AU SMALL FINANCE BANK

SERVICE FEE RECKONER

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

SIMPLIFIED BANKING IN 5 MINS

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

Hello,

I am the 'Power' Current Account Service Fee Reckoner, 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, www.aubank.in/schedule-charges

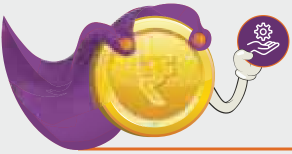
ELIGIBILITY CRITERIA

Your **'Power' Current Account** comes with amazing offers on maintaining required balances.

PARAMETERS	PARTICULARS
Minimum Average Monthly Balance (AMB)	INR 10,000 at Urban Branch and INR 5,000 at Core Branch
Fees for Non-Maintenance of Balance	**Urban Branch** - If AMB is below INR 5,000, then INR 1,000, If AMB is between INR 5,000 to 10,000, then INR 500 **Core Branch** - If AMB is below INR 2,500, then INR 500, If AMB is between INR 2,500 to 5,000, then INR 250. Get waiver of AMB Non-Maintenance charges on successfully completing one collection transaction via AU Bank QR code or POS machine in a month. Minimum transaction value should be of greater than or equal to INR 100.

E.g.:

- Urban Branch - If the balance maintained in your account is INR 3,000, then you will be charged INR 1,000 and if the balance maintained in your account is INR 8,000, then you will be charged INR 500
- Core Branch - If the balance maintained in your account is INR 2,000, then you will be charged INR 500 and if the balance maintained in your account is INR 4,000, then you will be charged INR 250



FREE SERVICES

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

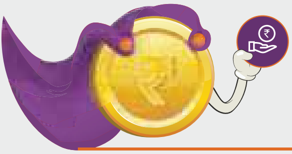
PARAMETERS	
1) Unlimited cash withdrawal at any AU Bank Branch	9) Unlimited ATM Transactions at AU Bank ATM
2) Unlimited Digital Payments – RTGS, NEFT, IMPS, UPI, Intra Bank Fund Transfer	10) ATM declines due to insufficient funds at AU Bank ATM
3) Unlimited Digital Collections - RTGS, NEFT, IMPS	11) ATM Pin Generation
4) Local and Outstation Cheque Collections at AU Bank Locations	12) Issuance of Monthly and Half-Yearly E-mail Statement
5) Unlimited DDs payable at AUSFB locations and at correspondent bank locations	13) Issuance of adhoc account statement from Branch
6) Intra-Bank Fund Transfer - Payments and Collections	14) Issuance of Duplicate Passbook
7) Stop Payments of Cheque through Net / Mobile / Phone Banking / ATM	15) Charge Slip Retrieval
8) Debit Card Annual Fees	

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
Replacement of lost / stolen card	INR 150 per instance
ATM decline due to insufficient funds	Free at AU Bank ATMs, INR 25 per instance for others
Transactions at other bank ATM	Post 5 free transactions, INR 20 per financial transaction and INR 8 per non-financial transaction
Financial ATM transactions at other bank ATMs outside India	INR 100 per instance
Non-financial ATM transactions at other bank ATMs outside India	INR 25 per instance
Cross Currency Mark-up	3.50 %

PAYMENT AND COLLECTION SERVICES



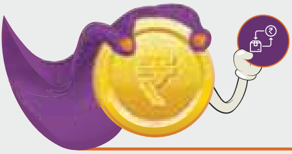
Understand the details of the fees on payment and collection services on your account, with **'Power' Current Account**.

PARAMETERS	PARTICULARS
Cash Deposit - All Branches	Free limit per month will be higher of following: i) Minimum INR 3 Lakhs: or ii) 5 times of previous month's AMB : Maximum free limit is INR 10 Lakhs Charges beyond free limit is INR 4/1000 (Min. INR 50) ***Free limit applicable in account opening month is INR 3 Lakhs***
RTGS & IMPS carried out at branch	INR 10 / transaction
NEFT carried out at branch	Upto 1 Lakh : INR 2 / transaction Above 1 Lakhs : INR 10 / transaction
Cash Pick-up / Delivery^	INR 400 per transaction up to INR 2 Lakhs INR 800 per transaction for INR 2 Lakhs to less than INR 5 Lakhs INR 1500 per transaction for INR 5 Lakhs to less than INR 10 Lakhs INR 3500 per transaction for INR 10 Lakhs to less than INR 20 Lakhs Contact Branch for above INR 20 Lakhs
Cheque Pick-up	INR 100 per visit

TRANSACTIONS

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

PARAMETERS	PARTICULARS
Issuance of Cheque Book	Free 100 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 per instance
Return handling charges for other bank Cheques deposited in your account but returned (Local / Outstation)	INR 100 per cheque
Stop Payment of Cheques - Branch	INR 50 per cheque or range of cheques in series
DD Cancellation / Revalidation	INR 100 per instrument
SMS Alerts*	30 ps./sms Subject to maximum of INR 15 / quarter



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 Cheque Book	
Issuance of adhoc a/c 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
- 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.
- Penal Charges and non-maintenance charges are not applicable once the a/c becomes inoperative / dormant
- 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: '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
- A/cs not having a 'customer induced transaction' (ATM withdrawal, cheque deposit, online transaction 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
- Minimum collection transaction value of AU QR code or POS should be greater than or equal to INR 100 for AMB waiver in a month. Only customer induced transaction will be considered
- This service fee document is effective 1st April 2022 and is applicable until further modified