AU ETERNITY

SERVICE FEE RECKONER

A MUST READ TO BUILD A LONG LASTING RELATIONSHIP

AU ETERNITY

Service Fee Guide

A convenient guide showcasing a range of exclusive benefits and complimentary services, designed to enhance your banking experience with us.

The latest copy of applicable service fees is also available on our website, www.aubank.in/schedule-charges

SIMPLIFIED BANKING IN 5 MINS

FREE SERVICES

- **Unlimited** Debit Card Transactions at AU ATM & other Bank ATMs
- **No charges** on ATM Decline due to insufficient funds at any Bank's ATM within/ outside India#
- **Unlimited** Cash Withdrawal at any AU Small Finance Bank Branch
- **Unlimited** Fund Transfer via RTGS, NEFT, UPI & IMPS through Digital & Branch banking
- **Unlimited** Demand Draft Payable at AU Small Finance Bank and at the correspondent business locations (Online & Branch)
- **No charges** on cancellation/ revalidation of Demand Draft
- **No additional charges** on cheque book issuance
- **Complimentary** pickup and delivery of Instruments like cheque, Demand Draft, etc
- **No charges** when you stop payment of cheques at the branch/online
- **No additional charges** for outstation cheque collection on corresponding & other bank locations
- **No additional charges** on issuance of adhoc account statement
- **No charges** on retrieval of cheque/instructions, SMS alerts, AEPS mini statement and account closure

#For NRO accounts, ATM transactions outside India is not allowed

AU ETERNITY DEBIT CARD

Your AU Eternity Debit Card has **ZERO** Annual Fees*

Below are the charges on transactions at other bank ATMs outside India:

For Financial transactions	₹100 (per instance)
For Non-Financial transactions	₹25 (per instance)

₹200 will be levied for replacement of lost/stolen card

0.90% Cross Currency mark-up fee on all your international transactions with the AU Eternity Debit Card

*Please refer to detailed T&Cs at the end of this document

PAYMENT AND COLLECTION SERVICES

Below are the charges for Cash Deposit in all AU Branches:

For Savings / Salary / NR Account*:

- Free up to ₹7 lakhs per month;
- Post free limits - ₹5/1000, minimum ₹100

*Cash Deposit is not allowed in NRE accounts

For Current Account – Free limit per month will be higher of the following:

- Minimum ₹100 lakhs; or
- 25 times of previous month's Average Monthly Balance (AMB), maximum up to ₹750 lakhs. Charges post free limits - ₹4/1000, minimum ₹50

  If AMB is less than ₹2.5 lakhs in grouped Current Accounts, then cash deposit free limit will not be applicable in Current Account for next month

Free limit applicable to account opening month is ₹100 lakhs (applicable for only Current Account)

PAYMENT AND COLLECTION SERVICES

Below are the charges for per day depositing Low Denomination Note (Currency Note of ₹50 & below) and Coins

Low Denomination Notes (Daily)

- Up to ₹10,000: Nil
- Above ₹10,000: 0.5% of the Low Denomination Notes deposited (Min Amount: ₹50/-)

Coins

- Up to ₹100: Nil
- Above ₹100: 5% on entire amount of coins deposited to be charged

DOORSTEP BANKING^

Cash Pickup & Delivery:

1 free visit of up to ₹5 lakhs per day, thereafter:	
Up to ₹2 lakhs	₹750
₹2 lakhs to less than ₹5 lakhs	₹1,100
₹5 lakhs to less than ₹10 lakhs	₹1,800
Above ₹10 lakhs	Contact Branch

Monthly Pickup & Delivery Service:	
Up to ₹2 lakhs	₹2,000 per month
₹2 lakhs to less than ₹5 lakhs	₹5,000 per month
₹5 lakhs to ₹10 lakhs	₹14,000 per month
Above ₹10 lakhs	Contact Branch

^ Branch cash deposit/ withdrawal not considered. Service is available only on select locations.

INSTRUMENT/INSTRUCTION RETURN

Instruments/Instructions such as Inward Cheque/ECS/NACH issued from your account & returned due to insufficient funds - ₹500/instance

Return handling charges for other bank cheques deposited in your account (Local/Outstation):

- **For Savings / Salary / NR Account:** First 30 cheques free, thereafter ₹200 per cheque.
- **For Current Account:** First 50 cheques free, thereafter ₹100 per cheque.

