

SERVICE FEE RECKONER

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

AU SWADESH SAVINGS ACCOUNT



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



Hello,

I am the AU Swadesh 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 Swadesh Savings Account** comes with amazing offers on maintaining the required balance.



PARAMETERS	PARTICULARS
Average Monthly Balance (AMB)	Average Monthly Balance of INR 5,000 or Fixed Deposit of INR 50,000
Fees for Non-Maintenance of Balance	6% of shortfall amount, maximum INR 300.

FREE SERVICES



As a privileged member of **AU Swadesh Savings Account**, you receive a host of benefits at no cost whatsoever. Hurray!

PARAMETERS

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

DEBIT CARD



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

PARAMETERS

PARTICULARS

Card	AU Rupay Platinum Debit Card
Annual Fees	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 Swadesh Savings Account**.

PARAMETERS	PARTICULARS
Cash Deposits - All Branches	Free up to 5 transactions or INR 2 lakhs per month whichever is earlier. Post which INR 5/1000 (min INR 100).
RTGS carried out at branch	INR 10 per transaction
NEFT carried out at branch	Upto 1 Lakh - INR 2/ txn Above 1 Lakh - INR 10/ txn
IMPS Online	Up to 10,000: INR 2.5/ transaction >10,000 to 1,00,000: INR 5/ transaction >1,00,000: INR 15/ transaction
Pick-up or Delivery of Instruments	INR 100/visit
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 Swadesh Savings Account**, 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
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
SMS Alerts	30 ps. per SMS charge, max cap at INR 15/quarter (only non-mandatory SMS)
Account Closure Fees	Free
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	
Issuance of subsequent Cheque Book	
Issuance of ad hoc A/c 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 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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