

SERVICE FEE RECKONER

A must read to help us build a strong and lasting relationship.

AU LITE NRE & NRO SAVINGS ACCOUNT



For more details, log on to
www.au.bank.in



Hello,
I am the Savings Account - AU Lite NRE & NRO Savings Account Service Fee Reckoner, from **AU Small Finance Bank (AU SFB)**. I may not be on the top of your mind for now, but I hold a whole lot of important information that will make your banking experience with us, exciting.

So please **spare a few minutes** of your precious time to go through what I have to say. I also request you to keep me handy with you for future reference.

The latest copy of applicable service fees is also available on our website,
<https://www.au.bank.in/service-fee>

ELIGIBILITY CRITERIA

Your **AU Lite NRE & NRO Savings** comes with amazing offers on maintaining required balances.



PARAMETERS	PARTICULARS
Average Monthly Balance (AMB)	NA
Fees for Non-Maintenance of Balance per month	NA

FREE SERVICES



As a privileged member of the **AU Lite NRE & NRO Savings**, you receive a host of benefits at no cost whatsoever. Hurray!

PARAMETERS

1) 5 free financial transactions a month & unlimited free non-financial transaction at AU SFB ATM	5) Stop Cheque through Net / Mobile / Phone Banking
2) 5 free transactions a month including financial + non-financial transactions at another bank ATM	6) Local Cheque Collections at funds is free at AU Bank locations
3) Unlimited Fund transfer (Online) - RTGS, NEFT, UPI, Intra Bank Fund Transfer	7) Issuance of Monthly and Half Yearly E-mail statement
4) Unlimited DDs Payable at AU Bank locations and at correspondent bank locations	

DEBIT CARD



An exclusive Debit Card, especially for you! Let's understand all you need to know about the fees on your **AU Debit Card**, including the fees applicable on ATM transactions in and outside India.

PARAMETERS

PARTICULARS

Card#	As per the card held prior to change in account
Transactions at AU ATMs within India	Post free transactions INR 23 for financial transactions
Transactions at non-AU ATMs within India	Post free transactions INR 23 for financial transactions & INR 10 for non-financial transactions
Annual Fees#	AU Royale World Debit Card - INR 1399 AU Platinum Debit Card - INR 499 AU Gold Debit Card - INR 349
Transactions at other bank ATMs *outside India	INR 150 / instance for financial transactions
*Not allowed for NRO debit card	INR 25 / instance for non-financial transactions
ATM decline due to insufficient funds (Within / *Outside India)	INR 25 / Per instance for another bank ATM's
Replacement of lost / stolen card	INR 200 / instance
Cross Currency Mark-up (When you use your debit card for international transactions, a certain mark -up fee is levied on the amount)	3.50%

PAYMENT AND COLLECTION SERVICES



Understand the details of the fees on payment and collection services on your **AU Lite NRE & NRO Savings**.

PARAMETERS	PARTICULARS
Cash Handling - All branches	No free cash limits (includes deposit & withdrawal), charges of INR 5 / 1000 (min INR 100) Cash Deposit is not allowed in NRE account
NEFT / RTGS online	Free
RTGS carried out at branch	INR 10 / transaction
NEFT carried out at branch	Upto 1 Lakh: INR 2 / transaction Above 1 Lakh: INR 10 / transaction
IMPS Online	Upto 10,000- INR 2.5 >10,000 to 1,00,000 - INR 5 >1,00,000 - INR 15
Pick-up or Delivery of Instruments	INR 100 / visit
Cash Pickup/ Delivery^	On Call Service: Upto INR 2 lacs - INR 750 INR 2 Lacs to less than INR 5 lacs - INR 1100 INR 5 lacs to less than INR 10 lacs - INR 1800 Above 10 lacs - Contact branch
Cancellation / Revalidation of DD	INR 100 / instrument

TRANSACTIONS



With the **AU Lite NRE & NRO Savings**, undertake a host of transactions at nominal fees.

PARAMETERS	PARTICULARS
Instrument / Instruction issued (such as an Inward cheque /ECS/NACH) from your account, returned due to insufficient funds	1st transaction - INR 500; thereafter - INR 550
Standing Instruction Failure due to insufficient funds	INR 100 / instance
Return handling charges for other bank Cheques deposited in your account but returned (Local/Outstation)	INR 200 / cheque
Stop Payment of Cheques - Branch	INR 50 / instruction
Retrieval of Cheque / Instruction	INR 50 / cheque
SMS Alerts*	INR 30 ps. Per SMS charge, max cap at INR 15/qtr (only non-mandatory SMS)
AEPS Mini Statement	INR 3 / per transaction
Account Closure Fees	Free
Statement Printout at Branches	INR 100/ Instance

DELIVERY FEES



Experience a host of services, free of cost, with only delivery fees applicable.

PARAMETERS

PARTICULARS

Outstation cheque collection -
corresponding & other bank
locations

DD Payable at Bank Locations -
Net / Mobile Banking

Issuance of subsequent Cheque Book

Issuance of adhoc a/c statement
dispatched to your address
through courier

INR 50 charged towards
delivery fees



TERMS AND CONDITIONS

- Fees mentioned are exclusive of GST. The applicable taxes / cess are subject to change from time to time
- *Branch Cash Deposit / withdrawal not considered
- As per RBI guidelines, Business / Commercial transactions are not permitted in the Savings Account
- The above charges are subject to revision with a prior intimation of 30 days to all account holders. Closure of account due to revision of charges will not be subject to account closure charges
- Penal fees and non-maintenance fees are not applicable once the account becomes inoperative / dormant
- *Charge will be applicable on quarterly basis for customers who have subscribed for SMS alert facility. Alerts that have been mandated by RBI as well as alerts which are deemed appropriate by the Bank, will be sent free of charge.
- Urban and Core are branch categories basis location mapping as defined by the Bank
- Other Free Services: Standing Instruction Maintenance, ECS Instruction Maintenance, Card Hot listing, Replacement of Damaged Cards, Duplicate Statements, Balance Enquiry, E-mail Alerts, Banker's verification (Address / Signature / Photo), Nomination Facility, Utility Bill payment through Net Banking / Mobile Banking, Passbook Issuance, Charge Slip Retrieval, Pin Generation
- Abbreviations / short-forms used: 'INR' - Indian Rupee, 'txn' - transaction, 'p.m.' - per month, '<' - 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' - Electronic Clearing System, 'SMS' - Short Message Service, 'Fin' - Financial, 'NRE' - Non-Resident External 'NRO' - Non-Resident Ordinary
- Accounts not having a 'customer induced transaction' (ATM withdrawal, cheque deposit, online transaction etc.) for a continued period of 2 year shall be treated as Dormant / Inoperative Account. The service charges levied by the bank or interest credited by the bank shall not be considered as a 'customer-induced transaction'
- Doorstep banking service is available at selective location at sole discretion of AU Small Finance Bank
- The terms and conditions, as defined by AU Small Finance Bank, apply. Please refer www.au.bank.in for further details
- 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>.
- Opening of, or migration to, the AU Lite Savings Account is subject to the Bank's sole discretion, internal policies and applicable regulations, and cannot be availed solely upon customer request. Migration from the AU Lite Savings Account to any other CASA product variant is permissible, subject to the Bank's sole discretion, internal policies and applicable regulations. Any query or concern in respect of such opening or migration shall be dealt with solely under the Bank's Grievance Redressal Policy, and mere customer preference shall not confer any enforceable right in this regard
- This SOC document is effective 05th April 2026 and is applicable until further modified

For more details, log on to
www.au.bank.in