ELIGIBILITY CRITERIA

Maintain an Average Monthly Balance (AMB) of ₹10 lakhs in your Savings Account

or

Maintain an AMB of ₹10 lakhs in your Current Account

or

Maintain an AMB of ₹10 lakhs in your Current & Savings Account

or

Maintain a Total Relationship Value of ₹30 lakhs

or

*Net Salary Credit of ₹2 lakhs per month

Total Relationship Value (TRV) includes Savings Account Average Monthly Balance + Current Account Average Monthly Balance + Fixed Deposit Balance + Mutual Fund AUM^^ with AU Small Finance Bank.

TRV is measured as a combined balance across account/s linked to your Customer ID or over the account/s of other customers linked to your "Group". All immediate family member's & Business accounts shall be grouped together under single group as part of the program, subject to meeting grouping policy as defined by the bank. The tenure of Fixed Deposit should be atleast 6 months. ^^ Mutual Fund investments in Equity & Debt schemes (Excluding Liquid & Cash equivalent) will be considered as part of TRV.
*Net Salary credit criteria will be considered only in AU Eternity Salary Account under Primary Group ID. AU Eternity Salary Account can be offered to employees to eligible corporates only.

AU Eternity Program Terms & Conditions Apply.

TERMS AND CONDITIONS

- Charges specified in the document are applicable for all products (Savings, Salary, NR & Current Account) under the program unless specified otherwise
- As per RBI guidelines, Business/ Commercial transactions are not permitted in savings and salary account
- There will be no charges for non-maintenance of program criteria. However, customers not meeting the program eligibility criteria for six consecutive months will be converted to a lower variant
- SMS Insta Alerts applicable for Current Account are sent for day end balance / transactions above a threshold / low balance
- Alerts that have been mandated by RBI as well as alerts which are deemed appropriate by the Bank, will be sent free of charge
- Penal charges and non-maintenance charges are not applicable once the account becomes inoperative / dormant
- Other Free Services: Standing Instruction Maintenance, Dormancy Activation, Card Hotlisting, Replacement of Damaged Cards, Duplicate Statements, Balance Enquiry, Account Closure, Email Alerts, Record retrieval, Banker's verification (Address/Signature / Photo)
- The above charges are subject to revision with a prior intimation of 30 days to all account holder. Closure of account due to revision of charges will not be subject to account closure charges
- Charges mentioned are exclusive of GST. The applicable taxes / cesses are subject to change from time to time
- The bank reserve the right to downgrade the account if the customer is not maintaining the required Program Criteria. Net Salary Credit criteria will be considered only in AU Eternity Salary Account under Primary Group ID
- Doorstep Banking service is available at select locations with sole discretion of AU Small Finance Bank. For beyond city limit services, the actual service charges will be applicable to customer on case to case basis
- For newly opened Current Accounts , cash deposit free limit basis AMB criteria will be applicable effective third month post account opening.eg: for accounts opened in January, cash deposit limit in April will be provided basis March AMB
- In case of AU Eternity Account closure or customer induced conversion to lower variant, AU Eternity Debit Card Annual Maintenance Charge of ₹2,000/- plus GST will be levied on the account linked to the card prior to closing or conversion to lower variant.
- In case of bank induced downgrade due to non-maintenance of program criteria for consecutive 6 months, default Debit Card for lower variant account will be issued, post conversion to lower variant. AU Eternity Debit Card will be auto hot-listed on activating new Debit Card or post 60 days from issuance of new card, whichever is earlier.
- In case customer holding lower variant account continues to use AU Eternity Debit Card, Annual Maintenance Charge of ₹2,000/- plus GST will be levied on the linked account on card anniversary.
- This service document is effective 1st October 2025 and is applicable until further modified
- 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, 'UPI' - Unified Payment Interface, 'PAP' Payable at Par, 'DD' Demand Draft, 'ECS' Electronic Clearing System, 'SMS' Short Message Service, 'NACH' National Automated Clearing House
- The terms and conditions, as defined by AU Small Finance Bank (SFB), apply. Please refer www.aubank.in for further details

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