

SERVICE FEE RECKONER

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

ROYALE



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



Hello,

I am the Royale Savings Account Service Fees 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, 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 **AU Royale Program** comes with amazing offers on maintaining required balances.

PARAMETERS	PARTICULARS
Eligibility Criteria (Across Family Savings Accounts)	Average Monthly Balance (AMB) of INR 1 Lakh or INR 20 Lakhs in Fixed Deposit (tenure $\geq$ 6 months)
Fees for Non-Maintenance of Balance per month	NIL for M + 3 months (where M is the month of account opening) 6% of shortfall amount of AMB, max- INR 600

FREE SERVICES



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

PARAMETERS

1) Debit Card Annual Fees	8) Unlimited DDs Payable at AU SFB locations and at correspondent bank locations
2) Unlimited Debit Card Transactions at AU SFB ATMs and other Bank ATMs	9) Stop Cheque through Net / Mobile / Phone Banking
3) Free cash deposit up to 7 transactions or INR 5 lakh per month whichever is earlier.	10) Local Cheque Collections at AU SFB locations
4) ATM Decline due to insufficient funds is free at any AU SFB Branch.	11) Issuance of Monthly and Half Yearly E-mail statement
5) 10 visits per month are free for Pick-up or Delivery of Instruments	12) Unlimited Digital Payments - RTGS, NEFT, IMPS, UPI, Intra Bank Fund Transfer
6) 2 Visits per month are free for Cash Pick-up or Delivery	13) Unlimited Cash Withdrawal at any AU SFB Branch.
7) SMS Alerts	

DEBIT CARD



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

PARAMETERS

PARTICULARS

Card	AU Royale Debit Card
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)	1.50%

PAYMENT AND COLLECTION SERVICES



Understand the details of the fees on payment and collection services on your **AU Royale Program**.

PARAMETERS	PARTICULARS
Cash Deposit - All Branches	Free up to 7 transactions or INR 5 lakhs per month whichever is earlier. Post which INR 5/1000 (minimum INR 100)
NEFT, RTGS carried out at branch	Free
Pick-up or Delivery of Instruments	10 free visits / month, thereafter INR 100 / visit
Cash Pick-up / Delivery^	On-Call Service: 2 free visit per month, thereafter - Upto INR 2 Lacs - INR 750/- NR 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 Royale Program**, 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 / instance
Return handling charges for other bank cheques deposited in your account but returned (Local / Outstation)	INR 200 / cheque
Stop Payment of Cheques - Branch	INR 50 / instruction
Retrieval of Cheque / Instruction	INR 50 / cheque
AEPS Mini Statement	Free
Account Closure Fees	Free

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	
Issuance of ad hoc account statement dispatched to your address	



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
- 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, '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
- 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'
- 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 SOC document is effective 1st October 2025 and is applicable until further modified.

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www.aubank.in