

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 **Institution Current Account - Exclusive** Service Fee, from AU Small Finance Bank. I may not be on the top of your mind for now, but I provide 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, www.aubank.in/schedule-charges

ELIGIBILITY CRITERIA



Your **Institution Current Account - Exclusive** comes with amazing offers on maintaining required balances.

PARAMETERS	PARTICULARS
Minimum Average Monthly Balance**	NIL
Fees for Non - Maintenance of Balance per month	NA

FREE SERVICES



As a privileged member of the **AU Institution Current Account - Exclusive**, you receive a host of benefits at no cost whatsoever. Hurray!

PARAMETERS

1) Free up to INR 5 Lakhs per month cash deposit at any branch	7) Stop Cheque through Net / Mobile / Phone Banking
2) Unlimited Digital Payments - RTGS, NEFT, IMPS, UPI, Intra Bank Fund Transfer	8) Local Cheque Collections at AU Bank locations
3) Debit Card Annual Fees	9) Issuance of Monthly and Half-Yearly E-mail Statement
4) SMS Alert	10) 10 visits per month are free for Pick-up or Delivery of instruments
5) Unlimited DDs Payable at AUSFB Locations and at correspondent bank locations	11) Unlimited Debit Card Transactions at AU Bank and other banks within India
6) Unlimited Cash withdrawal at any AU Bank Branch	12) 5 visits / month free for cash Pick-up or Delivery

DEBIT CARD



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

PARAMETERS

PARTICULARS

Card	Visa Platinum
Annual Fees	INR 150
Transactions at other bank ATMs outside India	INR 100 / instance for financial transactions, INR 25 / instance for non-financial transactions
ATM declines due to insufficient funds (Within / Outside India)	INR 25 / instance at other Bank ATMs
PIN Generation	INR 50 / instance
Replacement of lost / stolen card	INR 150 / instance
Cross Currency Mark-up (When you use your debit card for international transactions, a certain mark-up fee is levied on the amount)	3.50%

PAYMENT AND COLLECTION SERVICES



Understand the details of the fees on payment and collection services on your **AU Institution Current Account - Exclusive.**

PARAMETERS	PARTICULARS
Cash Deposit - All Branches	INR 4 / thousand post free limit (MIN INR 50)
RTGS & IMPS carried out at branch	INR 10 / transaction
NEFT carried out at branch	Up to INR 1 Lakh: INR 2 / transaction Above INR 1 Lakh: INR 10 / transaction
Pick-up or Delivery of Instruments	INR 100 / visit beyond free limit
Cash Pick-up / Delivery	INR 250 / transaction up to INR 2 Lakhs beyond free limit
Cancellation / Revalidation of DD	INR 100 / instrument

TRANSACTIONS



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

PARAMETERS	PARTICULARS
Instrument / Instruction issued (such as an Inward cheque / ECS / NACH) from your account, returned due to insufficient funds	Free 500 / instance
Return handling charges for other bank Cheques deposited in your account but returned (Local / Outstation)	INR 100 / cheque
Stop Payment of Cheques	INR 50 / instruction
Retrieval of Cheque / Instruction	INR 50 / cheque
AEPS mini statement	First 5 transactions free, INR 3 / transaction post free transactions
Account Closure charges	Within 21 days - free After 21 days to 1 year - INR 100 After 1 year - free

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
DD Payable at AU Bank Locations - Net / Mobile Banking	
Issuance of adhoc account statement dispatched to your address through courier	



TERMS AND CONDITIONS

- Fees mentioned are exclusive of GST. The applicable taxes / cess are subject to change from time to time
- ^Branch Cash Deposit / withdrawal not considered
- As per RBI guidelines, Business / Commercial transactions are not permitted in the Savings Account
- 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
- Penal fees and non-maintenance fees are not applicable once the account becomes inoperative / dormant
- Urban and Core are branch categories basis location mapping as defined by the Bank
- Other Free Services: Standing Instruction Maintenance, ECS Instruction Maintenance, Card Hot listing, Replacement of Damaged Cards, Duplicate Statements, Balance Enquiry, E-mail Alerts, Banker's verification (Address / Signature / Photo), Nomination Facility, Utility Bill payment through Net Banking / Mobile Banking, Passbook Issuance, DD Revalidation, Charge Slip Retrieval, Pin Generation
- 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, 'DD' - Demand Draft, 'ECS' - Electronic Clearing System, 'SMS' - Short Message Service, 'Financial'-Fin
- Accounts not having a 'customer induced transaction' (ATM withdrawal, cheque deposit, online transaction etc.) for a continued period of 2 year 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'
- The terms and conditions, as defined by AU Small Finance Bank, apply. Please refer www.aubank.in for further details

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