



# CARDMEMBER AGREEMENT

Date: 16<sup>th</sup> May'2026

These Terms and Conditions apply to the AU Small Finance Bank Credit Card. Kindly go through this Agreement, which is sent to you, during the AU Small Finance Bank Credit Card application process and following the approval of your application, for an AU Small Finance Bank Credit Card. In your AU Credit Card application process, you have provided consent that the use of the AU Small Finance Bank Credit Card shall be governed by these Terms and Conditions, which can be amended by the Bank at its discretion. If the Terms and Conditions are not acceptable to you, please inform us in writing, and destroy the AU Small Finance Bank Credit Card by cutting it into four pieces across the magnetic stripe, and return the same to us within 10 calendar days on receipt of the Credit Card.

## 1. Definitions

- 1.1 **“AU Small Finance Bank Credit Card Number”** shall refer to a valid Credit Card issued by AU Small Finance Bank, that provides the Cardmember a facility to use the Card Account for a pre-allocated Credit Limit.
- 1.2 **“Cardmember”, “Primary Cardmember”, “You”** shall mean the individual in whose name the Card has been issued, and the Card Account is maintained.
- 1.3 **“Additional Credit Card/ Add-on Credit Card”** shall mean a Credit Card issued on the request of the Primary Cardmember to the additional Cardmember.
- 1.4 **“Corporate Credit Card” or “Business Credit Cards”** are Credit Cards issued to business entities/ individuals for the purpose of business expenses with specified terms and conditions and not for personal use.
- 1.5 **“Additional Cardmember”** shall refer to an individual who is a resident Indian/ NRI/ Foreign National working in India, and who is an immediate family member of Primary Cardmember viz. spouse, brothers, sisters, parents, children, and has attained the age of 18 years to whom an Add - On Credit Card has been issued by the Bank following the request of the Primary Cardmember, and whose charges are chargeable to the Card Account.
- 1.6 **“Bank, we, us, our or similar pronouns”** shall refer to AU Small Finance Bank Ltd., or any of its successors, assigns, administrators, liquidators, etc. as the case may be.
- 1.7 **“Billing Cycle”** is the period between the generation of two consecutive billing statements.
- 1.8 **“Cardmember, Primary Cardmember, Cardholder, member, customer, you, your, him, he, his, or similar pronouns”** shall refer to the individual, in whose name the Credit Card has been issued, and the Card Account is maintained.
- 1.9 **“Card Account” or “Account”** shall mean an account maintained in the name of the Primary Cardholder by the Bank under these Terms and Conditions.
- 1.10 **“Card transactions”/ “Transactions”** shall mean all types of Credit Card transactions including online transactions, POS transactions, Contactless transactions (via device or via Credit Card), UPI transactions (made on RuPay Credit Cards), Standing Instruction transactions and other application Credit Card transactions.
- 1.11 **“Domestic Transaction/ Usage”** is the transaction made by the Cardmember/ Additional cardmember at Merchant Outlets, ATM or online transactions and which originates in India.

- 1.12 **“International Transaction/ Usage”** is the transaction made by the cardmember/additional cardmember at Overseas Merchant Outlets, Overseas ATM, or on websites originating outside India.
- 1.13 **“Credit Limit”** refers to the maximum credit that can be availed on the Credit Card Account. Credit Limit shall consist of both Domestic Limit as well as International Limit. Domestic Limit is the value of maximum credit limit assigned for Domestic Transaction. International Limit is the value of maximum credit limit assigned for International Transaction.
- 1.14 **“Charges”** shall be construed as transactions made or charged to the Card Account under this Agreement irrespective of whether or not the Cardholder signs a charge slip record. The aforementioned charges shall include, but not be limited to purchase of goods, services or cash advances or drafts made from the card account by using the Card or Card Number, Joining Fee, Annual Fees, Charges on Revolving of Credit, Overlimit Fee, Late Payment Fee, Transaction Charges, Service Charges, GST and any other fee/charges/amounts, which the Cardmember has agreed to pay or is liable to pay to the Bank under this Agreement.
- 1.15 **“Cash Limit”** means the maximum cash or cash equivalent that the Cardmember can use for a non-purchase transaction.
- 1.16 **“Electronic Terminal”** means any Branch Teller Terminal, Automated Teller Machines (ATM), Point-of-Sale Terminals or EDC (Electronic Data Capture machine) and other devices in which a Credit Card and/ or PIN (Personal Identification Number) can be used, and which is Authorised by the Bank as described in the Terms and Conditions.
- 1.17 **“Electronic Clearing Service”** (debit clearing, ECS or Pay Online using other Bank Account) would mean the debit clearing service which will be used to enable payment of any outstanding dues on the Card Account, consent for which has been provided to the Bank by the Card member in writing.
- 1.18 **“Charges on Revolving Credit”** shall mean the interest charged on the Outstanding Amount on the Card Account as provided in these Terms and Conditions.
- 1.19 **“Merchant Establishment”** shall mean any company, corporation, establishment, firm, association, individual or any such entity, wherever located, which provide goods and services by accepting the use of the Card or the Card Number, the definition of which may be changed by the Bank from time to time, Cardmember to 'Merchant Establishment' shall mean any company, establishment, firm or person, wherever located and in whatever form (including the Internet), which is designated as a VISA/ RuPay merchant and/ or with whom there is an arrangement for a Cardholder to obtain goods, services or cash advances by use of the Card or Card number and includes any establishment displaying the VISA/ RuPay symbol which appears on the face of the Card.
- 1.20 **“Purchases”** shall mean and include purchase of goods and services by the Cardmember, by using the Card or Card Number.
- 1.21 **“Payment Due Date”** shall mean the date on or before which the Cardmember must make the payment to the Bank for the outstanding amount in the billing cycle.
- 1.22 **“Total Outstanding”** shall mean the Total Outstanding on the Card Account due to the Bank, including but not limited to taxes, charges, fees, interest and any other amounts that may be

charged by the Bank from time to time in a Billing Cycle.

- 1.23 **“Temporary Credit Limit”** means a credit limit increase requested by a Cardmember for a specific purpose. Such increase is done for a specific time period as per discretion by AU Small Finance Bank and reverted at the end of the time period.
- 1.24 **“Valid Card”** shall mean a Credit Card which has been issued by the Bank and has not expired, has not been damaged, or been cancelled by the Bank or Cardmember.
- 1.25 **“Secured Credit Card”** shall mean Credit Card issued by AU Small Finance Bank to the Cardmember against the fixed deposit maintained by the Cardmember with AU Small Finance Bank. AU NOMO Credit Card is a Secured Credit Card.
- 1.26 **“Total Amount Due (TAD)”** is the total amount (net of credit received during the billing cycle, if any) payable by the cardholder as per the credit card statement generated at the end of a billing cycle.
- 1.27 **“Multi-Card”** refers to any Credit Card issued in addition to an active existing AU Primary Credit Card to the same Cardmember, where the assigned credit limit on multi-card is shared with the original limit of the Primary Cardmember’s Card Account

## **2. AU Small Finance Bank Credit Card**

- 2.1 You agree to comply with the Terms and Conditions contained herein. These Terms and Conditions may be amended by the Bank under the Reserve Bank of India’s (RBI) instructions or any statutory bodies or due to change in Bank’s policy from time to time. The Credit Card will be honoured by a Merchant Establishment only when a Valid Card is duly signed on the reverse and presented to the Merchant by you.
- 2.2 The Card is a property of the Bank and must be produced or surrendered to the Bank on demand without delay.
- 2.3 The Card issued to you is not transferable, and you should safeguard the same from misuse, by keeping it safely and without damage under your control at all times.
- 2.4 The Card can be used for payments in foreign currencies. Such transactions must be in compliance with the laws applicable in India including inter alia the Foreign Exchange Management Act, 1999 (FEMA). You agree to not use the Credit Card to conduct any transaction on the websites that are prohibited under the laws of India, which may result in criminal liabilities against you.
- 2.5 You shall not use the Card for making payments in foreign currency in Nepal or Bhutan.
- 2.6 The Cardmember (where such Cardmember is an individual) or the director/partner/member of such Cardmember (where such Cardmember is not an individual), is not a director or specified near relation of a director of a banking company (including the Bank) (as specified by the RBI), including director of scheduled cooperative bank, director of subsidiaries/trustees of mutual funds/venture capital funds set up by any banks (including the Bank) or a relative/near relation (as specified by RBI) of a senior officer of the Bank (as specified by RBI).

