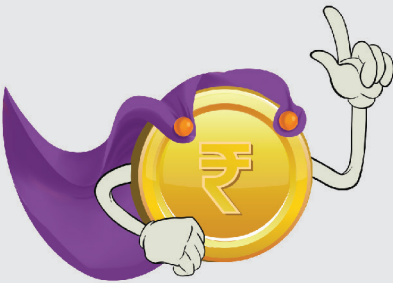


SERVICE FEE RECKONER

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

ROYALE BUSINESS



VER.1.4/11/25/CHQB_SOC_20249/STYL



For more details, log on to
www.au.bank.in



Hello,

I am the AU Royale Business Current Account 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 fees is also available on our website
www.au.bank.in/service-fee

ELIGIBILITY CRITERIA



Your account under the **AU Royale Business Program** comes with amazing offers on maintaining required balances.

PARAMETERS	PARTICULARS
Minimum Average Monthly Balance (AMB) (Grouped Current Accounts Only)	INR 5,00,000
Fees for Non - Maintenance of Balance	NIL for M + 3 months (where M is the month of account opening) If AMB maintained less than INR 2,50,000 across grouped Current accounts then primary relationship will be charged INR 1000 If AMB maintained between INR 2,50,000 - INR 3,75,000 across grouped Current accounts, then primary relationship will be charged INR 400 Or If AMB maintained less than INR 5,00,000 across grouped CASA accounts, then INR 1000

FREE SERVICES



As a privileged member of the **AU Royale Business Program**, you receive a host of benefits at no cost whatsoever. Hurray!

PARAMETERS

1) Unlimited cash withdrawal at any AU SFB Branch	11) Unlimited ATM Transactions at AU SFB ATM
2) Unlimited Digital Payments - RTGS, NEFT, IMPS, UPI, Intra Bank Fund Transfer	12) ATM declines due to insufficient funds at AU SFB ATM
3) Unlimited Digital Collections - RTGS, NEFT, IMPS	13) ATM Pin Generation
4) Local and Outstation Cheque Collections at AU SFB Locations	14) Issuance of monthly and half-yearly E-mail Statement
5) Free Pick-up of Instrument	15) Issuance of ad hoc account statement from Branch
6) Unlimited DDs payable at AU SFB locations and at correspondent bank locations	16) Issuance of Duplicate Passbook
7) Intra-Bank Fund Transfer - Payments and Collections	17) Charge Slip Retrieval
8) Stop Payment of Cheque through Net / Mobile / Phone Banking / ATM / Branch	18) SMS Insta Alerts
9) 10 free visit per month for Cash Pick-up	19) Unlimited free Cheque Book issuance
10) NEFT & RTGS carried out at Branch	20) 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 **AU Royale Business Debit Card** including the fees applicable on ATM transactions in and outside India.

PARAMETERS

PARTICULARS

Card	Visa Signature Business
Replacement of lost / stolen card	INR 200 per instance
ATM declines due to insufficient funds	Free at AU SFB ATMs, INR 25 / instance for other
Transactions at other bank ATMs	Post 50 free transactions, INR 23 per financial transaction and INR 10 per non-financial transaction
Financial ATM Transactions at other bank ATMs outside India	INR 150 / instance
Non-Financial ATM Transactions at other bank ATMs outside India	INR 25 / instance
Cross Currency Mark-up	2.50%

PAYMENT AND COLLECTION SERVICES



Understand the details of the fees on payment and collection services on your account, with **AU Royale Business Program**.

PARAMETERS	PARTICULARS
Cash Deposit - All Branches	*Free limit per month will be higher of following i) Minimum INR 100 Lakhs; or ii) 25 times of previous month AMB Maximum free limit is INR 500 Lakhs Charges beyond free limits is INR 4 / 1,000 (Min. INR 50) Free limit applicable in account opening month is INR 100 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: 10 free visit per month (upto INR 5 lacs per visit), thereafter - 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

Note : If minimum monthly average balance is less than INR 2,50,000/- then Cash Deposit free limits will not be applicable for next month.

TRANSACTIONS



With the **AU Royale Business Program**, 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	1st Instance INR 500; thereafter INR 550
Return handling charges for other bank cheques deposited in your account but returned (Local / Outstation)	First 25 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)	



TERMS AND CONDITIONS

- Core and Urban Branch categories basis location mapping as defined by the Bank
- ^Branch cash deposit / withdrawal not considered. Service is available only on selected locations
- 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 account becomes inoperative / dormant
- Other Free Services: Standing Instruction Maintenance, Dormancy Activation, Card Hotlisting, Replacement of Damaged Cards, Duplicate Statements, Balance Enquiry, Account Closure, Email Alerts, Record retrieval, Banker's verification (Address / Signature / Photo)
- Abbreviations / short-forms used: '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, 'PAP' - Payable at Par, 'DD' - Demand Draft, 'ECS' - Electronic Clearing System, 'SMS' - Short Message Service, 'NACH' - National Automated Clearing House
- 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 above charges are subject to revision with a prior intimation of 30 days to all account holder. Closure of account due to revision of charges will not be subject to account closure charges
- Doorstep Banking service is available at selective location with sole discretion of AU Small Finance Bank
- 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 (SFB), apply. Please refer www.au.bank.in for further details
- The bank reserve the right to downgrade the account if the customer is not maintaining the required AMB
- 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.
- Standard charges applicable for all other services and products, not listed above
- Debit Card annual charges (inclusive of taxes) for first year is levied on debit card issuance date and on card anniversary date for subsequent years. These charges will be automatically deducted from your account on such dates.
- #For any debit card variant other than the one stated above, the applicable annual charges will be as per the respective card. For more information on fees, please refer to <https://www.au.bank.in/service-fee>.
- This SOC document is effective 05th April 2026 and is applicable until further modified

For more details, log on to
www.au.bank.in