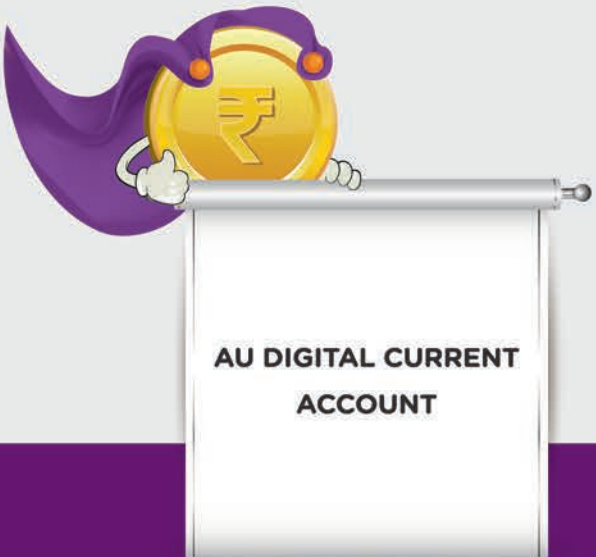


SERVICE FEE RECKONER

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



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



Hello,

I am the **AU Digital 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, www.aubank.in/service-fee

ELIGIBILITY CRITERIA

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



PARAMETERS

PARTICULARS

Minimum Average Monthly Balance (AMB)

Zero

FREE SERVICES



As a privileged member of the **AU Digital Current Account**, you receive a host of benefits under this program at no cost whatsoever. **Hurry !**

PARAMETERS

Unlimited Cash Withdrawal at any AU SFB Branch	Unlimited ATM Transactions at AU SFB ATM
Unlimited Digital Payments - RTGS, NEFT, UPI, Intra Bank Fund Transfer	ATM Declines due to insufficient funds at AU SFB ATM
Unlimited Digital Collections - RTGS, NEFT, IMPS	ATM Pin generation
Local & Outstation Cheque Collections at AU SFB Locations	Issuance of Monthly and Half Yearly Email statement
Unlimited Demand Draft payable at AU SFB locations and at correspondent bank locations	Issuance of Adhoc account statement from Branch
Intra-Bank Fund Transfer- Payments and Collections	Issuance of Duplicate Passbook
Stop Payment of Cheques through Net / Mobile / Phone Banking / ATM	Charge Slip Retrieval

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 fees applicable on ATM transactions in and outside India.

PARAMETERS

PARTICULARS

Card	Visa Business Gold
Annual Fees	INR 299 per instance
Replacement of lost/stolen card	INR 200 per instance
ATM Declines due to insufficient funds	Free at AU SFB ATMs, INR 25 / instance at other bank ATMs
Transactions at other bank ATM	5 free transactions. Thereafter, INR 23 per Financial transaction and INR 10 per 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 Digital Current Account**.

PARAMETERS	PARTICULARS
Cash Deposit - All Branches	*Free limit per month will be INR 3 Lakhs Charges beyond free limits is INR 4/ 1000 (Min. INR 50) Free limit applicable in account opening month is INR 3 Lakhs <i>Note : If minimum monthly average balance is less than INR 2,500/-, then cash deposit free limit will not be applicable in the next month.</i>
Deposit of low denomination note (Currency Note of INR 50 & Below) and coins - per day	Low Denomination note - 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 be charged
RTGS carried out at branch	INR 10 / transaction
NEFT carried out at branch	Up to 1 Lakh : INR 2 / transaction Above 1 Lakh : INR 10 / transaction
IMPS	Up to 10,000: INR 2.50/transaction >10,000 to 1,00,000: INR 5/transaction >1,00,000: INR 15/transaction
Cash Pick-up/Delivery^	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
Cheque Pick-up	INR 100 / visit

TRANSACTIONS



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

PARAMETERS	PARTICULARS
Issuance of Cheque Book	Free 100 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 / Outstation)	INR 100 / cheque
DD Cancellation / Revalidation	INR 100 / instance
AEPS Mini Statement	Post 5 free transaction, INR 3/- transaction
SMS Insta Alerts*	30 PS. / SMS Subject to maximum of INR 15 / quarter
Stop Payment of Cheque - Branch	INR 50 / Cheque or range of cheque in series
Standing instruction failure	INR 100

DELIVERY FEES



Experience a host of services, free of cost, with only delivery fees applicable.

PARAMETERS	PARTICULARS
Outstation Cheque Collection - Corresponding Bank and Other Bank locations	
Issuance of subsequent Cheque Book	INR 50 charged towards delivery fees
Issuance of Adhoc account statement (sent through courier)	



TERMS AND CONDITIONS

- Core & Urban Branch categories basis location mapping as defined by the Bank
- *Branch Cash Deposit / Withdrawal not considered, service is available only on selected locations
- *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.
- 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
- *Charges will be applicable on quarterly basis for customer who have subscribed for SMS alert facility
- 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 years 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'
- 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
- 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
- This service document is effective 1st Oct 2025 and is applicable until further modified

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