## **3. Card Validity, Expiry and Renewal**

- 3.1 The Primary Credit Card and any Add on Credit Card(s) issued to you shall be valid up to the last day of the calendar month and year as indicated on the Credit Card, unless cancelled earlier by the Bank. The validity of the Add on Credit Card(s) shall be co terminus with the Primary Credit Card.
- 3.2 The Bank shall not be liable for any transactions or consequences arising from use of the Credit Card after its expiry. Upon expiry or cancellation, you shall destroy the Credit Card by cutting it into two pieces through the magnetic stripe/chip and dispose of the same securely.
- 3.3 Renewal or reinstatement of an expired or cancelled Credit Card shall be at the sole discretion of the Bank and subject to prevailing eligibility criteria, internal policies, and applicable terms and conditions.
- 3.4 Subject to the Bank's discretion and provided there is no breach of the Agreement, the Bank may automatically renew the Credit Card and dispatch a renewed Credit Card prior to expiry. You shall be provided an option to decline renewal before dispatch of the renewed Credit Card. In case of non receipt or delay in receipt of the renewed Credit Card, you may contact Customer Service.
- 3.5 If you do not wish to renew the Credit Card, you must notify the Bank at least **thirty seven (37) days** prior to the expiry of the Credit Card.
- 3.6 Any request to decline renewal made within thirty seven (37) days prior to the expiry of the Credit Card shall be treated as a card closure request and processed in accordance with the Bank's prevailing card closure process.
- 3.7 If you subsequently request renewal after having declined the same, and such request is made within thirty seven (37) days prior to expiry or after expiry of the Credit Card, reissuance shall be subject to the Bank's discretion and prevailing policies.
- 3.8 In the event of non renewal or decline of renewal of the Primary Credit Card, all Add on Credit Card(s) linked to the Primary Credit Card shall also not be renewed and shall expire on the same date.
- 3.9 The Bank may levy a renewal fee, if applicable, as per the Schedule of Charges prevailing at the time of renewal, which shall be debited to your Card Account. Such fees, once charged, shall be non refundable.
- 3.10 In the event of a renewal decline request, any active Xpress EMI / Xpress Loan availed on the Credit Card shall continue to be payable by you in accordance with the agreed repayment schedule, unless foreclosed in accordance with the Bank's prevailing process. Non payment of dues shall be reported and acted upon as per applicable laws and the Bank's policies.
- 3.11 Any Xpress EMI / Xpress Loan availed after submission of a renewal decline request shall also be governed by the agreed repayment terms and shall remain payable notwithstanding such request.

- 3.12 In case of any fraud or disputed transactions reported by you, if the outcome of such investigation is unfavourable, the amount shall be debited to your Card Account and shall be payable by the next payment due date as per the billing cycle. Upon clearance of all outstanding dues, the Credit Card account shall be permanently closed. Non payment shall be reported and acted upon in accordance with applicable regulations.
- 3.13 Any outstanding, unbilled, or unsettled transactions as on the date of expiry of the Credit Card shall remain payable by the next payment due date as per the billing cycle, irrespective of expiry. Failure to pay such dues may result in the account being reported as delinquent and classified as NPA, as applicable.
- 3.14 In accordance with RBI guidelines, you may opt for network change at the time of Credit Card renewal. If no option is exercised, the Credit Card shall be renewed on the existing network.
- 3.15 The Bank will endeavour to provide your preferred network; however, availability of your existing card variant on that network cannot be assured. If unavailable, you may be required to choose an alternative eligible variant as per applicable fees and terms. Any subsequent change request will be treated as a card transfer and charged accordingly.
- 3.16 Network selection, if applicable, shall also apply to Add on Credit Card(s).
- 3.17 The Bank reserves the right to revise renewal eligibility criteria from time to time. All charges and terms shall be governed by the prevailing MITC and Schedule of Charges available on the Bank's website.
- 3.18 Upon renewal or replacement of the Credit Card, you shall ensure that:
- All standing instructions, mandates, and autopay arrangements are re registered with the new Credit Card details;
  - Tokenized card details saved on merchant or e commerce platforms are updated;
  - UPI registrations linked to the Credit Card are re registered;
  - Reward Points shall remain valid as per the existing expiry policy, unless the renewed card variant does not support the reward program, in which case such Reward Points shall lapse;
- 3.19 The Bank reserves the right to deny renewal of the Credit Card due to past conduct, unsatisfactory account performance, breach of terms, or any other reason deemed appropriate by the Bank.

#### **4. Fees**

The Bank reserves the right to charge the Credit Card Account with fees and charges. You agree to pay the following fees in respect of the Card:

- 4.1 Annual Fees: As communicated at the time of issuance of the Credit Card, and thereafter annually during the month in which the Credit Card was originally issued.
- 4.2 Additional Card Annual Fees: No fee shall be charged for Add on cards, with maximum up to 3 add on cards for every primary cardholder.
- 4.4 The fees and charges described are non-refundable and subject to change at the discretion of the Bank. The changes shall be affected with prior intimation to you. You can always check the schedule of fees and charges online or request a copy by contacting the Bank.
- 4.5 You should agree to pay all Charges, including but not limited to charges (for replacement, and duplicate Statement), transaction fee on cash advance, collection charges for outstation fee, legal cost, and any other fee/ charges etc. incurred and/or charged by the Bank.

#### **5. Additional Card**

- 5.1 The bank at its discretion may provide an option to the Card Member to take multiple additional cards. The maximum numbers of such additional cards will be decided solely by the Bank, currently Cardmembers can apply for 3 add-on cards. The Additional Cardmember must be an immediate family member of the Primary Cardholder viz. spouse, brothers, sisters, parents, children, and must be an Indian resident above the age of 18 years.
- 5.2 Upon receipt of Cardmember's request/ Authorisation, the Bank at its sole discretion, may issue Additional Card to the Additional Cardmember.
- 5.3 You will be fully responsible and liable for all transactions and Charges incurred on all Additional Cards issued against the Primary card, which will be included in your Statement of Account. The Additional Cardmembers shall be jointly and severally liable to the Bank along with you for all the Charges, even though the Monthly Statement of Account may be sent only to you. These Terms and Conditions shall also be binding on the Additional Cardmembers.
- 5.4 Additional Cards issued on your Primary Card can be cancelled any time by contacting the Bank and returning to the Bank the Additional Card cut into half. On receipt of the same, the Bank will cancel the Additional Card.
- 5.5 If the Primary Card Account is cancelled or terminated for any reason, all Additional Cards issued against Primary Card will be automatically withdrawn.

## **6. Credit Limit and Usage of Card**

- 6.1 The Bank will, according to its internal policies, periodically review the Card Accounts(s) basis your activity on the AU Small Finance Bank Credit Card at regular intervals. The Bank may, basis its review and at its sole discretion, reduce your Credit Limit. Such changes in Credit Limit shall be notified to you from time to time. The bank at its own discretion may switch off Overlimit facility, if enabled by cardholder, for accounts on which Credit Limit has been reduced. You may, at any time, request for a lower limit for the Primary Card Account, and for the Additional Card members. Based on such requests, the Bank would revise the Credit Limit of the Primary or the Additional cards. The monthly statement will have the Credit limit that has been assigned to you along with the available credit limit at the statement closing date.
- 6.2 The use of the Primary as well as the Additional Cards at Merchant Establishment will be limited by the Credit Limit assigned by the Bank to the Card Account. The combined extent of usage will not exceed the Card Accounts Credit Limit at any time. Bank at its own discretion may offer overlimit facility option to cardholders which may increase the outstanding/ dues over and above Credit Card Account's Credit Limit. In such an event, you will be charged a fee at the prevailing rate, irrespective of the extent of over-usage by which Credit Limit is exceeded. The excess amount used must be paid back immediately. The Bank reserves the right to change the above-mentioned fees at its sole discretion. 30 days' notice shall be given to cardmember before making such changes. Overlimit facility can be availed by you post giving your explicit consent.
- 6.3 The Minimum Amount Due must be settled by the cardholder on or before the Payment Due date, failing which, the Bank reserves the absolute right to withhold the facility on the Card till such time that the Card Account is regularised.
- 6.4 If the cardholder makes a payment over and above the amount due as per the monthly billing statement, he/ she shall not be liable to be paid any interest on the said credit balance amount, and the same will be used to settle against the amount due in the subsequent monthly statement.
- 6.5 International limit assigned on your Credit Card indicates the maximum usage limit for an overseas purchase transaction (including online) or ATM usage.
- 6.6 On receiving the Credit Card, you must immediately sign on the signature panel on the reverse of the Card.
- 6.7 The Card may be used only for bona fide personal or official purchase of goods and/or services. the Card must not be used to purchase anything to resell for commercial or business purpose, to derive any financial gains.
- 6.8 Cardmembers shall activate the Credit Card by means provided by the bank to enable transactions on their Credit Cards.
- 6.9 Credit Card sent to Cardmembers will be disabled for POS transactions, contactless transactions and international transactions as per extant regulations.

