

SERVICE FEE RECKONER

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

AU PLATINUM TRADE SERVICE FEES



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



Hello,

I am the Current Account 'AU Platinum Trade' 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.aubank.in/service-fee>

ELIGIBILITY CRITERIA



Your **Current Account 'AU Platinum Trade'** comes with amazing offers on maintaining required balances.

PARAMETERS	PARTICULARS
Product Criteria	Quarterly Trade Throughput (QT) equivalent to USD 25 Thousand or Average Quarterly Balance (AQB) of INR 1,00,000
Charges for Non-Transaction/ Non-Maintenance	If QT < 25,000 USD or AQB < INR 1,00,000 then INR 2000

Note- In AQB the charging would be on calander quarter basis (Eg- April- June, July-September etc)

FREE SERVICES



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

PARAMETERS	PARTICULARS
General Transactions/ Services	
Unlimited Cash Withdrawal at any AUSFB Bank Branch	Debit Card Annual Fees
Unlimited Digital Payments - RTGS, NEFT, IMPS, UPI, Intra Bank Fund Transfer	Unlimited ATM Transactions at AUSFB Bank ATM
Unlimited Digital Collections - RTGS, NEFT, IMPS	ATM Declines due to insufficient funds at AUSFB Bank ATM
Local & Outstation Cheques Collections at AUSFB Bank Locations	ATM Pin Generation
Unlimited Demand Draft payable at AUSFB locations and at correspondent bank locations	Issuance of Monthly and Half Yearly Email Statement
Intra-Bank Fund Transfer- Payments and Collections	Issuance of adhoc account statement from Branch
Stop Payment of Cheques through Net / Mobile / Phone Banking / ATM/ Branch	Issuance of Duplicate Passbook
	Charge Slip Retrieval
	SMS Insta Alerts
	RTGS carried out at branch
	NEFT carried out at branch

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 Type	Visa Platinum Business
Replacement of lost / stolen card	INR 150 per instance
ATM decline due to insufficient funds	Free at AUSFB ATMs, INR 25 per instance at Other Bank
Transactions at other bank ATM	20 free txns. Thereafter, INR 21 per financial txn and INR 10 per non-financial txn
Financial Transactions at other bank ATMs outside India	Financial - INR 100 per instance
Non-Financial Transactions at other bank ATMs outside India	Non-Financial - 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 'AU Platinum Trade'**.

PARAMETERS	PARTICULARS
Cash Deposit at any AUSFB Bank Branch	Free limit per month will be Higher of following i) Min INR 40 lacs; or ii) 20 times of Prev month AMB Max free limit INR 250 lacs Charges beyond free limits is INR 4/1000 (Min. INR 50) Free limit applicable in account opening month is INR 40 Lakhs Note : Min AMB of INR 50,000/- is required for free Cash Deposit limits for the next month
Low Denomination Notes (LDN) & Coins Deposit	Deposit of Low Denomination Note (Currency Note of INR 50 & below) and coins - Per Day 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
Cash Pick-up/Delivery^ (all values in INR)	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
Note : Branch Cash deposit/withdrawal not considered. For Beyond City limit locations, actual charges will be charged.	
Cheque Pick-up	Free

TRANSACTIONS



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

PARAMETERS	PARTICULARS
Issuance of Cheque Book	Free 250 leaves per month; thereafter INR 2 per leaf
Instrument / Instruction issued such as Inward Cheque / ECS/ NACH/ from your account, returned due to Insufficient Funds	INR 500/instance

PARAMETERS	PARTICULARS
Return handling charges for Other bank cheques deposited in your account but could not be processed and hence returned (Local / Outstation)	Free 5 cheques per month, thereafter INR 100 per cheque
Stop Payment of Cheques - Branch	Free
AEPS Mini Statement	Free
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

TRADE FEATURES

PARAMETERS	PARTICULARS
Advance Import	INR 400
Direct Import	
Import Bills (Under LC or Collection)	
Foreign Outward Remittance (Non-Import)	
Export Bills (Under LC or collection)	
Export Bills for regularization (Export against Advance Remittance or Bills sent directly by customer)	
Export LC Advising	
SWIFT	Free
Inward Remittances	
E BRC	
FIRC Charges	
Domestic Courier Charges	INR 1000
International Courier Charges	
Additional charges on account of payment out of EEFC account or any other foreign currency account	0.15% of remittance amount

Above charges are exclusive of GST

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
- QT includes transactions like Inward Remittances, Outward remittances, export bill handling, all types of import and export payments. EEFC Balances will be part of AQB Calculation
- 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 Banks 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.
- This service document is effective 1st January 2024 and is applicable until further modified

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