

## SERVICE FEE RECKONER

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Hello,

I am the Royale World NRI Savings Account Service Fee Reckoner, from **AU Small Finance Bank**. 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](http://www.aubank.in/schedule-charges)**

## ELIGIBILITY CRITERIA



Your **Royale World NRI Savings Account** comes with amazing offers on maintaining required balances.

| PARAMETERS                                                     | PARTICULARS                                                    |
|----------------------------------------------------------------|----------------------------------------------------------------|
| <b>Eligibility Criteria</b><br>(across Family Savings Account) | Minimum average monthly balance (AMB) of INR 5 lakhs (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 **AU Royale World NRI Savings Account**, you receive a host of benefits at no cost whatsoever. Hurray!

### PARAMETERS

|                                                                                                               |                                                                                  |
|---------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------|
| 1) Debit Card Annual Fees                                                                                     | 8) Issuance of PAP (Payable at Par) Cheque Book                                  |
| 2) Unlimited Debit Card Transactions at AU Bank ATMs and other bank ATMs within India                         | 9) Stop Cheque through Net / Mobile / Phone Banking                              |
| 3) No Cross Currency mark-up charges                                                                          | 10) Local and Outstation Cheque Collections at AU Bank Locations                 |
| 4) Unlimited Cash Deposit and Withdrawal at all AU Bank Branches (Cash deposit is not allowed in NRE account) | 11) Outstation Cheque Collection at correspondent bank and other locations       |
| 5) Unlimited Digital Payments - RTGS, NEFT, IMPS, UPI, Intra Bank Fund Transfer                               | 12) Issuance of Monthly and Half-Yearly E-mail Statement                         |
| 6) Unlimited Digital Collections - RTGS, NEFT, IMPS, UPI, Intra Bank Fund Transfer                            | 13) Issuance of adhoc Account Statement at AU Bank Branch                        |
| 7) SMS Alerts                                                                                                 | 14) Unlimited DDs payable at AUSFB locations and at correspondent bank locations |

## TRANSACTIONS



With **AU Royale World NRI Savings Account**, undertake a host of transactions at nominal fees.

### PARAMETERS

### PARTICULARS

|                                                                                                                                   |                        |
|-----------------------------------------------------------------------------------------------------------------------------------|------------------------|
| Instrument / Instruction issued (such as Inward cheque / ECS / NACH) from your account, <b>returned</b> due to insufficient funds | INR 500 per instance   |
| <b>Return handling charges</b> for other bank cheques deposited in your account but returned (Local / Outstation)                 | INR 200 per cheque     |
| <b>Stop Payment</b> of Cheques                                                                                                    | INR 50 per instruction |
| Retrieval of Cheque / Instruction                                                                                                 | INR 50 per cheque      |
| Account Closure Charges                                                                                                           | Free                   |

## PAYMENT AND COLLECTION SERVICES



Understand the details of the fees on payment and collection services on your **AU Royale World NRI Savings Account**.

| PARAMETERS                         | AU ROYALE WORLD NRE ACCOUNT                           | AU ROYALE WORLD NRO ACCOUNT                                                                                                                                                                                                             |
|------------------------------------|-------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Pick-up or Delivery of Instruments | 10 free visits per month thereafter INR 100 per visit | 10 free visits per month, thereafter INR 100 per visit                                                                                                                                                                                  |
| Cash Pick-up / Delivery            | NA                                                    | <b>On-Call Service:</b><br>10 free visit per month, thereafter-<br>Upto INR 2 Lacs - INR 750/-<br>INR 2 Lacs to less than INR 5 lacs - INR 1100/-<br>INR 5 Lacs to less than INR 10 lacs - INR 1800/-<br>Above 10 lacs - Contact Branch |
| NEFT & RTGS carried out at branch  | Free                                                  |                                                                                                                                                                                                                                         |
| Cancellation / Revalidation of DD  | INR 100 per instrument                                |                                                                                                                                                                                                                                         |

## DEBIT CARD



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

| PARAMETERS                                                      | AU ROYALE WORLD NRE ACCOUNT                                                                            | AU ROYALE WORLD NRO ACCOUNT |
|-----------------------------------------------------------------|--------------------------------------------------------------------------------------------------------|-----------------------------|
| <b>Card</b>                                                     | VISA Signature                                                                                         | RuPay Platinum              |
| Transactions at other bank ATMs outside India                   | INR 100 per instance for financial transactions;<br>INR 25 per instance for non-financial transactions | NA                          |
| ATM declines due to insufficient funds (Within / Outside India) | INR 25 per instance                                                                                    | INR 25 per instance         |
| Replacement of lost / stolen card                               | INR 200 per instance                                                                                   | INR 200 per instance        |
| Cash Withdrawal at non-AU Bank ATM outside India                | INR 100 per instance                                                                                   | NA                          |
| Non- Financial Transactions at non-AU Bank ATM outside India    | INR 25 per instance                                                                                    | NA                          |

## DELIVERY FEES



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

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



## TERMS AND CONDITIONS

- ^Branch cash deposit / withdrawal not considered
- Fees mentioned are exclusive of GST. The applicable taxes / cess are subject to change from time to time
- 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
- Alerts that have been mandated by RBI as well as alerts which are deemed appropriate by the bank, will be sent free of charge. Categories A, B, C, D and E are branch categories basis the location mapping as defined by the bank
- Other Free Services: Standing Instruction Maintenance, ECS Instruction Maintenance, Dormancy Activation, 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
- 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, 'Fin' - Financial, '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 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](http://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 1<sup>st</sup> October 2025 and is applicable until further modified.

For more details, log on to  
[www.aubank.in](http://www.aubank.in)