

SERVICE FEE RECKONER

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

INSTITUTION SAVINGS ACCOUNT - EXCLUSIVE



For more details, log on to
www.aubank.in



Hello,

I am the Institution Savings Account - Exclusive 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.aubank.in/service-fee>

ELIGIBILITY CRITERIA



Your **Institution Savings Account - Exclusive** comes with amazing offers on maintaining required balances.

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

FREE SERVICES



As a privileged member of **Institution Savings Account - Exclusive**, you receive a host of benefits under this program for free. Hurray!

PARAMETERS

- | | |
|--|---|
| 1) Free cash deposit of up to INR 5 lakhs per month. | 8) Stop Cheque through Net / Mobile / Phone Banking |
| 2) Debit Card Annual Fees | 9) Local Cheque Collections at AU SFB locations |
| 3) Unlimited cash withdrawal at any AU SFB Branch | 10) Issuance of Monthly and Half-Yearly E-mail Statement |
| 4) Unlimited Debit Card Transactions at AU SFB and other bank ATMs | 11) 10 visits / month are free for Pick-up or Delivery of instruments |
| 5) SMS Alerts | 12) 5 visits / month free for cash Pick-up or Delivery |
| 6) Unlimited Online Payments - RTGS, NEFT, IMPS, UPI, Intra Bank Fund Transfer | 13) Free cheque book |
| 7) Unlimited DDs Payable at AU SFB locations and at correspondent bank locations | 14) NEFT & RTGS carried out at branch |

DEBIT CARD



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

PARAMETERS

PARTICULARS

Card	Visa Platinum
Transactions at other bank ATMs outside India	INR 100 / instance for financial transactions, INR 25 / instance for non-financial transactions
ATM declines due to insufficient funds (Within / Outside India)	INR 25 / instance at other Bank ATMs
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 **Institution Savings Account - Exclusive.**

PARAMETERS	PARTICULARS
Cash Deposits - All Branches	Free up to INR 5 lakhs per month. Post which INR 5/1000 (min INR 100).
Deposit of Low Denomination Note (Currency Note of INR 50 & below) and Coins - Per Day	Low Denomination Notes - Upto INR 10,000 : Nil Above INR 10,000 : 0.5% of the LDN deposited (Min Amount : Rs 50/-) Coins - Upto INR 100 : Nil Above INR 100 : 5% on entire amount of coins deposited to charged
Pick-up or Delivery of Instruments	INR 100 / visit beyond free limit
Cash Pick-up / Delivery^	INR 250 / transaction up to INR 2 Lakhs beyond free limit
Cancellation / Revalidation of DD	INR 100 / instrument

TRANSACTIONS



With the **Institution Savings Account - Exclusive**, 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	INR 500 / return
Return handling charges for other banks Cheques deposited in your account but returned (Local / Outstation)	Free up to 100 deposits. Post that INR 200 per cheque
Stop Payment of Cheques - Branch	INR 50 / instruction
Retrieval of Cheque / Instruction	INR 50 / cheque
AEPS Mini Statement	First 5 transactions free, INR 3 / transaction post free transactions
Account Closure Charges	Free

DELIVERY FEES



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

PARAMETERS	PARTICULARS
Outstation cheques collection - corresponding and other bank locations	INR 50 charged towards delivery fees
DD Payable at AU Bank locations - Net / Mobile Banking	
Issuance of adhoc account statement dispatched to your address through courier	



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 fees are subject to revision with a prior intimation of 30 days to all Account holders. Closure of Account due to revision of fees will not be subject to Account closure fees
- Penal Fees and non-maintenance fees are not applicable once the Account becomes inoperative / dormant
- 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, '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, 'PAP' - Payable at par, 'DD' - Demand Draft, 'ECS' - Electronic Clearing System, 'SMS' - Short Message Service, 'Fin' - Financial
- Doorstep Banking service is available at selective location with sole discretion of AU Small Finance Bank
- Accounts not having a 'customer induced transaction' (ATM withdrawal, cheque deposit, online transaction, etc.) for a continued period of 2 years shall be treated as Dormant / Inoperative Account. The service fees levied by the bank or interest credited by the bank shall not be considered as a 'customer-induced transaction'
- The terms and conditions, as defined by AU Small Finance Bank, apply. Please refer www.aubank.in for further details
- This service document is effective 1st Oct 2025 and is applicable until further modified

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