

Debit Card Variant	Annual Fee/Renewal Fee	Replacement Charges
AU ivy Debit Card	No Fee. (Only issued to program customers) *	Not Applicable
AU Eternity Debit Card	No Fee. (Only issued to program customers) *	Replacement/Reissuance Charges for Debit Cards - Rs. 200 + Applicable taxes
AU Eternity Business Debit Card	No Fee. (Only issued to program customers) *	
AU Royale Debit Card	Rs. 1399 + Applicable taxes #	
AU Royale Business Debit Card	Rs. 1399 + Applicable taxes	
AU Royale World Debit Card	Rs. 1399 + Applicable taxes	
AU Platinum Debit Card	Rs. 499 + Applicable taxes	
AU Platinum NR	Rs. 499 + Applicable taxes	
AU Platinum Business Debit Card	Rs. 499 + Applicable taxes	
AU RuPay Platinum Debit Card	Rs. 499 + Applicable taxes	
AU Swipe & Save Platinum Debit Card	Rs. 349 + Applicable taxes**	
AU Gold Debit Card	Rs. 349 + Applicable taxes	
AU RuPay Classic Debit Card	Rs. 349 + Applicable taxes	

Erstwhile Fincare		
RuPay Gold	Rs. 349 + Applicable taxes	Replacement/Reissuance Charges for Debit Cards - Rs. 200 + Applicable taxes^
RuPay Silver	Rs. 349 + Applicable taxes	
RuPay Classic^	Rs. 349 + Applicable taxes^	
RuPay Premier	Rs. 499 + Applicable taxes	
RuPay Platinum International	Rs. 499 + Applicable taxes	

*Debit cards under AU ivy, Eternity, and Eternity Business programs are issued only to customers holding the respective program accounts and are exempt from Debit card annual fees.

#AU Royale Debit cards under AU Royale savings program will be charged annual fee of Rs.499+tax.. For other customer not in Royale account (excluding ivy and Eternity) but holding a Royale Debit card will be charged annual fee of Rs.1399+tax.

No card fee for AU Royale salary, Royale world, Royale current, Royale employee salary account programs.

**For Platinum Salary account customers there is no card fee for Swipe & Save Platinum Debit card. For Value Salary account customers, the card fee will be waived off for first year. Second year onwards it will be Rs. 349.

^For AU Shakti Saving Accounts Debit Card fee will be Rs.100+ Applicable taxes and Replacement/Reissuance charges will be Rs.300+tax

Other Charges	
Description	
Charges on usage at domestic merchant outlets / websites	There are no charges for using the Debit Card at domestic merchant locations and websites. However, at select merchants like IRCTC / railway stations, transaction charges / surcharges as per industry practices will be applicable, by the merchant.
Cross-currency mark-up charges on foreign currency transactions	Ivy Debit Card: Zero cross currency markup Eternity Debit Card: 0.90% cross currency markup Royale Debit Card: 2.5% cross currency markup CA/CS Royale Debit Card: 1.5% cross currency markup For all other variants: 3.5% cross currency markup

ATM transaction charges	
ATM charges	For Financial Transaction - Rs 23/- plus applicable taxes* Non-Financial Transaction - Rs 10/- plus applicable taxes*
ATM Charges - Usage outside India	For Financial Transaction - Rs 25/- plus applicable taxes* Non-Financial Transaction - Rs 150/- plus applicable taxes*

*ATM charges will be levied on transaction above and beyond allocated free transaction limit as per Debit card variant held.