- 6.10 Cardmembers will be provided with a facility to enable transactions on Credit Cards across different transactions modes e.g. POS, online, Contactless, International transactions, UPI and set daily transaction limit for these modes.
- 6.11 International Credit Cards cannot be used on the internet or otherwise for purchase of prohibited items, like lottery tickets, banned or proscribed magazines, participation in sweepstakes, payment for callback services, and/or such items/activities which are prohibited by law and for which no withdrawal of foreign exchange is permitted.
- 6.12 At the time of incurring a Charge, the cardmember must sign and/or collect the charge slip, cash advance slip or mail order coupon. Failing to sign a charge slip will not discharge the cardholder of the liability for the Charges incurred on the Card. You must retain your copy of the charge slips for at least six months. the Bank may, at its sole discretion, and upon your request, provide copies of charge slips, subject to payment of an additional charge at the prevailing rate.
- 6.13 The Bank may, at any time, and without prior notice, or stating any reason whatsoever, decline Authorization for a Charge at a Merchant Establishment. The Bank may also restrict or defer the Cardmember's ability to use the Card and/or suspend or cancel the Card. The Bank may repossess/retain the Credit Card if it reasonably believes that it is necessary to do so for proper management of credit or business risk, or if the Card or Card Account is being misused or likely to be misused. The Bank may do this through the ATM, Merchant establishment or by itself. You agree to the above without any protest or demur.
- 6.14 Any charge slip or other payment requisition received by the Bank for any transaction on the Card Account for the payment (via Contactless mode, PIN authenticated, UPI or OTP authenticated or through other modes), shall be treated as conclusive proof that the amount recorded on such charge slip or other requisition, was incurred by the use of the Card by you. In case of a dispute on a transaction where a charge slip or voucher is not available viz. mail order or telephone order or electronic commerce (e.g. Internet), the cardholder will have to clear the outstanding on the card first and will have to resolve the dispute directly with the concerned Merchant Establishment. The Bank shall not be liable, in any manner whatsoever, for the same.
- 6.15 Purchase of certain product and services using the Card may attract additional Charges, Fees or Surcharge, as notified by the Bank from time to time. Payment of such surcharge is mandatory and the same may vary from time to time.
- 6.16 The Monthly Statement of Account shall be prima-facie proof of the Charges incurred by you. In case you disagree with a Charge indicated in the Statement of Account, you must communicate the same to the Bank in writing within 21 (twenty-one) days of the Statement Date, beyond which the Charge in the Statement of Account shall be deemed as conclusive proof of your liability to pay to the Bank.

- 6.17 The Bank will not be held responsible if the Merchant Establishment refuses to accept the Card, or if a surcharge is levied by the Merchant Establishment on the Card.
- 6.18 The Bank shall not be in any way responsible and/or liable for merchandise, price, rate, quality, warranty, privileges, benefits, facilities, including deficiency/ delay in services, delivery or non - delivery etc., purchased or availed by you from Merchant Establishment and/ or third party supplier, including any mail order or telephone order or electronic commerce (e.g. internet) placed by you. Any dispute arising thereto should be settled directly by you with the Merchant Establishment/ third party suppliers. Any failure in settlement will not relieve you of any obligation to the bank nor the bank will be liable for any settlement between you and the merchant establishment.
- 6.19 Any dispute or claim against a Merchant Establishment will not be a subject of a set off or counterclaim against the Bank.
- 6.20 The Bank may, at its sole discretion and without being liable in any manner whatsoever to you, suspend or withdraw the Card at any time. Termination of the Card and this Cardmember Agreement shall Automatically result in the termination of all privileges, benefits and facilities attached thereto.
- 6.21 All charges for the purchase of goods/ services e.g. air/ rail tickets etc., as it appears on the Statement must be paid in full to avoid incurring finance or fee charges even if such purchase might have been reversed/cancelled. Credit refund due to cancellation will be made to the Card Account (less cancellation charges), only when received by the Bank. Cash refund will not be issued under any circumstances. If the credit is not shown in the Statement of Account within a reasonable time, you must notify the Bank, immediately.
- 6.22 You accept full responsibility for use of the Card in contravention of laws, rules, regulations and Terms and Conditions of this Cardmember Agreement, and undertake to indemnify the Bank, and to make good any loss, damage, interest, conversion, any other financial charges and outgoing, costs and consequences that the Bank may incur or suffer on your account and your acts, omission/ commission and negligence.
- 6.23 You are also liable to pay any statutory dues levied on the services provided by the Bank to you.
- 6.24 You agree and hereby authorise the Bank to convert Charges incurred by you in foreign currency to Indian Rupee equivalent at such rate as the Bank may designate from time to time.
- 6.25 You agree that goods purchased using Primary or Additional Cards shall remain the property of the Bank till such time that the Charges pertaining thereto are fully paid by you to the Bank.
- 6.26 The terms & conditions applicable on Credit Card may be altered by the Bank with 30 days' notice of the change to the cardholder. After the notice period of 30 days, the cardholder would be deemed to have accepted the terms & conditions if he/she had not withdrawn during the specified period. The change in terms shall be notified to the cardholder through available communication channels.

- 6.27 Bank reserves the right to restrict Credit limit usage at MCC level, based on usage pattern of the customer, without any prior intimation to customers.
- 6.28 Domestic/International Standing Instruction or Recurring transactions need to be cancelled at merchant website or SI hub, as disabling domestic/international online usage on card will not cancel the standing instruction and the transaction will get authorised.
- 6.29 EMI conversion on AU Credit Card shall be subject to sanctioned Credit Limit i.e. the total EMI conversion amount should be less than or equal to available credit limit and maximum up to sanctioned Credit limit on the credit card at the time of processing the EMI conversion request.

## **7. Cash Advances**

- 7.1 You can use the Credit Card, for withdrawal of cash from Automated Teller Machines (ATMs) of the Bank, select partner Banks and from other locations/permitted establishments as may be offered by the Bank from time to time and for any other cash equivalent transaction such as Demand Draft facility, permitted by the Bank from time to time. You shall comply with the laws, rules and regulations not limited to Foreign Exchange Law and rules thereunder, as notified by RBI and other Government bodies for such cash advances and cash equivalent transactions. You shall be provided with an ATM Code (PIN) for the purpose of cash advances. You shall not disclose the PIN to any person and shall take all precaution to prevents its discovery by any person.
- 7.2 You can obtain a Cash Advance up to your cash limit amount, subject to the available cash limit, and such Terms and Conditions applicable to Cash Advance Transactions as may be defined and/or communicated by the Bank from time to time.
- 7.3 The Charges for the Cash Advances viz., transaction charges, handling charges etc., and Terms and Conditions thereto shall be communicated in writing to you. Such Charges are subject to change at the sole discretion of the Bank and shall be levied from the date of withdrawal until the date of settlement.
- 7.4 Bank at its sole discretion and as per its internal policies may decline Cash withdrawal transactions or limit the amount of Cash withdrawal which can be done on the Credit Card.

## **8. Billing & Settlement**

- 8.1 The monthly statements of account shall be sent to you by e-mail unless you specifically opt for physical statements, in which case they shall be sent at the address specified by you in the application or by a separate intimation. You agree to access your aforesaid e-mail account at regular intervals of time. You will not hold the Bank responsible for not having access, for any reason whatsoever, to the information and statements of account sent to you via e-mail. Failure on the part of the Cardmember to receive the statement of account electronically (by e-mail or through access to the Card Account on the Internet) will not avoid your liability for the Charges incurred on the Card and you shall be liable to make payment for the Charges within 30 days of incurring the Charge on the basis of your own record of the transaction or earlier if requested by the Bank.

