

SERVICE FEE RECKONER

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

AU LITE CURRENT ACCOUNT SERVICE FEES



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



Hello,

I am the “AU Lite Current 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 fee is also available on our website,
<https://www.au.bank.in/service-fee>

ELIGIBILITY CRITERIA

Your **AU Lite Current Account** comes with amazing offers on maintaining required balances.



PARAMETERS	PARTICULARS
Minimum Average Monthly Balance (AMB)	NIL
Fees for Non-Maintenance of Balance	Not Applicable

FREE SERVICES



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

PARAMETERS

- 1) 5 free financial transactions a month & unlimited free non-financial transaction at AU SFB ATM
- 2) 5 free transactions a month including financial + non-financial transactions at another bank ATM
- 3) Unlimited Fund transfer (Online) - RTGS, NEFT, UPI
- 4) Unlimited DDs Payable at AU Bank locations and at correspondent bank locations
- 5) Stop Cheque through Net / Mobile / Phone Banking
- 6) Local Cheque Collections at funds is free at AU Bank locations
- 7) Issuance of Monthly and Half Yearly E-mail statement

DEBIT CARD



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

PARAMETERS	PARTICULARS
Card	Visa Business Gold
Annual Fees	INR 349 per instance
Replacement of lost/stolen card	INR 200 per instance
ATM decline due to insufficient funds	Free at AU SFB ATMs, INR 25 / instance for others
Transactions at AU SFB ATMs within India	Post 5 free transactions, INR 23 per financial transaction
Transactions at other bank ATM	Post 5 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 / instance
Non-financial ATM transactions at other bank ATMs outside India	INR 25 / 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 **AU Lite Current Account**.

PARAMETERS	PARTICULARS
Cash Deposit - All Branches	No Free limits Applicable Charges of INR 4 / 1000 (Min. INR 50)
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: INR 50/-) Coins - Upto INR 100 : Nil Above INR 100: 5% on entire amount of coins deposited to charged
RTGS carried out at branch	INR 10 / transaction
NEFT carried out at branch	Upto 1 Lakh : INR 2 / transaction Above 1 Lakh : INR 10 / transaction
IMPS	Up to 10,000: INR 2.50/transaction >10,000 to 1,00,000: INR 5/transaction >1,00,000: INR 15/transaction
Cheque Pick-up	INR 100/visit
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 10 lacs - Contact Branch

TRANSACTIONS



With your **AU Lite Current Account** undertake a host of transactions at nominal fees.

PARAMETERS	PARTICULARS
Issuance of Cheque Book	Free 100 leaves / month, thereafter INR 2 / leaf
Instrument / Instruction issued (such as an Inward cheque / ECS / NACH) from your account, returned due to insufficient funds	1st transaction INR 500 2nd transaction onwards INR 550
Standing Instruction Failure	INR 100
Statement Printout at Branches	INR 100 / Instance
Retrieval of Cheque / Instruction	INR 50 / Cheque

PARAMETERS	PARTICULARS
Return handling charges for other bank cheques deposited in your account but returned (Local / Outstation)	INR 100 / cheque
Stop Payment of Cheques - Branch	INR 50 / cheque or range of cheques in series
SMS Insta Alerts*	30 ps / sms Subject to maximum of INR 15 quarter
AEPS Mini Statement	INR 3 / transaction
DD Cancellation / Revalidation	INR 100 / instrument
Account Closure fees	Free

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 subsequent Cheque Book	
Issuance of ad hoc account statement (sent through courier)	
DD Payable at Bank Locations - Net / Mobile Banking	

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 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
- 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.
- This service document is effective 5th April 2026 and is applicable until further modified

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