locations	16) Charge Slip retrieval
7) Intra-Bank Fund Transfer - Payments and Collections	17) SMS Insta Alerts
8) Stop Payment of Cheques through Net / Mobile / Phone Banking / ATM / Branch	18) NEFT & RTGS carried out of Branch
9) Debit Card Annual Fees	19) 10 visit per month are free for Cash pick-up
10) Unlimited ATM Transactions at AU SFB ATM	20) Issuance of Cheque Book - unlimited free

DEBIT CARD

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

PARAMETERS	PARTICULARS
Card Type	Visa Signature Business
Replacement of lost / stolen card	INR 200 per instance
ATM declines due to insufficient funds	Free at AU ATMs, INR 25/- per instance at other Bank ATM
Transactions at other Bank ATM	Post 50 free transactions, INR 23/- per financial transaction INR 10/- per non-financial transaction
Financial transactions at other bank ATMs outside India	INR 150/- per instance
Non-financial transactions at other Bank ATMs outside India	INR 25/- per instance
Cross-currency mark-up	2.50%

PAYMENT AND COLLECTION

Understand the details of the fees on payment and collection services on your account, with **AU Zero2One** Program.

PARAMETERS	PARTICULARS
Cash Deposit - At any AU Branch	Free limit per month will be higher of following i) Minimum INR 30 lacs; or ii) 15 times of Previous month AMB Maximum free limit INR 100 lacs Charges beyond free limits is INR 4/1000 (Min. INR 50) Free limit applicable in account opening month is INR 30 Lakhs

Monthly Balance Commitment to avail Cash Deposit limit*	**Note:** Minimum Average monthly balance of INR50,000 needs to be maintained in the account, for next month free cash deposit Limits
LDN & Coins Deposit (Daily)	**Low denomination notes** Up to INR 10,000: Nil Above INR 10,000: 0.5% of the LDN deposited (Min. atmount: INR 50/-) **Coins** Up to INR 100/-: Nil Above INR 100/-: 5% on entire amount of coins deposited to be charged
Cash Pick-up / Delivery^ (All values in INR)	**On Call Service:** 10 free visit per month for cash pickup (Up to INR 5 Lakhs per visit) thereafter up to INR 2 Lakhs - INR 750/- INR 2 Lakhs to less than INR 5 Lakhs - INR 1,100/- INR 5 Lakhs to less than INR 10 Lakhs - INR 1,800/- Above 10 Lakhs - Contact Branch **Beat Service:** Up to INR 2 Lakhs - INR 2,000/- p.m. INR 2 Lakhs to less than 5 Lakhs - INR 5,000/- pm INR 5 Lakhs to less than INR 10 Lakhs - INR 14,000/- pm Above INR 10 Lakhs - Contact Branch

TRANSACTIONS

With the **AU Zero2One** program, undertake a host of transactions at nominal fees.

PARAMETERS	PARTICULARS
(Instrument / Instruction issued such as 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 Cheque deposited in your account but could not be processed and hence returned (Local / Oustation)	First 25 transactions free, INR 100 per transaction post free transactions
Stop Payment of Cheques - Branch	Free
DD Cancellation / Revalidation	INR 100/- per instrument
AEPS Mini Statement	Free
SMS Insta Alerts	Free

DELIVERY FEES

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

PARAMETERS	PARTICULARS
Outstation Cheque Collection - Corresponding & other Bank locations	INR 50/- charged towards delivery fees
Issuance of subsequent Cheque Book	Free
Issuance of adhoc account statement (Sent through courier)	INR 50/- charged towards delivery fees

TERMS AND CONDITIONS

- Core and Urban branch categories basis location mapping as defined by the Bank
- ^Branch cash deposit / withdrawal not considered. Service is available only on selected locations
- 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 send free of charge
- Penal charges and non-maintenance charges are not applicable once the account becomes inoperative / dormant
- Other Free Services: Standing Instruction Maintenance, Dormancy Activation, Card Hotlisting, Replacement of Damaged Cards, Duplicate Statements, Balance Enquiry, Account Closure, Email Alerts, Record retrieval, Bankers Verification (Address / Signature / Photo)
- Abbreviations / short forms used: '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
- Accounts not having a 'customer induced transaction' (ATM withdrawal, cheque deposit, online transaction 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 above charges are subject to revision with a prior intimation of 30 days to all account holder. 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 mentioned by AU Small Finance Bank (SFB), apply. Please refer www.au.bank.in for further details
- Doorstep Banking service is available at selective location with sole discretion of AU Small Finance Bank. For beyond city limit services, the actual service charges will be applicable to customer on case-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
- Standard charges applicable for all other services and products, not listed above
- Debit Card annual charges (inclusive of taxes) for first year is levied on debit card issuance date and on card anniversary date for subsequent years. These charges will be automatically deducted from your account on such dates.
- #For any debit card variant other than the one stated above, the applicable annual charges will be as per the respective card. For more information on fees, please refer to https://www.au.bank.in/service-fee.
- This SOC document is effective 05th April 2026 and is applicable until further modified

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