

## SERVICE FEE RECKONER

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

## KIDS' SAVINGS ACCOUNT



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



Hello,

I am the Kids' 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,**  
**<https://www.aubank.in/service-fee>**

## ELIGIBILITY CRITERIA



Your **Kids' Savings Account** comes with amazing offers on maintaining required balances.

| PARAMETERS                                    | PARTICULARS |
|-----------------------------------------------|-------------|
| Minimum Average Monthly Balance (AMB)         | NIL         |
| Fees for Non-Maintenance of Balance per month | NA          |

## FREE SERVICES



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

### PARAMETERS

|                                                                                  |                                                         |
|----------------------------------------------------------------------------------|---------------------------------------------------------|
| 1) Unlimited cash withdrawal at any AU SFB Branch                                | 6) Stop Cheque through Net / Mobile / Phone Banking     |
| 2) 10 free financial transactions a month at AU SFB ATM                          | 7) Local Cheque Collections at AU SFB locations         |
| 3) ATM decline due to insufficient funds is free at AU SFB ATMs                  | 8) Issuance of Monthly and Half-Yearly E-mail Statement |
| 4) Unlimited Online Payments - RTGS, NEFT, UPI, Intra Bank Fund Transfer         | 9) 10 free transactions a month at non-AU SFB ATMs      |
| 5) 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 **Visa Gold Debit Card**, including the fees applicable on ATM transactions in and outside India.

| PARAMETERS                                                                                                                          | PARTICULARS                                                                                         |
|-------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|
| Card                                                                                                                                | Visa Gold                                                                                           |
| Transactions at non-AU SFB ATM within India                                                                                         | Post free transactions, INR 23 for financial transactions and INR 10 for non-financial transactions |
| Annual Fees                                                                                                                         | INR 299                                                                                             |
| Transactions at AU Bank ATMs within India                                                                                           | Post free transactions, INR 23 for financial transactions                                           |
| 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 for 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 **Kids' Savings Account**.

| PARAMETERS                        | PARTICULARS                                                                                                  |
|-----------------------------------|--------------------------------------------------------------------------------------------------------------|
| Cash Deposit - All Branches       | Free up to 5 transactions or INR 2 lakh per month whichever is earlier. Post which INR 5/1000 (min INR 100). |
| RTGS carried out at branch        | INR 10 / transaction                                                                                         |
| IMPS Online                       | Up to 10,000: INR 2.5<br>>10,000 to 1,00,000: INR 5<br>>1,00,000: INR 15                                     |
| NEFT carried out at branch        | Up to 1 Lakh : INR 2 / transaction<br>Above 1 Lakh : INR 10 / transaction                                    |
| Cancellation / Revalidation of DD | INR 100 / instrument                                                                                         |

## TRANSACTIONS



With the **Kids' Savings Account**, undertake a host of transactions at nominal fees.

| PARAMETERS                                                                                                                           | PARTICULARS                                                               |
|--------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| Instrument / Instruction issued (such as an Inward cheque / ECS / NACH) from your account, <b>returned</b> due to insufficient funds | INR 500 / return                                                          |
| Standing Instructions failure due to insufficient funds                                                                              | INR 100 / instance                                                        |
| <b>Return handling charges</b> for other banks Cheques deposited in your account but returned (Local / Outstation)                   | INR 200 / cheque                                                          |
| <b>Stop Payment</b> of Cheques - Branch                                                                                              | INR 50 / instruction                                                      |
| Retrieval of Cheque / Instruction                                                                                                    | INR 50 / cheque                                                           |
| SMS Alerts*                                                                                                                          | 30 ps. per SMS charge, max cap at INR 15/quarter (only non-mandatory SMS) |
| AEPS Mini Statement                                                                                                                  | First 5 transactions free, INR 3 / transaction post free transactions     |
| 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 cheques 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 account statement dispatched to your address through courier |                                      |



## 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 charges will not be subject to account closure fees
- Penal fees and non-maintenance fees are not applicable once the account becomes inoperative / dormant
- \*Charges will be applicable on quarterly basis for customers who have subscribed for SMS Alert facility. Alerts that have been mandated by RBI as well as alerts which are deemed appropriate by the Bank, will be sent free of charge.
- Urban and Core are branch categories basis location mapping as defined by the Bank
- 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, '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 transactions, 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](http://www.aubank.in) for further details
- This SOC document is effective 1<sup>st</sup> October 2025 and is applicable until further modified

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