- 8.2 Once a month for each billing period during which there is any activity or outstanding of more than Rs. 100 on the Card Account, The Bank will send a Statement of Charges at your mailing address or email ID as provided by you. You shall be liable to settle the outstanding balance on the Card, on the basis of the charge slips or any other evidence of the Charge within 30 days of incurring the Charges and non-receipt of the Statement of Account does not affect in any way your obligation and liabilities under this agreement. The Bank will debit the Card Account for all the Charges incurred. The Bank will also credit the Card Account for all payments made by you to the Bank, and for any credits received from the Merchant Establishments in your favour on account of cancellation or reversal of charges.
- 8.3 The Bank shall generate monthly statements showing the record of transactions done by you, and/or the payment made and/ or credits received. The monthly statement for each billing period will identify, inter alia, of purchase of goods and/or services, cash advances, fees, GST and other charges, payments and credits to the Card Account. The Total Outstanding Amount as well as the Minimum Amount Due required to be paid by you will be calculated and shown in the monthly statement. You must ensure that the payment for at least the Minimum Amount Due must reach the bank on or before the Payment Due Date mentioned in the Statement. Your account will be credited only when the Bank receives the payment of cleared funds from your Bank through NACH or any other payment mode. You must pay immediately any overdue amounts or any amount over the Credit Limit.
- 8.4 The Minimum Amount Due to be paid at the end of each billing cycle shall be determined at the sole discretion of the bank as per the Terms and Conditions mentioned in the Most Important Terms & Conditions. The Cardholder has an option to only pay the Minimum Amount Due as mentioned in the statement and carry forward the payment of the balance amount to the next Billing Cycle.
- 8.5 Failure to make payment of the Minimum Amount Due by the Payment Due Date as mentioned in the monthly billing statement shall render the cardholder liable to risk of withdrawal or suspension (whether temporary or permanent) of the facility on the Credit Card. The Bank may, at its sole discretion, also instruct the Merchant Establishments not to honour the Credit Card and / or to take custody of the Card, by listing the Card Number in the Warning Bulletin issued by the Bank from time to time or otherwise.
- 8.6 In the event that any payment instrument of yours is subsequently dishonoured, the Bank may, at its sole discretion, suspend or terminate the Card privileges and levy a fee as mentioned in the Schedule of Charges. Such fee amount is subject to change at the sole discretion of the Bank. The Bank also reserves the right to initiate any appropriate legal action.
- 8.7 Any and all payments received towards the Card Account may be applied or appropriated by us as per our internal accounting and credit guidelines, notwithstanding any instructions or specific appropriation by the Cardmember or other person making the payments.
- 8.8 The Bank will provide a facility for issuing Duplicate Monthly Statements of Accounts only up to

a period of twelve months preceding your request, subject to payment of service charge specified in the Schedule of Charges, and which can be changed at the discretion of the Bank. Cardmembers can reach out to Customer Service for placing a request for duplicate statement.

## **9. Charges on Revolving Credit**

- 9.1 Charges on Revolving Credit are applicable at the monthly percentage rate on Credit Card outstanding, including cash advances, from the date Cardmember makes the transactions until they are fully paid.
- 9.2 Charges on Revolving Credit are levied on the cash advances and balance transfer from other Credit Card Account. Such charges are levied immediately from the date of withdrawal of cash or cash equivalent, and from the date of issue of the banker's cheque for such balance transfer. For Purchases, the Charges on Revolving of Credit accrue only if in cases where the Total Outstanding or any part thereof payable by the Payment Due Date is not paid in full, and the same is carried forward from the previous Billing Cycle to the next Billing Cycle.
- 9.3 Charges on Revolving Credit, if payable, is debited to your Card Account on the last date of each statement period and is shown in your monthly Statement.
- 9.4 Charges on Revolving Credit are payable on your Total Outstanding carried forward at the rate defined by the Bank, and as amended by the Bank from time to time.
- 9.5 The rate of Charges on Revolving Credit may differ for certain facilities such as balance transfer facilities etc., and the Bank shall specify the same from time to time.
- 9.6 The Charges on Revolving Credit described above, will continue to be payable after termination of this Agreement or closure of the Card Account till outstanding on the Card Account is cleared in full. The Bank may at its sole discretion and at any time, under intimation to you, vary the Charges on Revolving of Credit for all or some of its facilities.

## **10. Late Payment Fee**

Late Payment Fees will be levied to the Card Amount if you fail to pay the Minimum Amount Due as mentioned in the monthly Statement by the Payment Due Date. This fee may vary at the discretion of the Bank and shall be intimated to you and will be mentioned in the schedule of charges.

## **11. Other Fees/Charges**

You agree to pay all costs including but not limited to Charges (for renewal, replacement, duplicate statement etc.), transaction fee on cash advance, collection charges for outstation fee, legal cost, any other fees/Charges etc. incurred and/ or charged by the Bank. Such fee/charges may vary at the discretion of the Bank and shall be intimated to you and will be mentioned in the schedule of charges.

## **12. GST**

You agree to pay GST at rates as per the Government of India guidelines, that may be levied on the prescribed fees, Charges on Revolving Credit, other fees/ Charges etc., as may be applicable from time to time.

## **13. Alerts**

You provide consent to the Bank to send messages via SMS and/ or e-mail or by using any other communication channel to keep you informed about the status of the Card Account and provide any other information from time to time and they would have no objection to the same.

## **14. Telephone-based Instructions and Services**

- 14.1 The Bank shall provide information and facility to you, to facilitate access to information and carry out transactions on your Card Account, by giving instructions on telephone, processed either manually or through Automated systems. However, the list and nature of the information/transaction that can be given/carried out over the telephone will be decided solely by the Bank. The Bank also reserves the right to Authenticate your identity before processing your request for the security of the Card Account.
- 14.2 You agree that you shall not hold the Bank liable on account of the Bank acting in good faith on such instructions.
- 14.3 The Bank may at its sole discretion tape or record such instructions and may rely on transcripts of such telephonic instructions as evidence in any proceedings.
- 14.4 The Bank will not be held liable on account of delay or inability on the part of the Bank to act immediately or at all on any of your instructions provided to the Bank. The Bank shall follow your instructions on a best effort basis.
- 14.5 The Bank reserves the right not to carry out such instructions, where the Bank has reasons to believe that the instructions are not genuine, or to withdraw or suspend the facility.
- 14.6 In case there is a discrepancy in the particulars or details of any transactions carried out by the Bank, you shall be obliged to inform the Bank of the discrepancy within ten days of receiving the advice from the Bank.
- 14.7 In consideration of the Bank providing you with the said facility, you agree to indemnify and hereby keep the Bank indemnified from and against all actions, claims, demands, proceedings, losses, damages, costs, charges and expenses that the Bank may incur, sustain or suffer as a consequence of or by reason of your using this facility.

## **15. Internet Banking**

- 15.1 You agree that while making any Internet Transaction, any outflow of foreign exchange must be undertaken by you only in accordance with the Foreign Exchange Management Act, 1999 and

Information Technology Act, 2000 and other applicable acts including any rules, regulations, thereunder, and any other laws as may be applicable from time to time. In order to protect the Cardholder from unauthorized and illegal use of account information by any person, the Bank may at its sole discretion decline any Internet Transaction initiated by the cardholder.

- 15.2 You may also be given a specific Personal Identification Number (PIN) for use of this facility. You shall personally be liable for the security of the said number (PIN) and shall actively ensure that it is neither discovered by any other person nor shall share or disclose the said number to any individual.
- 15.3 You agree not to use the Card/Card Number to visit websites on gaming and obscenity or any websites that have been prohibited and declared illegal by the Government of India. By doing so you may be liable for any legal action against you and the Bank shall not be responsible for the same.
- 15.4 The information materials contained on the websites are subject to change from time to time and without intimation. Unauthorized use of Bank's website, including but not limited to entering Bank's systems, misuse of password or misuse of any information posted on the website is strictly prohibited. In doing so you shall be liable for legal action under the provisions of Information Technology Act, 2000 and other acts applicable from time to time.
- 15.5 In consideration of the Bank providing you with the Internet Banking facility, you shall indemnify and hereby keep the Bank indemnified from and against all actions, claims, demands, proceedings, losses, damages, costs, charges and expenses that the Bank may incur, sustain or suffer as a consequence of or by reason of your using this facility.
- 15.6 The Bank may, at any time and without assigning any cause or without any prior notice whatsoever, terminate any user access.

## **16. Insurance**

- 16.1 The following terms and conditions shall govern any insurance facility that may be provided. These will be in addition to Terms and Conditions as may be stipulated by the Insurance Company providing insurance cover/facilities.
- 16.2 Insurance covers may vary by card variants and from Card to Card. You agree to check and understand the specific complimentary insurance cover provided to you under the specific AU Small Finance Bank Card.
- 16.3 You specifically understand that any complimentary insurance covers/facilities provided on any Card, if any, might not be available for any one or more specific category/type of Card.
- 16.4 The complimentary insurance covers provided on any card may only be provided to Cardmembers who have transacted on the Card for a Purchase/ Cash Advance/ EMI/Payment Transaction, at least once, within 180 days prior to the day of occurrence of the incidence, for which the insurance claim is being made. Inactive Cards, (Cards that have not been used for any Purchase/ Cash Advance, EMI, Payment Transaction (on POS terminal/Ecommerce/ ATM terminal/ UPI transactions/ standing instruction transaction/ Contactless transaction) as aforesaid for 180 days or more) and Cards that are overdue for payment will not be provided

with any complimentary insurance covers. An Active Card is defined as where one transaction on POS terminal/ Ecommerce /ATM terminal/ UPI transactions/ Standing instruction transaction/ Contactless transaction has been carried out in last 180 days from the date of loss.

