

SERVICE FEE RECKONER

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

ROYALE BUSINESS

Customised Banking solutions for
Company Secretaries



VER.1.4/11/25/CHGB_SOC_20269/STYL



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



Hello,

I am the **AU Royale Business for Company Secretaries**, 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 www.au.bank.in/service-fee

ELIGIBILITY CRITERIA

Your account under the **AU Royale Business for Company Secretaries** comes with amazing offers on maintaining required balance.

PARAMETERS

PARTICULARS

Minimum Average Monthly Balance
(Grouped Current & Savings
Accounts)

NIL

Fees for Non - Maintenance of
Balance

Not applicable

FREE SERVICES



As a privileged member of AU Royale Business for **Company Secretaries**, you receive a host of fits under this program at no cost whatsoever. Hurray!

PARAMETERS

- | | |
|---|--|
| 1) Unlimited Cash Withdrawal at any AU SFB Branch | 11) ATM declines due to insufficient funds at AU SFB 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 Email Statement |
| 4) Local & Outstation Cheques Collections at AU SFB Locations | 14) Issuance of adhoc account statement from Branch |
| 5) Unlimited Demand Draft payable at AU SFB locations and at correspondent bank locations | 15) Issuance of Duplicate Passbook |
| 6) Intra-Bank Fund Transfer- Payments and Collections | 16) Charge Slip Retrieval |
| 7) AEPS Mini Statement | 17) SMS Insta Alerts |
| 8) Debit Card Annual Fees | 18) RTGS carried out at branch |
| 9) Unlimited ATM Transactions at AU SFB ATM | 19) NEFT carried out at branch |
| 10) Issuance of Cheque Book | 20) Free Pickup of Instruments |
| | 21) Stop Payment of Cheque through Net/Mobile/Phone Banking/ATM/Branch |
| | 22) Cheque book delivery charges |

DEBIT CARD



An exclusive Debit Card, especially for you! Let's understand all you need to know about the fees on your **AU Royale 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 decline due to insufficient funds	Free at AU SFB ATMs, INR 25/instance at Other Bank ATM
Transactions at other bank ATM	50 free transactions. Thereafter, INR 23 per financial transaction and INR 10 per non-financial transaction
Financial Transactions at other bank ATMs outside India	INR 150 per financial transaction
Non-Financial Transactions at other bank ATMs outside India	INR 25 per instance
Cross Currency Mark-up	1.50%

PAYMENT AND COLLECTION SERVICES



Understand the details of the fees on payment and collection services on your account, with **AU Royale Business for Company Secretaries**.

PARAMETERS	PARTICULARS
Cash Deposit at any AU SFB Branch	*Free limit per month will be higher of following i) Minimum INR 100 Lakhs; or ii) 25 times of previous month AMB Maximum free limit is INR 500 Lakhs Charges beyond free limits is INR 4 / 1,000 (Min. INR 50) Free limit applicable in account opening month is INR 20 Lakhs <i>Note: If minimum monthly average balance is less than INR 50,000/- in grouped current accounts, then Cash deposit free limit will not be applicable for next month.</i>
Low Denomination Notes (LDN) & Coins Deposit (Currency Note of INR 50 & below) and coins - Per Day	Deposit of Low Denomination Note Upto INR 10,000: Nil, Above INR 10,000: 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
Cash Pick-up/Delivery* (all values in INR)	On Call Service: 10 free visit per month (upto INR 5 lacs per visit), thereafter - 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/- per month INR 2 Lacs to less than 5 lacs- INR 5000/- per month INR 5 Lacs to less than INR 10 lacs - INR 14000/- per month Above INR 10 lacs- Contact Branch <i>*Note : Branch Cash deposit/withdrawal not considered. For Beyond City limit locations, actual charges will be charged.</i>

TRANSACTIONS



With your **AU Royale Business for Company Secretaries**, 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	1st transaction - INR 500; thereafter - INR 550
Return handling charges for Other bank cheques deposited in your account but could not be processed and hence returned (Local / Outstation)	Free 25 cheques per month, thereafter INR 100 per cheque
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

Issuance of ad hoc 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
- 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/c's not having a 'customer induced transaction' (ATM withdrawals, 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'
- 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.aubank.in for further details
- All terms and conditions related to trade services will be applicable as per Bank's Policy
- 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
- Debit Card annual charges if applicable (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 if applicable will be as per the respective card. For more information on fees, please refer to <https://www.au.bank.in/service-fee>
- This service document is effective March 20, 2026 and is applicable until further modified