

Priority Savings Account

Account Opening

Service / Transaction Type	Charges (Excluding GST)	Waiver / Benefits
Account Closure - Individual / Joint CASA & Sole Prop CA	Nil	NA
Minimum Average Monthly Balance	₹10,000	Fixed Deposit of ₹1,00,000 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	₹200 Per instance	
Debit Card Maintenance Charges	₹349	
Debit Card Re-issuance / Add on Card - Insta card	₹200 Per instance	
Debit Card Re-issuance / Add on Card - Personalised	₹200 Per instance	
Debit card withdrawal (Financial) transactions at AU Bank ATM	₹23 per transaction (beyond free)	Effective from 1st July'24 10 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)	Effective from 1st July'24 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)	

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	₹200 Per Instance	
CTS Cheque Deposited Return (Outward) - Other Reason	₹200 Per Instance	
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
Standing Instruction Failure - Insufficient Funds	₹100 Per Instance	NA
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)	₹50 Per Instance	
Issuance / Reissuance Cheque book (100 Leaves / Book)	NA	
Stop Payment per Cheque	₹50 Per Instance	-
Stop Payment - Cheque series	₹50 Per Instance	-

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 free limit, ₹5 per ₹1000 with minimum charges of ₹100	Free up to 5 transactions or ₹2 Lakhs 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	Up to ₹10,000 : ₹2.5/TX ₹10,001 - ₹1 Lakh : ₹5/TX Above ₹1 Lakh : ₹15/TX	No free limit on IMPS
RTGS Transfer	Above ₹2 Lakhs : ₹10/TX	50 free transactions p.m. across (NEFT, RTGS together)
NEFT Transfer*	Upto ₹1,00,000 : ₹2/TX Above ₹1 Lakh : ₹10/TX	
Demand Draft Issuance	Nil	Unlimited
DD Cancellation / Duplicate Instrument issuance	₹100 /- per Instrument	
Revalidation	NA	

***Note :**

NEFT and RTGS transaction initiated through online channels are not chargeable.

Terms and Conditions

- 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.