- 16.5 Insurance covers are not provided by AU Small Finance Bank. Exclusions/limitations are applicable as per policies issued by the concerned insurance company. AU Small Finance Bank will not be liable in any manner whatsoever, by virtue of any insurance cover provided, whether or not the premium for such insurance cover is paid by the Cardmember. The concerned insurance company will be solely liable, for all such insurance related claims/matters. You shall not hold the Bank responsible for any matter arising out of or in connection with such insurance cover, whether for or in respect of any deficiency or defect in such insurance cover, recovery or payment of compensation, processing or settlement of claims or otherwise howsoever, and all such matters shall be addressed to, and sorted out directly with the concerned insurance company and to the exclusion of AU Small Finance Bank, and no communication in this regard will be entertained by AU Small Finance Bank. However, AU Small Finance Bank may assist (but not obliged to) in informing about and collecting claim documentation as specific exceptions to the aforesaid for certain insurance covers offered which will be duly informed to the cardholder.
- 16.6 The Cardmember acknowledge and agrees that the insurance cover so provided will be available to the Cardmember only as per the terms of the relevant insurance policy in force, and only while the Cardmember is and remains a Cardmember of AU Small Finance Bank with your account being maintained in good standing. In the event of the Card membership being withdrawn (whether temporarily or permanently) for whatever reason, the benefit of such insurance cover shall automatically, and ipso facto cease to be available from such date of cessation of Card membership. the Cardmember also agrees that even during the continuation of your Card membership, AU Small Finance Bank may at any time (in its sole discretion and without giving any notice thereof to the Cardmember or assigning any reason thereof) suspend, withdraw or cancel the benefit of such insurance cover, and there will be no binding obligation on AU Small Finance Bank to continue this benefit.
- 16.7 The insurance benefits provided with the Card Account are as per the Terms and Conditions of the policies effected with the concerned insurance company. The Cardmember acknowledges that AU Small Finance Bank reserves the right to add, change, modify or completely withdraw any or all benefits provided with notice to the Cardmember.
- 16.8 Benefits listed in the concerned insurance policy shall be the maximum amount for which the Cardmember will be entitled to in the event of any covered loss during the period of the respective insurance policies under which such covers are provided by the concerned insurance company.

## **17. Insurance Benefits**

The AU Small Finance Bank Credit Card comes bundled with a complimentary insurance cover which may include zero lost card liability, Personal Accident Insurance and Credit Shield. Insurance cover may vary from Card to Card. You understand that you are required to check and understand the specific complimentary cover provided to you, under specific AU Small Finance Bank Card.

17.1 Personal and Air Accidents Covers: In the unfortunate event of loss of life in an Air Accident, Cardmember's designated nominee will receive the benefits of accident insurance. The Personal and Air Accident Covers are valid only if the Card has been used at a Merchant Establishment or at an ATM for cash withdrawal at least once in the 180 days prior to the incident.

17.1.1 Personal and Air Accident Cover is valid only for select card variants.

17.1.2 Air Accident Cover will only be applicable only when the flight ticket has been booked using an AU Small Finance Bank Credit Card. The Air Accident Cover is applicable only for air travel for a Cardmember anywhere in the world, on scheduled or commercial airlines This benefit is not applicable for private or chartered air travel.

17.2 Zero Lost Card Liability: If you lose your Credit Card from AU Small Finance Bank or in the event of it being stolen, you are protected against fraudulent purchase transactions from the moment you report the loss to AU Small Finance Bank in India (Call our AU Small Finance Bank 24-hour Customer Service Number 1800 1200 1500 or through the VISA/RuPay International Helpline, if overseas). Please note that the cover is valid only for fraudulent payment transactions. The insurance is not valid for internet, mail order, telephone order, ATM transactions, and PIN based transactions. You are required to file an FIR/Police complaint with the police for the lost/stolen card. AU Small Finance Bank will arrange to replace your Card as soon as the instructions are received. If you recover your Card after you have reported its loss, please do not attempt to use it. Instead, please destroy the Card by cutting it into several pieces through the magnetic stripe.

## **18. Lost or Stolen Cards**

18.1 You must notify the Bank immediately in the event the Card is lost, stolen, not received, or is being used without your permission. In the case of such loss/theft etc., you must notify the Bank of such loss/theft etc., immediately after filing the Police Complaint/First Information Report (FIR). A copy of the FIR/Police Complaint must accompany the Notice to the Bank. Pending written Notice, you may also inform the Bank telephonically of such loss/theft etc. The Bank will temporarily suspend the Card Account to prevent misuse upon adequate verification. However, the Bank will not be liable for any inconvenience caused to you on your account.

18.2 Any liability arising out of any unauthorised use of the Credit Card prior to Notice /Communication to the Bank, shall be the Cardmember's for all Charges incurred till the Notice/Communication to the Bank, and shall be Nil only after Receipt of Notice by the Bank.

18.3 You shall be liable for all charges incurred on the credit Card if the same has not been duly

signed on the reverse side.

- 18.4 The Bank shall not in any manner be liable for any misuse of the Card. You are responsible to ensure the security of the card and shall take all steps towards ensuring the safekeeping of the Card. In the event the Bank determines that the aforementioned steps are questionable, financial liability on the lost or stolen Card would rest with you and could even result in the cancellation of the Card Account.
- 18.5 Cardmember will fully cooperate with the Bank, the representative of the Bank, and / or legal Authorities in the event of an investigation into any disputed transaction.
- 18.6 In the event Cardmember subsequently recovers a lost or stolen Card, the recovered Card must not be used. It must be cut into half through the magnetic stripe and returned immediately to the Bank.

## **19. Appointment of Third Party/Service Provider**

- 19.1 The Bank at its sole discretion, may appoint third parties/service providers for providing service over the phone, or through any other means. The Bank may also appoint third party/service providers for conducting certain activities such as but not limited to, reference checking, verification through credit bureau, credit verification, recovery of any outstanding on the Card or initiate any action allowed by law for recovery of all dues owing to the Bank. However, the Bank will not bear any responsibility for any consequences arising out of the third party's acts or omissions. All payments made to such third parties/service provider for collection will be at your cost and risk in addition to all costs, charges and expenses incurred by the Bank to recover the outstanding dues/amounts.
- 19.2 The Cardmember shall be liable for all costs associated with the collection of dues and legal expenses with interest, should the Bank deem it necessary to refer the matter to any agent, or where legal resource for enforcement of payment must be under-taken.

## **20. Credit Card Reissue and Replacement**

If your Card becomes defective or gets damaged, mutilated, lost or stolen, you may request the Bank for a replacement Card on our AU Small Finance Bank Net Banking, Mobile Banking channels or through our Customer Care 1800 1200 1500. The Bank may, at its discretion and upon payment of such charges prevailing at the time, issue a replacement card. The damaged Card must not be used and should be cut in half through the magnetic stripe and returned immediately to the Bank.

## **21. Change of Address and Telephone Number**

Any change in the address, telephone number or contact details of the Cardmember should be immediately notified to the Bank at the address notified by the Bank from time to time, or at the designated customer service center, in writing or telephonically or by visiting branch.

## 22. AU Small Finance Bank Credit Card Rewards program

- 22.1 Rewards program refers to the program offered by the Bank to certain Cardmembers depending on the type of Credit Card, Bank has issued to the customer. Under this program, the Cardmember can earn/ accumulate Reward Points/Coins for domestic/international purchases of goods and services using the Credit Card at defined MCC (merchant categories). Earning and redemption of Reward Points is at sole discretion of the Bank.
- 22.2 The Bank reserves the right to modify the terms and conditions of Credit Card Reward Points with prior intimation to Cardmembers through website or by other acceptable modes of communication.
- 22.3 Reward program differs from one Card to another.
- 22.4 The information on following categories will be available to Cardmembers under the Reward Points status:
- 22.4.1 Available Points - Sum of Reward Points balance as of last statement cycle and current statement cycle.
- 22.4.2 Redeemable Points - Cardmember's Reward Points balance as of last statement cycle and can be used for redemption.
- 22.4.3 Total Redeemed Points - Total Reward Points redeemed by the Cardmember.
- 22.4.4 Total Expired Points - The Cardmember's total Reward Points that have expired.
- 22.4.5 The Bank reserves the right to put a capping on maximum Reward Points which can be earned by the Cardmembers in a specific period or across certain transaction type/merchant categories.
- 22.5 Details of number of points Cardmember can earn across variants, on select categories are mentioned as below:

Statement Cycle Reward Points Capping		
Card Type	Reward Points Capping (In a statement cycle)	Applicable MCC
Altura Plus, Xcite, Xcite Ultra, Vetta, Zenith, Traverse NRI, AU CA Cards, Ananta, Lakshya, Tejas, Prathama	25,000	All
Zenith <sup>+</sup>	25,000	Rent, Education & Government, Insurance, Utility and Telecom
LIT/ ixigo AU/ Corporate Credit Card	10,000	All
NOMO	5000	All

Merchant Category Reward Points Capping		
Card Type	Reward Points Capping (In a statement cycle)	Merchant Category
Zenith	5000	Dining
Zenith+	1000	Rent
	1000	Education & Government
	1000	Insurance
	1000	Utility and Telecom
Ananta	5000	Shopping, Dining, and Travel
Laksya	1000	Grocery and Departmental

- 22.5.1 Rent, Education & Govt and BBPS transactions will not be eligible for Reward Points. Cardmembers will earn 1 Reward Point per Rs.100 on Utility & Telecom Spends (with a maximum of 100 Reward Points per transaction).
- 22.5.2 AU Prathama Credit Cardholders are eligible to earn 2 Reward Points per Rs. 100 spent after crossing cumulative spends criteria of Rs. 5000 in a statement cycle. Cardholder can earn a maximum of 1000 Reward Points per statement cycle.
- 22.6 Cardmembers will not earn Reward Points for EMI, fuel, cash withdrawal, Quasi Cash transactions, joining/annual fees and any other charges levied on the Card.
- 22.7 Reward Points earned using primary or Add-on Card are accumulated in primary Cardmember account. Only primary account holder is eligible for redeeming the accumulated earned Reward Points.
- 22.8 Reward Points earned by the Cardmembers have a validity of 2 years from the date of points accrual.
- 22.9 In-case of Cardmember closing the Credit Card or Bank closes the Card of the customer, outstanding Reward Points will be zeroised. Cardmember not using the Credit Card for 12 months or more will result into forfeiting of Reward Points.
- 22.10 Selection of services/products offered for redemption is and will be at the sole discretion of the Bank and is liable to change with or without prior notice to Cardmembers.
- 22.11 The rate of conversion of Reward Points are subject to change with or without prior notice to Cardmembers and it differs basis card variant customer holds. For rate of conversion applicable on your credit card, please refer your card variant webpage.
- 22.12 Reward Points redemption per day/month/year limit is at discretion of AU Bank and can be revised with/without prior notice to Cardmembers.
- 22.13 Cardmembers' Reward Points will be forfeited on becoming delinquent for more than 90 days from the PDD of statement on not paying the MAD amount.
- 22.14 Reward Points of Cardmembers will be forfeited by the Bank if card is found to be used for purchase anything to resell for commercial or business purpose, or to derive any financial gains.
- 22.15 Any dispute related to the vouchers needs to be taken up by the Cardmember with the third-party vendors directly.

- 22.16 Redemption orders from the Cardmember once given to the Bank cannot be cancelled, withdrawn, or changed.
- 22.17 A nominal fees of Rs. 99 + GST will be levied on each successful redemption.
- 22.18 Reward Points will reflect in the Card statement. The statement will clearly show Reward Points earned/redeemed/adjusted in the current month for the transactions that are specified in that month's statement, together with information on Reward Points that are available to be redeemed.
- 22.19 Request for missing Reward Points must be emailed at [creditcard.support@aubank.in](mailto:creditcard.support@aubank.in) and accompanied by a legible copy of the relevant sales receipts or Card statements. The Bank will investigate all queries related to Reward Points but reserves the right to be the final arbiter in the event of any dispute. The Bank further reserves the right to adjust Reward Point records retrospectively in the event of incorrect crediting or otherwise. The Card statement will not have any information about Reward Points if the account is irregular or is not conducted as per the Bank's terms and conditions.
- 22.20 The Bank reserves the right to add, modify or amend any of the above-mentioned terms and conditions with or without prior notice to customers.
- 22.21 AU Credit Cardmembers will not earn Reward Points/Cashback on BBPS transactions done on AU 0101
- 22.22 Reward Points, as may be applicable on the credit card variant, will be earned for transaction amounts in multiples of ₹100.
- 22.23 Reward Points accrued will be reversed if a retail transaction is converted into EMI.
- 22.24 Reward Points earned but not redeemed at the time of death of the Cardmember shall be forfeited.
- 22.25 AU Small Finance Bank reserves the right to cancel Reward Points accrued on the Credit Card if the Card is in arrears, suspension, default or if the Card Account is reasonably suspected to be operated fraudulently.
- 22.26 When a Cardmember obtains a refund or reimbursement for transactions previously incurred (for example, for returned merchandise or a cancelled transaction) a credit will be issued to the Card Account in the amount of reimbursement granted. Such credits posted to the Card Account including but not limited to those arising from returned goods or services or cancelled transactions, will reduce the Reward Points accrued to the Card Account as per the adjustments.
- 22.27 Any transaction made using ixigo AU Credit Card pertaining to fuel, rent, jewellery, insurance & wallet shall not be eligible for reward points.
- 22.28 Welcome Benefit Reward Points (1000 RPs) for ixigo AU Credit Card will be posted on first successful transaction within first 30 days of card issuance.
- 22.29 CheQ AU Credit Card – CheQ Points Rewards: Under the CheQ AU Credit Card program, eligible card transactions shall earn reward points ("CheQ Points") as per the program rules communicated by the Bank & CheQ from time to time.

**Rewards on CheQ AU Credit Card as mentioned below:**

- **12% Rewards:**
  - o CheQ AU Credit Card holders will receive the 12% CheQ points (i.e. 24 CheQ points on every INR 200 spend) when they spend on the partnered brands OR pay utility bills via CheQ mobile app. The partnered brands are mentioned on the AU Small Finance Bank's website and CheQ mobile app. The identification of partnered brands in a transaction happens via the MID shared by the network/banking partners.

- o These rewards are applicable for spends done on Visa variant of CheQ AU Card and Rupay variant UPI spends done through CheQ app
- o POS and Ecom spends done through Rupay Variant of CheQ AU Card will offer 12% rewards on spends done on CheQ Travel and Utility bill payments through CheQ app. Users will earn a base rate of 1% rewards on POS & ECOM transactions done on partner merchants.
- o UPI transactions from other TPAP apps done thorough Rupay Variant of the Card on partner merchants will yield zero rewards.
- **5% rewards:**
  - o CheQ AU Credit Card holders will receive the 5% CheQ points (i.e. 10 CheQ points on every INR 200 spend) when they spend on the key categories as mentioned below

Merchant Category Code	Merchant Category
5814	Fast Food Restaurants
5812	Eating Places And Restaurants
5262	Online Marketplaces
5611	Men/Boys Clothing/Acc Stores
5621	Womens Ready To Wear Stores
5651	Family Clothing Stores
5691	Mens/Womens Clothing Stores
5699	Misc Apparel/Access Stores
5732	Electronics Stores
5942	Book Stores
5311	Department Stores
5631	Womens Access/Specialty
5641	Children/Infants Wear Stores
5999	Misc Specialty Retail
7296	Clothing/Rent/Costume/Unifo
5310	Discount Stores
5331	Variety Stores
5399	Misc General Merchandise
5655	Sports/Riding Apparel Stores
5661	Shoe Stores
5681	Furriers And Fur Shops
5698	Wig And Toupee Stores
5941	Sporting Goods Stores
5945	Hobby, Toy & Game Stores

Merchant Category Code	Merchant Category
5411	Grocery Stores/Supermarkets
5499	Misc Food Stores - Default
4112	Passenger Railways
4511	Airlines, Air Carriers
4131	Bus Lines
4722	Travel Agencies
4723	Tui Travel Agency
4011	Railroads
4121	Taxicabs/Limousines
7011	Hotels/Motels/Resorts

- o These rewards are applicable for spends done on Visa variant of CheQ AU Card and Rupay variant UPI spends done through CheQ app
- o Users will earn a base rate of 1% rewards on POS & ECOM transactions done on above MCCs.
- o UPI transactions from other TPAP apps done thorough Rupay Variant of the Card on these MCCs with yield zero rewards.
- **2.5% rewards**
  - o CheQ AU Credit Card holder can earn 2.5% CheQ points (i.e. 5 CheQ points per INR 200) when they do UPI transaction via CheQ App
  - o UPI transactions through Rupay Variant of the Card done on any other TPAP is not eligible for rewards.
- **1% rewards**
  - o CheQ AU Credit Card holder can earn 1% CheQ points (i.e. 2 CheQ points per INR 200) when they spend on any other category/merchants which is not mentioned above and does not fall under the exclusion category.

