

## SERVICE FEE RECKONER

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

## CURRENT ACCOUNT VISHESH SERVICE FEES



For more details, log on to  
[www.aubank.in](http://www.aubank.in)



Hello,

I am the Current Account 'Vishesh' 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 **Current Account 'Vishesh'** 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 **Current Account 'Vishesh'**, you receive a host of benefits under this program at no cost whatsoever. Hurray!

### PARAMETERS

|                                                                                 |                                                          |
|---------------------------------------------------------------------------------|----------------------------------------------------------|
| 1) Unlimited cash withdrawal at any AU SFB Branch                               | 10) Unlimited ATM transactions at AU SFB ATM             |
| 2) Unlimited Digital Payments - RTGS, NEFT, IMPS, UPI, Intra Bank Fund Transfer | 11) ATM declines due to insufficient funds at AU SFB ATM |
| 3) Unlimited Digital Collections - RTGS, NEFT, IMPS                             | 12) ATM Pin Generation                                   |
| 4) Local and Outstation Cheque Collections at AU SFB locations                  | 13) Issuance of Monthly and Half-Yearly E-mail Statement |
| 5) Unlimited DDs payable at AUSFB locations and at correspondent bank locations | 14) Issuance of Adhoc account statement from Branch      |
| 6) Intra-Bank Fund Transfer - Payments and Collections                          | 15) Issuance of Duplicate Passbook                       |
| 7) Stop Payments of Cheque through Net / Mobile / Phone Banking / ATM           | 16) Charge Slip Retrieval                                |
| 8) Free Pick-up of Instrument                                                   | 17) SMS Insta Alerts                                     |
| 9) Debit Card Annual Fees                                                       | 18) NEFT and RTGS carried out at branch                  |

## DEBIT CARD



An exclusive Debit Card, especially for you! Let's understand all you need to know about the fees on your **Visa Business Platinum Debit Card**, including the fees applicable on ATM transactions in and outside India.

### PARAMETERS

### PARTICULARS

|                                                                 |                                                                                                     |
|-----------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|
| Card                                                            | Visa Business Platinum                                                                              |
| Replacement of lost / stolen card                               | INR 150 per instance                                                                                |
| ATM decline due to insufficient funds                           | Free at AU SFB ATMs, INR 25 per instance for others                                                 |
| Transactions at other bank ATM                                  | Post 15 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 'Vishesh'**.

| PARAMETERS                                                                             | PARTICULARS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|----------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Cash Deposit - All Branches                                                            | <p>*Free limit per month will be higher of following:<br/>                     i) Minimum INR 7.5 Lakhs; or<br/>                     ii) 10 times of previous month's AMB<br/>                     Maximum free limit is INR 20 Lakhs<br/>                     Charges beyond free limits is INR 4 per 1,000 (Min. INR 50)<br/> <i>Free limit applicable in account opening month is Rs 7.5 Lakhs</i></p>                                                                                                                                                                                                                                                                                   |
| Deposit of Low Denomination Note (Currency Note of INR 50 & below) and Coins - Per Day | <p><b>Low Denomination Notes -</b><br/>                     Upto INR 10,000 : Nil<br/>                     Above INR 10,000 : 0.5% of the LDN deposited (Min Amount : Rs 50/-)<br/> <b>Coins -</b><br/>                     Upto INR 100 : Nil<br/>                     Above INR 100 : 5% on entire amount of coins deposited to charged</p>                                                                                                                                                                                                                                                                                                                                               |
| Cash Pick-up / Delivery*                                                               | <p><b>On-Call Service:</b><br/>                     5 free visit per month (upto INR 5 lacs per visit), thereafter -<br/>                     Upto INR 2 Lacs - INR 750/-<br/>                     INR 2 Lacs to less than INR 5 lacs - INR 1100/-<br/>                     INR 5 Lacs to less than INR 10 lacs - INR 1800/-<br/>                     Above 10 lacs - Contact Branch<br/> <b>Beat Service:</b><br/>                     Upto INR 2 Lacs - INR 2000/- pm<br/>                     INR 2 Lacs to less than 5 lacs- INR 5000/- pm<br/>                     INR 5 Lacs to less than INR 10 lacs - INR 14000/- pm<br/>                     Above INR 10 lacs- Contact Branch</p> |

*Note : If minimum monthly average balance is less than INR 37,500/- then Cash Deposit free limits will not be applicable for next month.*

## TRANSACTIONS



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

| PARAMETERS                                                                                                                           | PARTICULARS                                          |
|--------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------|
| Issuance of Cheque Book                                                                                                              | Free 200 leaves per month, thereafter INR 2 per leaf |
| Instrument / Instruction issued (such as an Inward cheque / ECS / NACH) from your account, <b>returned</b> due to insufficient funds | INR 500 per instance                                 |

| PARAMETERS                                                                                                                 | PARTICULARS                                        |
|----------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------|
| <b>Return handling charges</b><br>for other bank cheques deposited<br>in your account but returned<br>(Local / Outstation) | INR 100 per cheque                                 |
| <b>Stop Payment</b> of Cheques - Branch                                                                                    | INR 50 per cheque or range of<br>cheques in series |
| AEPS Mini Statement                                                                                                        | Post 5 free transaction, INR 3 per<br>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 -<br>corresponding and other bank<br>locations | INR 50 charged towards delivery<br>fees |
| Issuance of Cheque Book                                                     |                                         |
| Issuance of ad hoc account<br>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
- 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](http://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 August 2023 and is applicable until further modified

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