AU SMALL FINANCE BANK
A SCHEDULED COMMERCIAL BANK

SERVICE FEE RECKONER

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

COLLECTION CURRENT ACCOUNT SERVICE FEES

SIMPLIFIED BANKING IN 5 MINS

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

VER.2/05/23/CHQB_SOC_20250/SBF

Hello,

I am the Collection 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.aubank.in/service-fee

ELIGIBILITY CRITERIA

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

PARAMETERS	PARTICULARS
Minimum Average Monthly Balance (AMB)	INR 50,000
Fees for Non-Maintenance of Balance	INR 1,000

FREE SERVICES

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

PARAMETERS	
1) Unlimited Digital Collections - RTGS, NEFT, IMPS	6) Issuance of Monthly and Half-Yearly E-mail Statement
2) Local and Outstation Cheque Collections at AU SFB Locations	7) Issuance of adhoc account statement from Branch
3) Free Pick-up of instrument	8) Issuance of Duplicate Passbook
4) Intra-Bank Fund Transfer - Collections	9) SMS Insta Alert
5) Setup of Standing Instruction for Fund Transfer	

COLLECTION SERVICES

Understand the details of the fees on collection services on your account, with **Collection Current Account.**

PARAMETERS	PARTICULARS
Cash Deposit - All Branches	*Free limit per month will be higher of following: i) Minimum INR 25 Lakhs; or ii) 15 times of previous month's AMB Maximum free limit per month is INR 200 Lakhs. Charges beyond free limits is INR 4 / 1000 (Min. INR 50) *Free limit applicable in account opening month is Rs 25 Lakhs*

Note : If minimum monthly average balance is less than INR 25,000/- then Cash Deposit free limits will not be applicable for next month.

Deposit of Low Denomination Note (Currency Note of INR 50 & below) and Coins - Per Day	**Low Denomination Notes -** Upto INR 10,000 : Nil Above INR 10,000 Thousand : 0.5% of the LDN deposited (Min Amount : Rs 50/-) **Coins -** Upto INR 100 : Nil Above INR 100 : 5% on entire amount of coins deposited to charged
Cash Pick-up^	**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

TRANSACTIONS AND DELIVERY FEES

With your **Collection Current Account** undertake transactions at nominal fees and experience a host of services, free of cost, with only delivery fees applicable.

PARAMETERS	PARTICULARS
Return handling charges for other bank Cheques deposited in your account but returned (Local / Outstation)	INR 100 / cheque
Outstation cheque collection - corresponding and other bank locations	INR 50 charged towards delivery fees
Issuance of adhoc a/c statement (sent through courier)	

TERMS AND CONDITIONS

- ^Branch cash deposit / withdrawal not considered
- 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 a/c becomes inoperative / dormant
- Other Free Services: Standing Instruction Maintenance, Dormancy Activation, 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'
- The above fees are subject to revision with a prior intimation of 30 days to all account holders. Closure of account due to revision of fees will not be subject to account closure fees
- Charges mentioned are exclusive of GST. The applicable taxes / cesses are subject to change from time to time
- Doorstep Banking service is available at selective location with sole discretion of AU Small Finance Bank
- Services like Cheque book, Debit Card, UPI Payments, Demand Draft, Cash withdrawals and Payments through Net banking etc. will not be provided in this product
- The terms and conditions, as defined by AU Small Finance Bank, apply. Please refer www.aubank.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.*
- *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 October 2023 and is applicable until further modified

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