

SERVICE FEE RECKONER

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



SIMPLIFIED
BANKING
IN 5 MINS

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Hello,

I am the NRI Platinum World 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,
www.aubank.in/schedule-charges

ELIGIBILITY CRITERIA



Your **NRI Platinum World** comes with amazing offers on maintaining required balances.

PARAMETERS	PARTICULARS
Eligibility Criteria (across Family Savings Account)	Minimum average monthly balance (AMB) of INR 1 lakh (NRE+NRO)
Fees for Non-Maintenance of Balance per month	NIL, for M+3 months (where M is the month of account opening) 6% shortfall max 600 INR

FREE SERVICES



As a privileged member of the **NRI Platinum World Savings**, you receive a host of benefits at no cost whatsoever. Hurray!

PARAMETERS

- | | |
|---|--|
| 1) Unlimited cash withdrawal at any AU SFB Branch | 5) Unlimited DDs payable at AU SFB locations and at correspondent bank locations |
| 2) Unlimited Debit Card Transaction at AU SFB ATM | 6) Stop Cheque through Net / Mobile / Phone Banking |
| 3) SMS Alerts | 7) Local Cheque Collections at AU SFB Locations |
| 4) Unlimited Digital Payments - RTGS, NEFT, IMPS, UPI, Intra Bank Fund Transfer | 8) Issuance of Monthly and Half-Yearly E-mail Statement |

DEBIT CARD



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

PARAMETERS

NRE PLATINUM WORLD PARTICULARS

NRO PLATINUM WORLD PARTICULARS

PARAMETERS	NRE PLATINUM WORLD PARTICULARS	NRO PLATINUM WORLD PARTICULARS
Card	Visa Platinum	Domestic RuPay Platinum
Annual Fees	No Annual Fees	No Annual Fees
Transactions at non-AU SFB ATM within India	15 free per month, thereafter INR 23 for financial transactions and INR 10 for non-financial transactions	15 free per month, thereafter, INR 23 for financial transactions and INR 10 for non-financial transactions
Transactions at other bank ATMs outside India	INR 100 / instance for financial transactions, INR 25 / instance for non-financial transactions	NA
ATM declines due to insufficient funds (Within / Outside India)	Free at AU SFB ATMs, INR 25 / instance for others	Free at AU SFB ATMs, INR 25 / instance for others
Replacement of lost / stolen card	INR 200 / instance	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%	NA

PAYMENT AND COLLECTION SERVICES



Understand the details of the fees on payment and collection services on your **NRI Platinum World Savings**

PARAMETERS	PLATINUM WORLD NRE SAVINGS ACCOUNT	PLATINUM WORLD NRO SAVINGS ACCOUNT
Cash Deposit - All Branches	Not allowed	5 transactions or INR 5 lakh free per month whichever is earlier. Post which INR 5/1000 (min. 100)
Cash Pick-up / Delivery*	NA	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
RTGS and NEFT carried out at branch	Free	
Pick-up or Delivery of Instruments	INR 100 / visit (Local)	
Cancellation / Revalidation of DD	INR 100 / instrument	

TRANSACTIONS



With the **NRI Platinum World Savings**, undertake a host of transactions at nominal fees.

PARAMETERS	NRE SAVINGS ACCOUNT PARTICULARS	NRO SAVINGS ACCOUNT PARTICULARS
Instrument / Instruction issued (such as an Inward cheque / ECS / NACH) from your account, returned due to insufficient funds	INR 500 / instance	INR 500 / instance
Standing Instructions failure due to insufficient funds	INR 100 / instance	INR 100 / instance
Return handling charges for other bank Cheques deposited in your account but returned (Local / Outstation)	INR 200 / cheque	INR 200 / cheque
Stop Payment of Cheques	INR 50 / instruction	INR 50 / instruction
Retrieval of Cheque / Instruction	INR 50 / cheque	INR 50 / cheque
SMS Alerts*	30 ps. per SMS charge, max cap at INR 15/quarter (only non-mandatory SMS)	
Account Closure Charges	Free	
Statement printout charges at branch	INR 100/ instance	

DELIVERY FEES



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

PARAMETERS

NRE AND NRO SAVINGS ACCOUNT PARTICULARS

Outstation cheque collection - corresponding and other bank locations

DD Payable at AU SFB locations - Net / Mobile Banking

Issuance of subsequent Cheque Book

Issuance of adhoc account statement dispatched to your address through courier

INR 50 charged towards delivery fees (within India)



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 Not 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: 'AUSFB' - AU Small Finance Bank, '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, 'Financial' - Fin, 'TRV' - Total Relationship Value
- 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'
- The terms and conditions, as defined by AU Small Finance Bank, apply. Please refer www.aubank.in for further details
- Doorstep Banking service is available at selective location with sole discretion of AU Small Finance Bank
- This service fee document is effective 1st October 2025 and is applicable until further modified

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