A SCHEDULED COMMERCIAL BANK

SERVICE FEE RECKONER

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

AU FCRA UTILIZATION ACCOUNT

SIMPLIFIED BANKING IN 5 MINS

For more details, log on to www.aubank.in

Hello,

I am the FCRA Utilization Account 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 fees is also available on our website, https://www.aubank.in/service-fee

FREE SERVICES

As a privileged member of the **FCRA Utilization Account**, you receive a host of benefits at no cost whatsoever. Hurray!

PARAMETERS	
1) Unlimited Cash withdrawal at any AU Bank Branch	3) Unlimited Digital Payments - RTGS, NEFT, IMPS, UPI, Intra Bank Fund Transfer
2) SMS Alerts	4) Issuance of Monthly and Half Yearly Email Statement

PAYMENT AND COLLECTION SERVICES

Understand the details of the fees on payment and collection services on your **FCRA Utilization Account.**

PARAMETERS	PARTICULARS
Cash Deposit - All Branches	No Cash Deposit allowed
NEFT, RTGS & IMPS carried out at branch	NIL
Pick-up or Delivery of Instruments	NIL
Cash Pick-up/Delivery	NIL
Cancellation / Revalidation of DD	NIL

DELIVERY FEES

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

PARAMETERS	PARTICULARS
Outstation cheques collection - corresponding and other bank locations	Not applicable
DD Payable at AU Bank Locations - Net/Mobile Banking	NIL
Issuance of adhoc account statement dispatched to your address through courier	NIL

ELIGIBILITY CRITERIA

PARAMETERS	PARTICULARS
Minimum Average Monthly Balance	NIL
Fees for Non - Maintainence of Balance per month	NA

DEBIT CARD

PARAMETERS	PARTICULARS
Card	No Debit Card
Transactions at other bank ATMs Outside India :	NIL
ATM decline due to insufficient funds (Within / Outside India)	NIL
Replacement of lost/stolen card	NIL
Cross Currency Mark-up (When you use your debit card for international transactions, a certain mark -up fee is levied on the amount)	NIL

TRANSACTIONS

With the **FCRA Utilization Account**, undertake a host of transactions at nominal fees.

PARAMETERS	PARTICULARS
Instrument / Instruction issued (such as an Inward cheque /ECS/NACH) from your account,returned due to insufficient funds	NIL
Return handling charges for other bank Cheques deposited in your account but returned (Local/Outstation)	NIL
Stop Payment of Cheques	NIL
Retrieval of Cheque / Instruction	NIL
Account Closure Charges	"Within 21 days - free After 21 days to 1 year - INR 100 After 1 year - free"

TERMS AND CONDITIONS

- Fees mentioned are exclusive of GST. The applicable taxes / cess are subject to change from time to time
- ^Branch Cash Deposit / withdrawal not considered
- As per RBI guidelines, Business / Commercial transactions are not permitted in the Savings Account
- 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
- Penal fees and non-maintenance fees are not applicable once the account becomes inoperative / dormant
- *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.
- Urban and Core are branch categories basis location mapping as defined by the Bank
- Other Free Services: Standing Instruction Maintenance, ECS Instruction Maintenance, 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, Charge Slip Retrieval, Pin Generation
- 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, 'DD' - Demand Draft, 'ECS' - Electronic Clearing System, 'SMS' - Short Message Service, 'Fin' - Financial
- 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'
- Doorstep banking service is available at selective location at sole discretion of AU Small Finance Bank
- The terms and conditions, as defined by AU Small Finance Bank, apply. Please refer www.aubank.in for further details
- This SOC document is effective 1st October 2024 and is applicable until further modified

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