

SERVICE FEE RECKONER

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



**SALARY
ACCOUNT
PLATINUM**



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



Hello,

I am the Salary Account - Platinum 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,
www.aubank.in/schedule-charges

ELIGIBILITY CRITERIA



Your **Salary Account - Platinum** comes with amazing offers on receiving regular salary credits.

PARAMETERS	PARTICULARS
Eligibility Criteria	Net Monthly Salary Credit of >= INR 30,000
Minimum Average Monthly Balance (AMB)	NIL
Fees for Non - Maintenance of Balance / Not meeting Eligibility criteria per month	NA In case of no salary credits for 3 months, the account will be closed/converted under due communication and as per Bank Policy the following month

FREE SERVICES



As a privileged member of the **Salary Account - Platinum**, you receive a host of benefits at no cost whatsoever. Hurray!

PARAMETERS

- | | |
|---|---|
| 1) Unlimited cash withdrawal at any AU SFB Branch | 5) Unlimited DDs payable at AUSFB locations and at correspondent bank locations |
| 2) Unlimited Debit Card Transaction at AU SFB & other bank ATMs | 6) Stop Cheque through Net / Mobile / Phone Banking |
| 3) SMS Alerts | 7) Local Cheque Collections at AU Small Finance Bank Locations |
| 4) Unlimited Digital Payments - RTGS, NEFT, IMPS, UPI, Intra Bank Fund Transfer | 8) Issuance of Monthly and Half-Yearly Email Statement |

DEBIT CARD



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

PARAMETERS

PARTICULARS

Card	Platinum
Annual Fees	NIL
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 per 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 **Salary Account - Platinum**

PARAMETERS	PARTICULARS
Cash Deposits - All Branches	5 transactions or INR 3.5 lakh free per month whichever is earlier. Post which INR 5/1000 (min. 100)
RTGS & NEFT carried out at branch	Free
Pick-up or Delivery of Instruments	2 free visits per month, thereafter INR 100 / visit
Cash Pick-up / Delivery^	On-Call Service: 2 free visit per month, thereafter - 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 **Salary Account - Platinum**, 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
Standing Instructions failure due to insufficient funds	INR 100 / instance
Return handling charges for other bank Cheques deposited in your account but returned (Local / Outstation)	INR 200 / cheque
Stop Payment of Cheques	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	Free
Statement Printout 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 ad hoc account statement dispatched to your address through courier	
Issuance of subsequent Cheque Book	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 / withdrawal not considered
- As per RBI guidelines, Business / Commercial transactions are not permitted in the Savings Account
- The above charges 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 charges
- 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
- 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, DD Revalidation, 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'
- Doorstep banking service is available at selective location at sole discretion of AU Small Finance Bank
- 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 Oct 2025 and is applicable until further modified

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