



Feel the Power to Choose with  
India's 1<sup>st</sup> Customisable Credit Card!

# AU LIT Credit Card





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## Enjoy exclusive benefits like:



### **Airport Lounge Access**

Traveller's comfort



### **Shopper's Reward**

Earn up to 10X reward points



### **Fuel Surcharge Waiver**

Every rupee you save adds up!



### **Milestone Cashback**

Shop till you drop!



### **Category Savings**

Save more on your favorite  
Categories



### **Entertainment Membership**

Never have a dull moment



### **Exciting vouchers**

Get vouchers from your favorite brands





# It's your Credit Card.

You have the freedom to build it  
the way you like,  
with the benefits you truly enjoy!



Scan & go to Features Activation page





# Here's how you can Build your very own Credit Card!

## Step 1:

Scan & Download the **AU 0101 App**



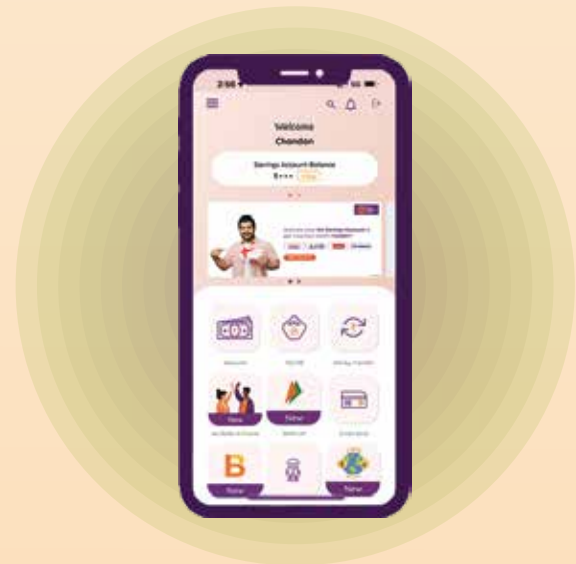
## Step 2:

**Register and Login!**



## Step 3:

Click on **'Credit Cards'**

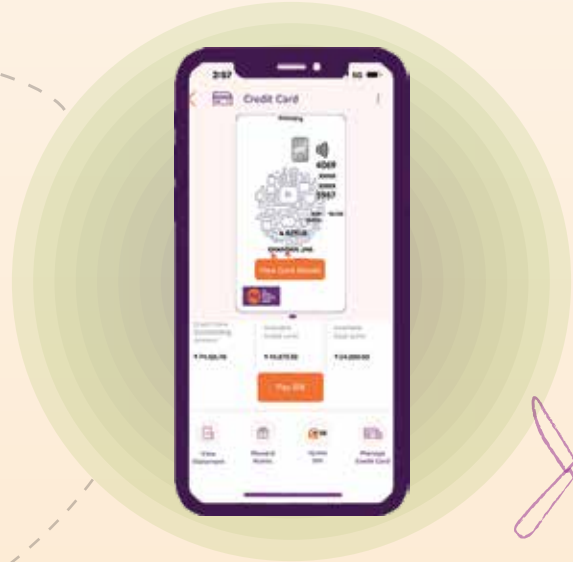




# Here's how you can Build your very own Credit Card!

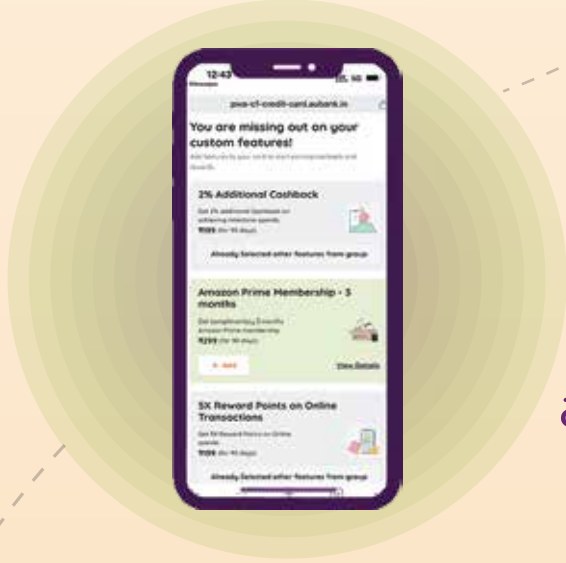
## Step 4:

Go to  
**'Manage Features'**  
page



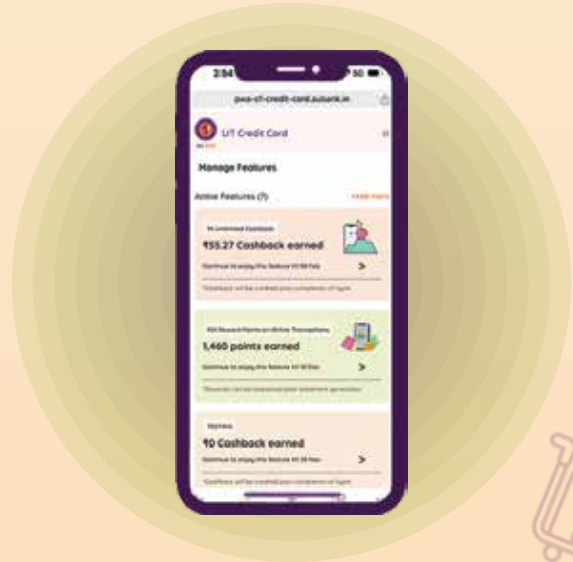
## Step 5:

Choose your  
**LIT Credit Card** features  
according to your lifestyle



## Step 6:

**Manage and Track**  
features in real-time



# Choose your features to build your LIT Credit Card

Category	Feature Name	Pricing in ₹ for 90 days
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Lounge Access	1 complimentary visit to Airport Lounge	399
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Maximum 2 visits can be selected for a 90-day period.

