

SERVICE FEE RECKONER

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

» PLATINUM BUSINESS



SIMPLIFIED
BANKING
IN 5 MINS

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



Hello,

I am AU Platinum Business Current Account Service Fees, from **AU Small Finance Bank**. 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>

ELIGIBILITY CRITERIA



Your **AU Platinum Business Current Account** comes with amazing offers on maintaining required balances

PARAMETERS	PARTICULARS
Minimum Average Monthly Balance (AMB)	INR 1 Lakh
Fees for Non-Maintenance of Balance per month	If the AMB is less than INR 50,000 then INR 1,000 Get waiver of AMB Non-Maintenance charges on successfully completing collection transaction of minimum INR 25,000 via AU Bank QR code or POS machine in a month

FREE SERVICES



As a privileged member of the **AU Platinum Business Current Account**, you receive a host of benefits at no cost whatsoever. Hurray!

PARAMETERS

1) Unlimited Cash withdrawal at any AU Bank Branch	10) Debit Card Annual Fees
2) Unlimited Digital Payments - RTGS, NEFT, IMPS, UPI, Intra Bank Fund Transfer	11) Unlimited ATM Transactions at AU Bank ATM
3) Unlimited Digital Collections - RTGS, NEFT, IMPS	12) ATM Declines due to insufficient funds at AU Bank ATM
4) Local and Outstation Cheques Collections at AU Bank Locations	13) ATM Pin Generation
5) Free Pick-up of Instrument	14) Issuance of Monthly and Half Yearly E-mail Statement
6) Unlimited Demand Draft payable at AUFSB locations and at correspondent bank locations	15) Issuance of ad hoc account statement from Branch
7) Intra-Bank Fund Transfer - Payments and Collections	16) Issuance of Duplicate Passbook
8) Stop Payment of Cheques through Net / Mobile / Phone Banking / ATM / Branch	17) Charge Slip Retrieval
9) NEFT, RTGS and IMPS carried out at Branch	18) SMS Insta Alerts

DEBIT CARD



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

PARAMETERS

PARTICULARS

Card	Visa Platinum Business
Replacement of lost / stolen card	INR 150 / instance
ATM declines due to insufficient funds (Within / Outside India)	Free at AU Bank ATMs, INR 25 / instance for other Bank ATMs
Transactions at other bank ATMs	Post 20 free transactions, INR 20 / financial transaction INR 8 / non-financial transaction
Financial ATM Transactions at other bank ATMs outside India	INR 100 / 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 **AU Platinum Business Current Account**.

PARAMETERS	PARTICULARS
Cash Deposits - All Branches	Free limit per month will be higher of following: i) Minimum INR 40 Lakhs; or ii) 20 times of previous month's AMB Maximum free limit is INR 250 Lakhs Charges beyond free limits is INR 4 / 1,000 (Min. INR 50) Free limit applicable in account opening month is INR 40 Lakhs
Cash Pick-up / Delivery^	INR 400 / transaction up to INR 2 Lakhs INR 800 / transaction for INR 2 Lakhs to less than 5 Lakhs INR 1,500 / transaction for INR 5 Lakhs to less than INR 10 Lakhs INR 3,500 / transaction up to INR 10 Lakhs to less than INR 20 Lakhs Contact Branch for above INR 20 Lakhs

TRANSACTIONS



With the **AU Platinum Business Current Account**, undertake a host of transactions at nominal fees.

PARAMETERS	PARTICULARS
Issuance of Cheque Book	Free 250 leaves p.m, thereafter INR 2 / leaf
Instrument / Instruction issued (such as an inward Cheque / ECS / NACH) from your account, returned due to insufficient funds	INR 500 / instance
Return Handling Charges for other bank Cheques deposited in your account but returned (Local / Oustation)	Free 5 cheques / month, thereafter INR 100 / cheque
DD Cancellation / Revalidation	INR 100 / 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 subsequent Cheque Book	
Issuance of ad hoc account statement (sent through courier)	



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 sent 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, Banker's verification (Address / Signature / Photo)
- Abbreviations / short-forms used : 'AUSFB' - Au Small Finance Bank, '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 / cess 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
- The bank reserve the right to downgrade the account if the customer is not maintaining the required AMB
- This SOC document is effective from 1st September 2022 and is applicable until further modified

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