AU SMALL FINANCE BANK

SERVICE FEE RECKONER

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

PLATINUM

VER.1.2/04/25/CHQB_SOC_20134/STYL

SIMPLIFIED BANKING IN 5 MINS

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

Hello,

I am the Platinum 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 provide a whole lot of important information that will make your banking experience with us smooth and 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 account under **AU Platinum Program** comes with amazing offers on maintaining the required balance.

PARAMETERS	PARTICULARS
Eligibility Criteria (Across Family Savings Accounts)	Average Monthly Balance (AMB) of INR 25,000
Fees for Non-Maintenance of Balance per month	Nil for M+1 month (where M is a/c opening month)
	All Branches - 6% of shortfall amount, max - INR 600

FREE SERVICES

As a privileged member of **AU Platinum Program**, you receive a host of benefits at no cost whatsoever. Hurray!

PARAMETERS	
1) 25 free financial transactions a month at AU SFB ATM.	7) Unlimited DDs Payable at AU SFB locations and at correspondent bank locations
2) 10 free Transactions a month at non-AU ATMs	8) Stop Cheque through Net / Mobile / Phone Banking
3) Unlimited Cash Withdrawal at any AU SFB Branch	9) Local Cheque Collections at AU SFB locations
4) Unlimited Online Payments - RTGS, NEFT, IMPS, UPI, Intra Bank Fund Transfer	10) Issuance of Monthly and Half Yearly E-mail statement
5) ATM decline due to insufficient funds is free at AU SFB ATMs	11) Free cash deposit of up to 5 transactions or INR 3.5 lakhs per month whichever is earlier.
6) 5 visits per month are free for pick-up or delivery of Instruments	12) Passbook issuance

DEBIT CARD

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

PARAMETERS	PARTICULARS
Card	AU Platinum Debit Card
Annual Fee	INR 299
Transactions at AU Bank ATMs within India	Post free transactions, INR 23 for financial transactions
Transactions at non-AU ATMs	Post free transactions, 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
ATM decline 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 account, with the **AU Platinum Program**.

PARAMETERS	PARTICULARS
Cash Deposits - All Branches	Free up to 5 transactions or INR 3.5 lakhs per month whichever is earlier. Post which INR 5/1000 (minimum INR 100)
RTGS carried out at branch	Free
NEFT carried out at branch	Free
Pick-up or Delivery of Instruments	INR 100 / visit beyond free limit
Cash Pick-up / 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 Platinum Program**, undertake a host of transactions at nominal fees.

PARAMETERS	PARTICULARS
Issuance / instruction issued (such as an Inward cheque / ECS / NACH) from your account, **returned** due to insufficient funds	INR 500 / instance
Standing Instructions failure due to insufficient funds	INR 100 / instance
Return handling charges charges for other bank Cheques deposited in your account but could not be processed and have been returned (Local / Outstation)	INR 200 / cheque
SMS Alerts*	30 ps. per SMS charge, max cap at INR 15/quarter (only non-mandatory SMS)
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 Fees	Nil
Charges for statement print out 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 and other bank locations	INR 50 charged towards delivery fees
DD Payable at AU SFB Locations - Net / Mobile Banking	INR 50 charged towards delivery fees
Issuance of ad hoc A/c statement dispatched to your address	INR 50 charged towards delivery fees
Issuance of subsequent Cheque Book	Nil
Issuance of Cheque Book delivery charges	Free

TERMS AND CONDITIONS

- Fees mentioned are exclusive of GST. The applicable taxes / cess are subject to change from time to time
- ^Branch cash deposit / withdrawl not considered
- As per RBI guidelines, Business / Commercial transactions are not permitted in the Savings A/c
- The above fees are subject to revision with a prior intimation of 30 days to all A/c holder. Closure of A/c due to revision of fees will not be subject to A/c closure fees
- Penal Fees and non-maintenance fees are not applicable once the A/c becomes inoperative / dormant
- Other Free Services include: Standing Instruction Maintenance, ECS Instruction Maintenance, Card Hot listing, Replacement of Damaged Cards, Duplicate Statements, Balance Enquiry, Email Alerts, Banker's verification (Address / Signature / Photo), Nomination Facility, Utility Bill payment through Net Banking / Mobile Banking, Passbook Issuance, DD Revalidation, Charge Slip Retrieval, Pin Generation, Issuance of Monthly and Half Yearly A/c Statement
- 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, 'DD' - Demand Draft, 'ECS' - Electronic Clearing System, 'SMS' - Short Message Service, 'FIN'-Financial
- A/cs 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 A/c. The service fees levied by the bank or interest credited by the bank shall not be considered as a 'customer-induced transaction'
- Doorstep banking facility is available at select locations only and will be offered at the sole discretion of AU Small Finance Bank. Incidental charges on these extended services shall be applicable
- The terms and conditions, as defined by AU Small Finance Bank, apply. Please refer www.aubank.in for further details
- This Service Fees document is effective 1st October 2025 and is applicable until further modified

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