AU SMALL FINANCE BANK

SERVICE FEE RECKONER

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

CURRENT ACCOUNT MAXIMUM SERVICE FEES

SIMPLIFIED BANKING IN 5 MINS

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

VER.1.4/11/25/CHQB_SOC_20215/STYL

Hello,

I am the Current Account 'Maximum' Service Fee Reckoner, from **AU Small Finance Bank (AU SFB).** 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 fee is also available on our website, https://www.au.bank.in/service-fee

ELIGIBILITY CRITERIA

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

PARAMETERS	PARTICULARS
Product Average Monthly Balance	INR 50,000 at Urban Branch and INR 25,000 at Core Branch
Minimum Average Monthly Balance (AMB) for Non Maintenance	INR 37,500 at Urban Branch and INR 18,750 at Core Branch
Fees for Non-Maintenance of Balance	**Urban Branches** – If AMB is below INR 12,500, then INR 1,000 If AMB is between INR 12,500 to 25,000, then INR 600 If AMB is between INR 25,000 – INR 37,500 – INR 400 **Core Branches** – If AMB is below INR 6,250, then INR 500 If AMB is between INR 6,250 to 12,500, then INR 300 If AMB is between INR 12,500 to INR 18,750 - INR 200

E.g.:
Urban Branch - If the balance maintained in your account is INR 12,500, then you will be charged INR 1000 and If the balance maintained in your account is INR 25,000, then you will be charged INR 600 and If the balance maintained in your account is INR 37,500, then you will be charged INR 400

Core Branch - If the balance maintained in your account is INR 6,250, then you will be charged INR 500 and If the balance maintained in your account is INR 12,500 then you will be charged INR 300 and If the balance maintained in your account is INR 18,750 then you will be charged INR 200

FREE SERVICES

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

PARAMETERS	
1) Unlimited cash withdrawal at any AU SFB Branch	10) ATM declines due to insufficient funds at AU SFB ATM
2) Unlimited Digital Payments - RTGS, NEFT, UPI, Intra Bank Fund Transfer	11) ATM Pin Generation
3) Unlimited Digital Collections - RTGS, NEFT	12) Issuance of Monthly and Half-Yearly E-mail Statement
4) Local and Outstation Cheque Collections at AU SFB locations	13) Issuance of ad hoc account statement from Branch
5) Free Pick-up of Instrument	14) Issuance of Duplicate Passbook
6) Unlimited DDs payable at AU SFB locations and at correspondent bank locations	15) Charge Slip Retrieval
7) Intra-Bank Fund Transfer - Payments and Collections	16) SMS Insta Alerts
8) Stop Payments of Cheque through Net / Mobile / Phone Banking / ATM	17) NEFT & RTGS carried out at Branch
9) Unlimited ATM transactions at AU SFB ATM	

DEBIT CARD

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

PARAMETERS	PARTICULARS
Card	Visa Business Platinum
Annual Fees	INR 499 per instance
Replacement of lost / stolen card	INR 200 per instance
ATM decline due to insufficient funds	Free at AU SFB ATMs, INR 25 per instance for others
Transactions at other bank ATM	Post 15 free transactions, INR 23 per financial transaction and INR 10 per non-financial transaction
Financial ATM transactions at other bank ATMs outside India	INR 150 per instance
Non-financial ATM transactions at other bank ATMs outside India	INR 25 per instance
Cross Currency Mark-up	3.50 %

PAYMENT AND COLLECTION SERVICES

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

PARAMETERS	PARTICULARS
Cash Deposit - All Branches	*Free limit per month will be higher of following: i) Minimum INR 7.5 Lakhs; or ii) 15 times of previous month's AMB Maximum free limit is INR 200 Lakhs. Charges beyond free limits is INR 4 per 1,000 (Min. INR 50) *Free limit applicable in account opening month is Rs 7.5 Lakhs*
Note : If minimum monthly average balance is less than INR 25,000/- in Urban Branch or INR 12,500/- in Core Branch, then Cash Deposit free limits will not be applicable for next month.	
Deposit of Low Denomination Note (Currency Note of INR 50 & below) and Coins - Per Day	**Low Denomination Notes -** Upto INR 10 Thousand : Nil Above INR 10 Thousand : 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
IMPS Online	Up to 10,000 – INR 2.5 Above 10,000 to 1 Lac – INR 5 Above 1,00,000 – INR 15
Cash Pick-up / Delivery^	**On-Call Service:** 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 **Beat Service:** Upto INR 2 Lacs - INR 2000/- pm INR 2 Lacs to less than 5 lacs- INR 5000/- pm INR 5 Lacs to less than INR 10 lacs - INR 14000/- pm Above INR 10 lacs - Contact Branch

TRANSACTIONS

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

PARAMETERS	PARTICULARS
Issuance of Cheque Book	Free 200 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 5 transactions free, INR 100 per transaction post free transactions

PARAMETERS	PARTICULARS
Stop Payment of Cheques - Branch	INR 50 per cheque or range of cheques in series
DD Cancellation / Revalidation	INR 100 per instrument

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	INR 50 charged towards delivery fees
Issuance of ad hoc account statement (sent through courier)	
Issuance of Cheque Book delivery charges	Free

TERMS AND CONDITIONS

- Core and Urban Branch categories basis location mapping as defined by the Bank
- ^Branch cash deposit / withdrawal not considered
- SMS Insta Alerts are sent for day end balance / transactions above a threshold / low balance
- *Charge will be applicable on quarterly basis for customers who have subscribed for SMS alert facility
- Alerts that have been mandated by RBI as well as alerts which are deemed appropriate by the Bank, will be sent free of charge
- Other Free Services: Standing Instruction Maintenance, Dormancy Activation, Card Hotlisting, 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: '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, '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 transactions, 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 al 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
- Doorstep Banking service is available at select locations with sole discretion o 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.
- Debit card charges will apply as per the respective debit card variant, in cases where the card does not correspond to the current account variant. To know more about the fees, please visit www.au.bank.in/service-fee
- This service document is effective 5th April 2026 and is applicable until further modified

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