Milestone Cashback	5% Additional Cashback	299
	2% Additional Cashback	199

Max. 5% Cashback earned is capped at ₹ 500 by spending minimum of ₹ 7,500 in a 30-day period.

Max. 2% Cashback earned is capped at ₹ 1,000 by spending minimum of ₹ 10,000 in a 30-day period.

Subscriptions	ZEE5 - 3 Months	99
	Amazon Prime - 3 Months	299

Spend minimum ₹ 5,000 in 90 days after activating ZEE5 membership to avoid a penalty of ₹ 50.

Spend minimum ₹ 10,000 in 90 days after activating Amazon Prime membership to avoid a penalty of ₹ 299.



Category	Feature Name	Pricing in ₹ for 90 days
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<b>Accelerated Rewards</b>	5X Reward Points on Online Spends	199
	10X Reward Points on Online Spends	299
	5X Reward Points on Offline Spends	199
	10X Reward Points on Offline Spends	299

Maximum of 10,000 Reward Points can be accrued in a statement cycle.

<b>Fuel Surcharge Waiver</b>	1% Fuel Surcharge Waiver	49
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Applicable on fuel transactions between ₹400 to ₹5,000.

<b>Category Cashback</b>	5% Cashback on Grocery Spends	299
	5% Cashback on Apparel Spends	199

Max. Cashback of ₹1,000 on each of the categories in a 30-day period.



# Key Information



## Feature Period

All features, activated by cardholders, are valid for 90 days effective from the day they are activated. For example, if a cardholder chooses the feature(s) on April 5<sup>th</sup>, 2022, the feature(s) will be valid until July 3<sup>rd</sup>, 2022, with April 5<sup>th</sup> being considered as the first day.



## Feature Cycle

Every feature period of 90 days has 3 cycles of 30 days each, these cycles will be further used to define cashbacks, rewards and memberships.

\*For some features, the feature cycle may differ, refer T&C for details.



## Auto-Renewal\*

Each feature will be designated as auto-renewal and will be renewed after 90 days by default, unless explicitly disabled by cardholders. Additionally, a feature cannot be deactivated within 90 days of activation. Cardholders can disable auto-renewal of any feature that has already been selected by visiting the AU 0101 Mobile Banking App.



## Cashback Posting

Cashback will be credited after 5 days of the 30-day ending period.



## Milestone Features\*

Cardholders are required to meet spends condition in every 30 days cycle to be eligible for Cashback as per the feature selected. Details of spends threshold and the maximum cashback that can be availed is given in the detailed T&C.



## Membership Feature-pricing Penalty\*

Membership feature pricing (Penalty) is levied when the total spends done by customer during 90 days feature period is less than the minimum threshold spends required for the membership. For example, ₹ 299+ GST will be levied if 90 days spends done by cardholder for Amazon Prime is less than ₹ 10,000. \*Refer T&C.



# Experience Airport Lounge Access

## Step 1:

Login to **AU 0101 App**  
and click on  
'Manage Credit Cards'



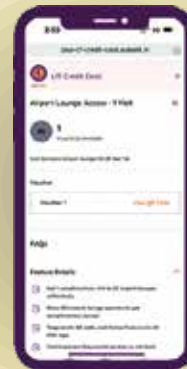
## Step 2:

Select the  
'**Airport Lounge**' feature  
if not activated



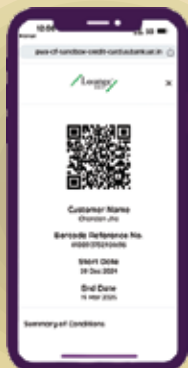
## Step 3:

Go to Voucher page to  
**generate Lounge  
Access QR code**



## Step 4:

Show the **QR** to  
**airport lounge operator**



You're all set for a comfortable & convenient air travel!





# Manage your subscriptions with ease!

## Step 1:

Login to AU 0101 App,  
**go to Manage Credit Card**



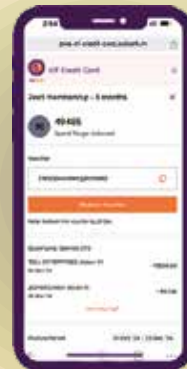
## Step 2:

Click on the voucher  
you have activated to  
**redeem**



## Step 3:

Click on  
**Redeem Voucher**  
to redeem the benefit



## Step 4:

Enter the code  
and click  
**Add to your Vouchers**



# Enjoy exciting Cashbacks & Reward Points!

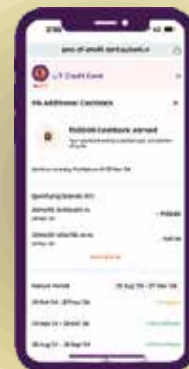
## Step 1:

Login to AU 0101 App,  
go to **Manage Credit Card**



## Step 2:

Click on **Cashback/Reward Points** feature to activate



## Step 3:

Click on the **benefit** to check the eligible transactions

