AU ivy

SERVICE FEE RECKONER

Your Guide to Transparent Fees and Trusted Partnerships

Special privileges that come with **No Charge**

As a privileged member of AU ivy Program, we understand you deserve a lot more. Being our valued customer, you will receive a host of benefits at no cost whatsoever.

Eligibility Criteria

Your AU ivy Program comes with amazing offers. To avail these, all you have to do is meet the following criteria

Maintain an Average Quarterly Balance (AQB) of ₹25 Lakhs in Savings Account	or	Maintain a TRV of ₹2 Crores across family accounts	or	Net Salary Credit# of >= ₹5 Lakhs (For AU ivy Salary Account)

TRV stands for Total Relationship Value i.e., SA AQB + Fixed Deposit Balance + Mutual Fund^^ AUM with AU Small Finance Bank. TRV is measured as a combined balance across account/s linked to your Customer ID or over the account/s of other customers linked to your "Group". All immediate family members' accounts shall be grouped together under a single group as a part of Family Banking Program, subject to meeting grouping policy defined by the bank. The tenure of the Fixed Deposits should be at least six months. ^^Mutual Fund investments in Equity & Debt schemes (Excluding Liquid & Cash equivalent) will be considered as part of the TRV. #Net Salary Credit criteria will be considered only in AU ivy Salary Account under Primary Group ID. AU ivy Salary Account can be offered to employees of eligible corporates only.

For NRI's: Combined balance of NRE & NRO will be calculated for AQB. AU ivy Program Terms and Conditions Apply.

Statements & Alerts

- **Free** issuance of monthly and half-yearly e-mail statements
- Aadhaar Enabled Payment System (AEPS) mini statement requests are **free of charge**
- **No charges** for issuance of ad hoc account statements sent to your registered address
- **Free** SMS alerts

Payments & Deliverables

- **Unlimited** cash deposits* and withdrawals at any AU Bank Branch
- **Free** issuance of additional cheque books
- **Free** Stop Cheque service via NetBanking / AU0101 App / Phone Banking / AU Branch
- **Free** local cheque collection at AU Bank locations
- **Free** retrieval of cheques / instructions
- **No charges** for outstation cheque collection at correspondent or other bank locations

*For NRI's: Cash deposit facility only available for NRO account

- **Free** DD issuance via NetBanking / AU0101 App (Payable at AU Small Finance Bank locations)
- **Unlimited** digital payments RTGS, NEFT, IMPS, UPI, Intra-bank fund transfers
- **No return handling charges** for cheques from other banks deposited into your account but returned unpaid
- **Unlimited** Demand Drafts (DDs) payable at AU Small Finance Bank and correspondent bank locations
- **No charges** if instruments / instructions (e.g., inward cheque, ECS, NACH) issued from your account are returned due to insufficient funds

AU ivy Debit Card

- **Zero** cross-currency markup* on international transactions
- **Unlimited** Debit Card transactions at AU Small Finance Bank and other bank ATMs within / outside* India
- **No charges** for cancellation or revalidation of Demand Drafts
- **NIL reissuance charges** in case of hotlisting due to lost or stolen card replacement / damaged card replacement or any other reason
- **No charges** on ATM decline due to insufficient funds at any Bank's ATM within / outside* India

* For NRI's: Only applicable for NRE Debit Card

AU ivy Debit Card – Designed for the Discerning

Your AU ivy Visa^ Infinite Debit Card, allows you to revel in the best of our exclusive offers and lifestyle privileges.

This exquisitely crafted **Metal Debit Card** is offered complimentary* as a part of the AU ivy program.

^For NRI's - Only for NRE Account
*In case of AU ivy account downgrade/closure, AMC will be applicable. Please refer to detailed terms and conditions at the end of this booklet.

Terms and Conditions

- Fees mentioned are exclusive of GST. The applicable taxes/cess are subject to change from time to time
- As per RBI guidelines, business/commercial transactions are not permitted in the Savings and Salary 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 charges and non-maintenance fees are not applicable once the account becomes inoperative/dormant
- Other Free Services include Standing Instruction Maintenance, ECS Instruction Maintenance, Card Hotlisting, Replacement of Damaged/Lost/Stolen Cards, Duplicate Statements. Balance Enquiry, E-mail Alerts, Banker's verification (Address/Signature/Photo), Nomination Facility, Utility Bill payment through Net Banking/AU0101 App, Passbook issuance, DD Revalidation, Charge Slip Retrieval, PIN Generation Account closure & Debit card Reissuance
- Abbreviations/Short-forms used: "INR- Indian Rupee, '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, 'IMPS - Immediate Payment Service, 'AEPS' Aadhaar Enabled Payment System. 'NACH' National Automated Clearing House, 'UPI Unified Payments Interface. 'NRO' Non-Resident Ordinary, 'NRE' Non-Resident External
- Accounts not having a 'customer induced transaction' (ATM withdrawal, cheque deposit, online transaction etc.) for a continued period of 2 years shall be treated as inoperative/dormant account. The service charges levied by the bank or the interest credited by the bank shall not be considered '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
- 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 account will be downgraded in case of non-maintenance of program eligibility criteria for 2 consecutive quarters. The Terms and Conditions, as defined by AU Small Finance Bank, apply. Please refer www.au.bank.in for further details
  - In case of AU ivy account downgrade/closure basis customer consent within 12 months of program on-boarding to AU ivy program, AU ivy Debit Card charge of ₹5,000/- plus GST will be levied on the account linked to the card prior to closing or downgrading the accounts(s)
  - In case of bank induced downgrade due to non-maintenance of program criteria for consecutive 2 quarters, a default AU Debit Card for lower variant account will be issued, post conversion to lower variant. AU ivy Debit Card will be auto hot-listed on activating new Debit Card or post 60 days from issuance of new Debit Card, whichever is earlier
  - In case customer holding lower variant account continues to use AU ivy Debit Card, Debit Card charge of ₹5,000/- plus GST will be levied on the linked account on card anniversary
- Charges on remittances apply as per rate grid
- This SOC document is effective July 1, 2025 or later and is applicable until further modified

AU ivy