

Pro-Priority Savings Account

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

Account Opening

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

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 transactions (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 transactions (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 transactions (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	₹50	
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	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)	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 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	

Service / Transaction Type	Charges (Excluding GST)	Waiver / Benefits
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	50 free transactions p.m. across (NEFT, RTGS, IMPS together)
RTGS Transfer	Above ₹2 Lakh : ₹10/TX	
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.