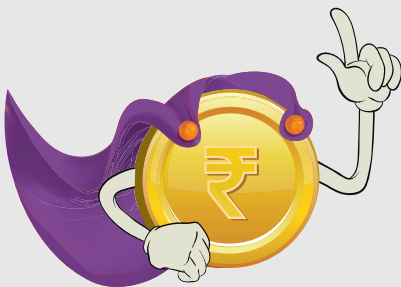


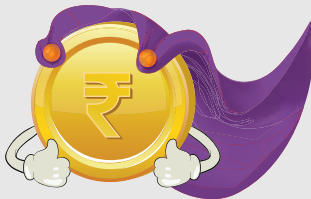
SERVICE FEE RECKONER

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

CURRENT ACCOUNT VALUE SERVICE FEES



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



Hello,

I am the Current Account 'Value' 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 fee is also available on our website,
<https://www.aubank.in/service-fee>

ELIGIBILITY CRITERIA



Your **Current Account 'Value'** 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 Branches - 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 Branches - If AMB is below INR 2,500, then INR 500 If AMB is between INR 2,500 to 5,000, then INR 250

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 **Current Account 'Value'**, 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) ATM declines due to insufficient funds at AU Bank ATM
2) Unlimited Digital Payments - RTGS, NEFT, IMPS, UPI, Intra Bank Fund Transfer	10) ATM Pin Generation
3) Unlimited Digital Collections - RTGS, NEFT, IMPS	11) Issuance of Monthly and Half-Yearly E-mail Statement
4) Local and Outstation Cheque Collections at AU Bank locations	12) Issuance of ad hoc account statement from Branch
5) Unlimited DDs payable at AU Bank locations and at correspondent bank locations	13) Issuance of Duplicate Passbook
6) Intra-Bank Fund Transfer - Payments and Collections	14) Charge Slip Retrieval
7) Stop Payments of Cheque through Net / Mobile / Phone Banking / ATM	15) SMS Insta Alerts
8) Unlimited ATM transactions at AU Bank ATM	16) 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 10 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 **Current Account 'Value'**.

PARAMETERS	PARTICULARS
Cash Deposit - All Branches	Free limit per month will be higher of following: i) Minimum INR 10 Lakhs; or ii) 12 times of previous month's AMB Maximum free limit is INR 100 Lakhs Charges beyond free limits is INR 4 per 1000 (Min. INR 50) <i>Free limit applicable in account opening month is INR 10 Lakhs</i>
RTGS & IMPS 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
Cash Pick-up / Delivery^	INR 400 per transaction up to NR 2 Lakhs INR 800 per transaction for INR 2 Lakhs to less than INR 5 Lakhs INR 1,500 per transaction for INR 5 Lakhs to less than INR 10 Lakhs INR 3,500 per transaction for INR 10 Lakhs to less than INR 20 Lakhs Contact Branch for above 20 Lakhs
Cheque Pick-up	INR 100 per visit

TRANSACTIONS



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

PARAMETERS	PARTICULARS
Issuance of Cheque Book	Free 150 leaves per month, thereafter INR 2 per leaf
Instrument / Instruction issued (such as an 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
AEPS Mini Statement	Post 5 free transaction, INR 3 per transaction
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 Cheque Book	
Issuance of ad hoc account statement (sent through courier)	



TERMS AND CONDITIONS

- Core and Urban Branch categories basis location mapping as defined by the Bank
- Auto upgrade of the account to the higher Current Account variant will be initiated twice a year on the basis of Average Half-Yearly Balance (AHB) maintained in account during January to June and July to December
- ^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, 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'
- 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
- This service document is effective 1st Nov, 2021 and is applicable until further modified

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