

Priority Plus Savings Account

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

Account Opening

Service / Transaction Type	Charges (Excluding GST)	Waiver / Benefits
Account Closure - Individual / Joint CASA & Sole Prop CA	Nil	NA
Minimum Average Monthly Balance	₹1,00,000	Fixed Deposit of ₹4,00,000 or above
Charges Applicable if Balance below min balance	₹600 monthly (Pro-rata)	-

Cards

Service / Transaction Type	Charges (Excluding GST)	Waiver / Benefits
Instakit Card Issuance	Nil	
Personalized Card Issuance	Nil	
Debit Card Maintenance Charges	₹499	
Debit Card Re-issuance / Add on Card - Insta card	₹200	
Debit Card Re-issuance / Add on Card - Personalised	₹200 Per instance	
Debit card withdrawal (Financial) transactions at AU Bank ATM	Nil	Unlimited
Debit card Non-Financial transactions at AU Bank ATM	Nil	Unlimited
Debit card withdrawal (Financial) transactions at Non-AU Bank ATM	Nil	Unlimited
Debit card Non-Financial transactions at Non-AU Bank ATM	Nil	Unlimited

Payments

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

Cheque

Service / Transaction Type	Charges (Excluding GST)	Waiver / Benefits
CTS Cheque Deposited Return (Outward) - Insufficient Funds	Nil	
CTS Cheque Deposited Return (Outward) - Other Reason	₹200	NA
CTS Cheque Issued Return/NACH Return (Inward) - Insufficient Funds	1 st transaction - INR 500; thereafter INR 550	
CTS Cheque Issued Return/NACH Return (Inward) - Other Reasons	Nil	Unlimited
ECS - Insufficient Funds	₹500	NA
Instakit Cheque book (25 Leaves / Book)	Nil	
Instakit Cheque book (100 Leaves / Book)	NA	
Issuance / Reissuance Cheque book (25 Leaves / Book)	Nil	
Issuance / Reissuance Cheque book (100 Leaves / Book)	NA	
Stop Payment per Cheque	₹50 Per Instance	NA
Stop Payment - Cheque series	₹50 Per Instance	NA

Alerts & Notification

Service / Transaction Type	Charges (Excluding GST)	Waiver / Benefits
Subscription for SMS Alerts (on value added services)	Nil	Unlimited

Cash Transactions

Service / Transaction Type	Charges (Excluding GST)	Waiver / Benefits
Cash deposit transactions (home & non home branch)	After free limit, ₹5 per 1000 with minimum charges of ₹100	7 transactions or ₹5 lakhs free per month, whichever is earlier
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 Annually	
Category C (Medium)	₹3,000 Annually	
Category F (Large)	₹5000 Annually	

Transfer

Service / Transaction Type	Charges (Excluding GST)	Waiver / Benefits
IMPS Transfer	Nil	Unlimited
RTGS Transfer	Nil	Unlimited
NEFT Transfer*	Nil	Unlimited
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.