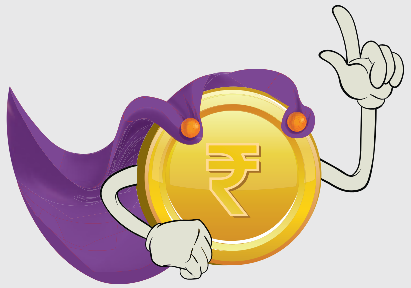
AU SMALL FINANCE BANK

SERVICE FEE RECKONER

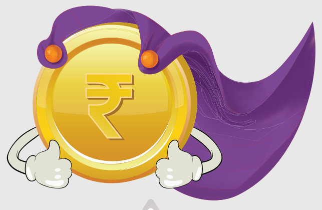
A must read to help us build astrong and lasting relationship.

NRI CURRENT ACCOUNT



SIMPLIFIED BANKING IN 5 MINS

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



Hello,

I am the NRI Non-Interest Bearing Account 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.

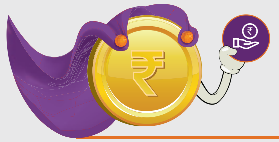
The latest copy of applicable service fee is also available on our website, https://www.aubank.in/service-fee

FREE SERVICES

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

PARAMETERS	
1) Unlimited cash withdrawal at any AU SFB Branch	6) Unlimited DDs payable at AU SFB locations and at correspondent bank locations
2) Unlimited Debit Card Transaction at AU SFB ATM	7) Stop Cheque through Net / Mobile / Phone Banking
3) SMS Alerts	8) Local Cheque Collections at AU SFB locations
4) 15 free transactions per month at non-AU SFB ATMs	9) Issuance of Monthly and Half-Yearly E-mail Statement
5) Unlimited Online Payments - RTGS, NEFT, IMPS, UPI, Intra Bank Fund Transfer	10) Transactions declined at AU SFB ATM

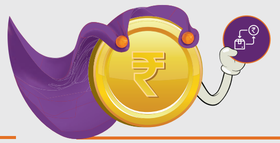
PAYMENT AND COLLECTION SERVICES



Understand the details of the fees on payment and collection services on your **NRI Current Account**.

PARAMETERS	NRE CURRENT ACCOUNT	NRO CURRENT ACCOUNT
Cash Deposit - All Branches	Not allowed	Free up to INR 5 Lakhs / month, After free limit, INR 4 / 1,000 (min INR 50)
RTGS & IMPS carried out at branch	INR 10 / transaction	INR 10 / transaction
NEFT carried out at branch	Up to 1 Lakh : INR 2 /transaction Above 1 Lakh : INR 10 / transaction	Up to 1 Lakh : INR 2 / transaction Above 1 Lakh : INR 10 / transaction
Pick-up or Delivery of Instruments	5 visits / month free, INR 100 / visit thereafter	10 visits / month free, INR 100 / visit thereafter
Cash Pick-up / Delivery^	NA	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
Cancellation of DD	INR 100 / instrument	INR 100 / instrument

DELIVERY FEES



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

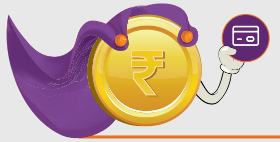
PARAMETERS	PARTICULARS
Outstation cheques collection - corresponding and other bank locations	INR 50 charged towards delivery fees
DD Payable at AU SFB locations - Net / Mobile Banking	
Issuance of subsequent Cheque Book	
Issuance of ad hoc account statement dispatched to your address through courier	

ELIGIBILITY CRITERIA

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

PARAMETERS	PARTICULARS
Minimum Average Monthly Balance (AMB)	INR 5,000
Fees for Non-Maintenance of Balance per month	IF AMB maintained is below INR 2,500 then 5% of shortfall - Max : INR 200 IF AMB maintained is between INR 2500 to 5000 then 5% of shortfall amount - Max - INR 100

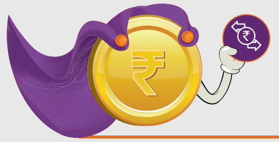
DEBIT CARD



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

PARAMETERS	NRE CURRENT ACCOUNT	NRO CURRENT ACCOUNT
Card	Visa Platinum	RuPay Platinum
Transactions at non-AU SFB ATM within India	Post 15 free transactions, INR 21 for financial transactions and INR 10 for non-financial transactions	Post 15 free transactions, INR 21 for financial transactions and INR 10 for non-financial transactions
Annual Fees	INR 150	INR 150
Transactions at other bank ATMs outside India	INR 100 / instance for financial transactions, INR 25 / instance for non-financial transaction	NA
ATM declines due to insufficient funds (Within / Outside India)	INR 25 / instance for non- AU SFB ATMs	INR 25 / instance for non- AU SFB ATMs
Replacement of lost / stolen card	INR 150 / instance	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%	NA

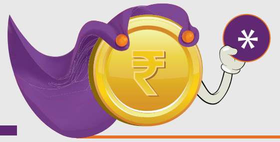
TRANSACTIONS



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

PARAMETERS	NRE CURRENT ACCOUNT PARTICULARS	NRO CURRENT ACCOUNT PARTICULARS
Instrument / Instruction issued (such as an Inward cheque / ECS / NACH) from your account, **returned** due to insufficient funds	INR 500 / instance	INR 500 / instance
Return handling charges for other bank Cheques deposited in your account but returned (Local / Outstation)	INR 100 / cheque	INR 100 / cheque
Stop Payment of Cheques - Branch	INR 50 / instruction	INR 50 / instruction
Retrieval of Cheque / Instruction	INR 50 / cheque	INR 50 / cheque
Account Closure Charges	Free	Free

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: '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, 'DD' - Demand Draft, 'ECS' - Electronic Clearing System, 'SMS' - Short Message Service, 'Fin' - Financial, 'TRV' Total Relationship Value
- Accounts 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 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
- Doorstep Banking service is available at selective location with sole discretion of AU Small Finance Bank
- This Service Fees document is effective 1st June 2024 and is applicable until further modified

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