

101 Virtual

Discontinued for Incremental sourcing w.e.f December'24

Account Opening

Service / Transaction Type	Charges (Excluding GST)	Waiver / Benefits
Account Closure- Individual	Nil	NA
Charges Applicable if Balance below min balance	NA	

Cards

Service / Transaction Type	Charges (Excluding GST)	Waiver / Benefits
Instakit Issuance	0	
Personalized Card Issuance	NA	
Debit Card Maintenance Charges**	0	Virtual card is free
Debit Card Re-issuance / Add on Card - insta card**	₹200	
Debit Card re-issuance / Add on Card - Personalised**	₹200	
Debit card withdrawal (Financial) transactions at AU Bank ATM**	₹23 Per Transaction (Beyond Free)	5 Per month free transaction at AU Bank ATM
Debit card Non-Financial transactions at AU Bank ATM	Nil	Unlimited
Debit card withdrawal (Financial) transactions at Non-AU Bank ATM	₹23 Per Transaction (Beyond Free)	5 per month free transaction Financial and Non-Financial at other bank ATM
Debit card Non-Financial transactions at Non-AU Bank ATM	₹10 Per Transaction (Beyond Free)	

** Free Virtual debit card will be issued once the account opened successfully. (Physical debit card can be availed on request

Annual Maintenance charge on debit card will be applicable for physical debit card only.

Payments

Service / Transaction Type	Charges (Excluding GST)	Waiver / Benefits
ATM Decline due to insufficient funds within/outside India	Per Instance	₹25 / Transaction

Cheque

Service / Transaction Type	Charges (Excluding GST)	Waiver / Benefits
CTS Cheque Deposited return (Outward) - Insufficient Funds	₹200	
CTS Cheque Deposited return (Outward) - Other Reasons	₹200	NA
CTS Cheque issued return/NACH/ECS (Inward) - Insufficient Funds	1 st transaction - INR 500; thereafter - INR 550	
CTS Cheque issued return/NACH/ECS (Inward) - Other Reasons	Nil	
Standing Instruction Failure - Insufficient Funds	₹100 Per Instance	Effective from 1st January'25 NA
Instakit Cheque book (25 Leaves / Book#)	NA	
Instakit Cheque book (100 Leaves / Book)	NA	
Issuance / Reissuance cheque book (25 Leaves / Book)	₹50	
Issuance / Reissuance cheque book (100 Leaves / Book)	NA	
Stop Payment per Cheque	₹50	Per Instance
Stop Payment - Cheque series	₹50	

#Cheque book facility would be available only for customer who have completed FULL KYC. Please complete FULL kyc for cheque facility

Alerts & Notification

Service / Transaction Type	Charges (Excluding GST)	Waiver / Benefits
Subscription for SMS Alerts (on value added services)	30 ps per SMS, max cap at ₹15 / qtr	NA

Cash Transactions

Service / Transaction Type	Charges (Excluding GST)	Waiver / Benefits
Cash deposit transactions (home & non home branch)	After the free limit, ₹5 per 1,000. Minimum charge of ₹100	No free transactions
Cash withdrawal transactions (home & non home branch)	Nil	Unlimited

Lockers Charges

Service / Transaction Type	Charges (Excluding GST)	Waiver / Benefits
Locker charges - Category A (Small)	₹2,000	
Category C (Med)	₹3,000	
Category F (Large)	₹5000	

Transfer

Service / Transaction Type	Charges (Excluding GST)	Waiver / Benefits
IMPS Transfer	Upto ₹10,000 : ₹2.5/TX >₹10,001 to ₹1 Lakh : ₹5/TX >₹1 Lakh : ₹15/TX	NA
RTGS Transfer	Above ₹2 Lakh : ₹10/TX	NA
NEFT Transfer	Upto ₹1,00,000 : ₹2/TX Above ₹1 Lakh : ₹10/TX	NA
Demand Draft Issuance	Nil	Unlimited
DD Cancellation / Duplicate Instrument issuance	₹100 /- per Instrument	
Revalidation	NA	

Terms and Conditions

*Fees mentioned are exclusive of GST. The applicable taxes/cess are subject to changes from time to time.

*NEFT and RTGS Initiated through online channels are not chargeable.

*The above fees are subject to revision with prior intimation of 30 days to account holders.

*Abbreviations/short-forms used 'INR' India Rupees, 'tx'-transaction,'p.m.', '<' -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'-Electronics Clearing System, 'SMS'- Short Message Service, 'Fin'-Financial.

*The terms and conditions as defined by AU Small Finance Bank apply, Please refer <https://www.aubank.in/>

- 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 Service Fees document is effective 05th April 2026 and is applicable until further modified.