- **Exclusion Categories**

The below mentioned are the exclusion categories where customer will not earn any rewards:

- Wallet reloads: 6540
  - Jewellery & Gold: 5944, 5094
  - Rental payments/ Real estate: 6513
  - Insurance: 6300, 6381, 5960, 6012, 6051, 6399
  - Education: 8211, 8220, 8241, 8244, 8249, 8299
  - Govt services: 9211, 9222, 9223, 9311, 9399, 9400, 9402, 9405
  - Fuel: 5983, 5172, 5541, 5542
  - Transactions converted to EMIs
  - Digital Gaming: 5816
  - Cash: 6010, 6011
- Reward accrual is post-settlement; points earned in the current statement cycle are locked and become redeemable only after statement generation.
  - Minimum eligible transaction amount for earning CheQ Points is ₹200; transactions below ₹200 earn 0 CheQ Points.
  - Accelerated rewards (e.g., 12% on CheQ App and partner brand spends / 5% on select categories) are capped at 12,000 CheQ Points per statement cycle; base rewards (e.g., 1% / 2.5% as applicable) are uncapped.
  - CheQ Points redemption (burn) shall be available only on the CheQ App, and no reward redemption fee shall be levied for redemption of CheQ Points under this program.

#### 22.30 Reward Points – Accrual and Expiry

- Reward Points earned on your card transactions will be credited and made available for redemption on your billing cycle date.
- These Reward Points are valid for 2 years (730 days) from the date of the transaction. If they are not redeemed within this period, the Reward Points will automatically expire and will no longer be available for use.

#### 22.31 Reward Redemption Options

- You can redeem Reward Points across various categories such as Flights, Hotels, Bill Payments, Vouchers, and other available options.
- The percentage of Reward Points that can be redeemed in each category is decided by the Bank and may vary from time to time. These redemption options and percentages may be changed or updated by the Bank without prior notice.

22.32 You give consent to adjust any credit amount arising out of refund/failed/reversed transactions or similar transactions against your total outstanding. In case statement is already generated then the credit amount will be adjusted against the 'payment due' and will be notified to you.

### **23. Fixed Deposit Lien Process for Secured Credit Card**

The terms and conditions listed below are applicable for the AU Small Finance Bank Secured Credit Card and will be over and in addition to the general Terms and Conditions of the Credit Cardmember Agreement governing the Credit Card facilities of AU Small Finance Bank and Terms & Conditions governing AU Small Finance Bank's Fixed Deposit.

- 23.1 The credit limit on the Secured Credit Card shall be up to eighty per cent (80%) of the Fixed Deposit amount or as may be decided by AU Small Finance Bank from time to time.
- 23.2 In the event that a Cardmember is opting & consenting to create a new fixed deposit with AU SFB for the purpose of availing a Credit Card, the fixed deposit opened shall have a minimum period of 2 years and shall be in auto renewal mode. Bank can decide to change the tenure of such deposits from time to time.
- 23.3 In the event that Cardmember has an existing fixed deposit with AU SFB, Bank at its discretion can provide the facility to link the fixed deposit to the Cardmember's Credit Card account and the fixed deposit shall be converted into an auto-renewal, reinvest mode with immediate effect. Fixed deposits opened by HUFs, Joint account holders or partnership firms are not eligible for availing secured card.
- 23.4 Upon renewal of Fixed Deposit marked lien against the Secured Credit Card, the confirmation of deposit will not be dispatched to the Fixed Deposit account holders.
- 23.5 The credit limit on the card will be a function of the principal amount of Fixed Deposit; the interest accrued on Fixed Deposits will not have any bearing on the credit limit assigned to the customers.
- 23.6 The Cardmember /Joint Fixed Deposit Holders, as the case may be, shall not be able to break or make any part withdrawals from the Fixed Deposit linked to the Secured Credit Card unless all the dues are paid under the Secured Credit Card and the Secured Credit Card is terminated.
- 23.7 The bank reserves the right to liquidate the entire fixed deposit associated with the credit card, including accrued interest and applicable charges, to offset any outstanding dues under the AU Secured Credit Card and any linked multi-card (if applicable), in the event of below scenarios:
  - 23.7.1 In the event of cancellation of the secured credit card by Cardmember/ by Bank.
  - 23.7.2 Termination / withdrawal / cancellation of the fixed deposit or if,
  - 23.7.3 Cardmember fails to pay the amount outstanding on the Credit Card (including any linked multi-card) within 60 days from the due date as mentioned in the Card Statement, or in case of
  - 23.7.4 Termination of the Fixed Deposit upon Cardmember demise.

In the above scenario, any active loan plans will be foreclosed and associated charges will be adjusted against the Fixed Deposit.

- 23.8 In case of liquidation of Fixed Deposit(s), the Bank shall not be responsible for any foreseeable loss of interest.
- 23.9 In case of non-payment of dues, the Bank shall report the AU Secured Credit Card held by Cardmember as delinquent to the Credit Information Companies (CICs), authorized by the RBI and such reporting shall affect your credit score adversely.

## **24. Non-Resident Indian Credit Card**

- 24.1 If the Cardmember has a Non-Resident Indian (NRI) status, then he/she should ensure that all payment(s) towards his/ her Credit Card are made from his/her Non-resident banking account.
- 24.2 A resident Cardmember going abroad for employment or emigration shall inform the Bank of the change in his residential status and apply for closure of his Credit Card. If any payment towards Credit Card dues is required by the Cardmember after the residential status change that would need to make all payments due on his Card in inward remittances/ from his Non-Resident Bank A/c (NRE a/c). The Cardmember agrees and hereby authorises the Bank to convert such remittances to the Indian Rupee equivalent thereof at the then prevailing exchange rate as notified by the RBI from time to time. It is the Cardmember's responsibility to inform the Bank about the change in his/her residential status.
- 24.3 The Non-Resident Cardmember agrees and confirms that the Cardmember will not make any alternative payments through cash, cheque and fund-transfers from the Cardmember's saving account or any other non-NRI banking accounts. If the customer fails to comply with requirements as stated above, the bank has the sole right to block or close the card forthwith and, without notice to that effect.
- 24.4 As per extant RBI regulation, debit from NRO account towards settlement of International charges on International Credit Cards are subject to the following restrictions on repatriation of NRO account balances: A Non-Resident Indian (NRI) or a Person of Indian Origin (PIO) may remit an amount up to USD one million, per financial year, out of the balances held in his Non-resident (Ordinary) Rupee (NRO) account, for all bona fide purposes, subject to payment of applicable taxes in India, if any.
- 24.5 Cards issued to NRI customers cannot be used for of relending or carrying on agricultural / plantation activities or for investment in real estate business in India.

## **25. Termination**

- 25.1 By the Cardmember: You can terminate this Agreement at any time by returning to us all the Cards, issued for use on the Account, cut in half with a written request to terminate all facilities and benefits hereto associated with the Card. Termination will be effective only when we receive all the Cards including Additional Cards and payment of all amounts outstanding in respect of the Card Account. You can cancel the use of Additional Card by notifying the Bank in writing. You will remain liable for all charges incurred by use of the Additional Card. Any charges or fees, annual or otherwise, shall not be refunded on a pro rata basis.

- 25.2 By the Bank: The Bank can, without assigning any reason or cause or without any notice thereto, terminate this Agreement immediately at any time at its discretion, or restrict the use that the Cardmember may make of the Credit Card. Whenever the Bank terminates the Agreement, all amounts outstanding on the Card Account (including charges or cash advances not yet debited) will become due and payable immediately. The annual fees or charges levied on the card shall not be refunded or adjusted on a pro rata basis. The Bank may inform Merchant Establishment of cancelled Credit Cards. If the Credit Card is cancelled, you must cut it in two halves through the magnetic stripe and return both halves to the Bank immediately.
- 25.3 In the event of a change in the cardmember's employment/profession or address, or if the cardmember is transferred from his present posting, or a change in the cardmember's salary account/main bank account etc., the Bank at its sole discretion shall have the right to discontinue the Credit Card facility.
- 25.4 Occurrence of one or more of the following events shall constitute an event of default, and the Bank, at its sole discretion may withdraw the Credit Card facility. The events of default are as under:
- 25.5 Cardmember consistently fails to pay any amount due to the Bank within the stipulated period.
- 25.6 Cardmember fails to perform your obligations as per these terms and conditions.
- 25.7 Any cheque and/or NACH instruction/Pay Online using other Bank Account/standing instructions delivered to the Bank for payment is not encashed/acted upon for any reason whatsoever on presentation being made.
- 25.8 Any representation made by the Cardmember proves to be incorrect, false or incomplete, including but not limited to income and/or identification paper/document forwarded to the Bank, being proved incorrect, incomplete and/or contains false/fraudulent information.
- 25.9 Once the Card Account is cancelled/ closed (due to any reason whatsoever) and the privileges associated with the card account stands withdrawn, reinstatement of the same will not be automatic and shall depend on the sole discretion of the bank.
- 25.10 On cancellation of the Card, Cardmember:
- 25.10.1 Must cut the Card into two halves through the magnetic stripe and return the same to the Bank. A cancelled card must never be used.
- 25.10.2 Are responsible for any use of the Card including payment of Charges until the Card is returned to the Bank cut into two halves through the magnetic stripe.
- 25.10.3 Must continue to make payments to the Bank in accordance with the conditions of use.
- 25.10.4 Eligible Cardholders Priority Pass will be blocked/cancelled for further use on becoming delinquent for more than 30 days.
- 25.10.5 The closure/cancellation of the AU Credit Card, is subject to payment of charges/outstanding amount, if any, pending on account due to pending authorization, system or other errors or which has not been posted, or do not reflect on your Credit Card account due to various reasons, this will include revolving interest charges, or priority pass usage charges, reward redemption fee, etc. In such cases you will continue to be liable to pay the charges/outstanding amount that may accrue towards your Credit Card account post

closure/cancellation of the aforesaid AU Credit Card.

