

SERVICE FEE RECKONER

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

»  PLATINUM
BUSINESS



VER.1.1/04/25/CHQB_SOC_20255/STYL



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www.aubank.in



Hello,

I am AU Platinum Business Current Account Service Fees, 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 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 AMB is below INR 50,000, then INR 1,000. If AMB is between INR 50,000 to 75,000, then INR 400. Get waiver of AMB Non - Maintenance charges on successful completing collection transaction of minimum INR 25000 via AU SFB 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 SFB Branch	10) Debit Card Annual Fees
2) Unlimited Digital Payments - RTGS, NEFT, IMPS, UPI, Intra Bank Fund Transfer	11) Unlimited ATM Transactions at AU SFB ATM
3) Unlimited Digital Collections - RTGS, NEFT, IMPS	12) ATM Declines due to insufficient funds at AU SFB ATM
4) Local and Outstation Cheques Collections at AU SFB 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 AU SFB 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 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 200 per instance
ATM declines due to insufficient funds (Within / Outside India)	Free at AU SFB ATMs, INR 25 / instance for other Bank ATMs
Transactions at other bank ATMs	Post 20 free transactions, INR 23 / financial transaction, INR 10 / 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
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 : 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 / 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



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

PARAMETERS	PARTICULARS
Return Handling Charges for other bank Cheques deposited in your account but returned (Local / Outstation)	First 10 transactions free, INR 100 per transaction post free transactions
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 ad hoc account statement (sent through courier)	
Issuance of Cheque Book delivery charges	Free

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
- 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'
- Doorstep Banking service is available at selective location with sole discretion of AU Small Finance Bank
- 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
- 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 Oct 2025 and is applicable until further modified

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