25.10.6 Cardmember agrees that once an AU Credit Card has been terminated either initiated by customer or the bank, issuance of a fresh Card will be at bank's sole discretion. Bank reserves the right to not allow a new Card issuance to Cardmembers who have terminated their Cards or where Bank has terminated Credit Card for any reason.

25.10.7 The Bank may terminate or suspend, the use of the Card and membership, at any time without prior notice, in the event of inappropriate conduct by the Cardmember, such as abusive and disparaging remarks or intimidating behaviour, usage of unparliamentary language, accusations on various public platforms with the intention of pressurizing the Bank publicly or any such behaviour unacceptable towards the management and/its official as per the customer service policy terms of engagement, detailed on our website.

## **26. Exclusion of Liability**

Without prejudice to the foregoing, the Bank shall be under no liability whatsoever to you in respect of any loss or damage arising directly or indirectly out of (a) any defect in any goods or services supplied. Without prejudice to the foregoing, the Bank shall be under no liability whatsoever to you in respect of any loss or damage arising directly or indirectly out of:

26.1 Any defect in any goods or services supplied.

26.2 The refusal of any person to honour or accept a Card.

26.3 The malfunction of any Electronic Terminal.

26.4 The giving of transaction instruction other than by you.

26.5 Any statement made by any person requesting the return of the Card or any act performed by any person in conjunction.

26.6 Handing over of the Card by you to anybody other than designated employees of the Bank at the Bank's premises.

26.7 The exercise by the Bank of its right to demand and procure the surrender of the Card prior to the Card Expiry Date, whether such demand and surrender made and/or procured by the Bank or by any person, or computer terminal.

26.8 The exercise by the Bank of its right to terminate any Card or the Card Account, or

26.9 Any injury to your credit, character and reputation alleged to have been caused by the repossession of the Card and / or any request for its return, or the refusal of any service establishment/mail order establishment to honour or accept the Card.

26.10 Any misstatement, misrepresentation, error or omission in any details disclosed by the Bank. In the event a demand or a claim for settlement of outstanding dues from you is made either by the Bank or any person acting on behalf of the Bank, you agree and acknowledge that such demand or claim shall not amount to be an act of defamation or an act prejudicial to or reflecting upon your character, in any manner.

## **27. Default**

Cardmember accepts that the Bank shall have the right to exercise any or all rights under the said Agreement if there is any default in discharging the obligations under the Cardmember Agreement. Cardmember acknowledges that the Bank reserves the right to cancel the Card facility if there is a default in obligations related to any other credit facility extended to Cardmember by the Bank and vice versa.

## **28. Services provided by Visa/RuPay International**

- 28.1 There may be certain emergency services provided to Cardmember by VISA/ RuPay International. Such services are provided by VISA/RuPay through third party agents. Cardmembers are responsible for the cost incurred in availing such emergency services provided by/through VISA/ RuPay International.
- 28.2 Assistance is provided on best effort basis by/through VISA/ RuPay International.
- 28.3 The Bank in India, or anywhere in the world, does not accept the responsibility for the arrangement or use of services provided by/through VISA/ RuPay International.

## **29. Disclosure**

AU Small Finance Bank may have tie-up with credit bureaus authorized by RBI and will share credit information, including but not limited to your current balance, payment history, demographic details, etc. The credit bureaus do not provide any opinion, indication or comment, pertaining to whether credit should or should not be granted. It is in Cardmember's best interest to maintain a good credit history by paying the necessary dues in a timely manner. With credit bureaus in place, responsible customers can expect faster and more competitive services at better terms from credit grantors. Information regarding Default by customers would be available with credit bureaus, which in turn would impact Cardmember's credit worthiness for future credit requirements.

AU Small Finance Bank will report customer information to the credit bureaus on a monthly basis, or such other time period as may be agreed between the Bank and the credit bureaus. In case of any billing dispute notified to AU Small Finance Bank, AU Small Finance Bank will suspend reporting to credit bureaus till the dispute is resolved. The Cardmember acknowledges that AU Small Finance Bank is authorized to share information relating to Cardmember/Add-on Cardmember(s), including information relating to any default committed by the Cardholder in discharge of your obligation, as may be deemed appropriate and necessary, with any existing or future credit bureaus as determined by the Bank from time to time. Accordingly, the Cardmember gives consent and confirms having obtained consent from Add-on Cardmember(s) to disclose information to such credit bureaus. Such entities may further make available processed information or data or products thereof, of banks / financial institutions and other credit grantors.

Credit Bureaus includes Credit Bureaus, Credit Reference Agencies, Credit Information Companies or any other entity formed and authorized by RBI for the purpose of collecting, collating and disseminating credit information pertaining to borrowers.

Credit Bureaus includes Credit Bureaus, Credit Reference Agencies, Credit Information Companies or any other entity formed and authorized by RBI for the purpose of collecting, collating and disseminating credit information pertaining to borrowers.

- 29.1 Cardmember hereby expressly gives consent to the Bank for the purposes of credit verification or reference checks, protection of its interests etc., to disclose all/any information/documents relating to you/this Agreement and/or any other Agreement with other Banks, credit bureaus and financial institutions.
- 29.2 Cardmember hereby authorizes the Bank or its representatives to contact your employer, banker, or any other source to obtain and/or verify any further information that may be required.
- 29.3 Cardmember further authorises the Bank to disclose such information to Reserve Bank of India (RBI), Income Tax authorities, Credit Rating Agencies, or any other Government or regulatory authorities /bodies/ departments as and when so demanded. You further authorize the Bank to verify, share and/or is close your name to the aforesaid authorities including banks, financial institutions, credit bureau/ agencies, data banks, third parties in the event you default in payment or compliance of the Terms and Conditions of this Agreement.
- 29.4 Cardmember further acknowledges that the Bank shall also be entitled to disclose all such information/ documents etc. to any Court, Tribunal, Arbitrator if so directed/required.
- 29.5 Upon receipt of adverse reports (relating to your credit worthiness or your family members), the Bank may cancel the Card, whereupon the entire outstanding balance in the Card Account as well as any further charges incurred by use of the Card, though not yet billed to the Card Account, shall immediately become due and payable by you. The Bank is not obliged to disclose the name of the Bank, institution or body wherefrom it received such information about you.
- 29.6 Cardmember specifically waives the privilege of privacy, confidentiality and secrecy with regards to the aforesaid information.

### **30. Assignment/ Securitisation**

Cardmember expressly recognises and accepts that the Bank shall be absolutely entitled to sell, assign or transfer in any manner (including through the drawing of a negotiable instrument or otherwise), in whole or in part, and on such terms as the Bank may decide (including reserving a right to the Bank to proceed against Cardmember on behalf of any purchase, assignee or transferee) Cardmember's outstanding and dues to any third party of the Bank's choice, without reference to or without written intimation by the Bank to the Cardmember, and any such assignment or transfer shall bind Cardmember to accept such third party as a creditor exclusively or as a joint creditor with the Bank, but with the right to the Bank to continue to exercise all power hereunder on behalf of such third party, and to pay such outstanding and dues to such third party, or to appropriate the same, as the Bank may decide. Any costs incurred by the Bank towards enforcement of its rights and recovery of outstanding dues shall be debited to your account.

## **31. Miscellaneous**

- 31.1 Where the Bank acts on good faith in response to any oral or electronic instruction or inquiry by the Cardmember in respect of any matter in relation to the Card, Cardmember will not be entitled to claim or allege any loss, damage, liability, expenses etc., attributable directly or indirectly, to any such good faith action of the Bank, and Cardmember agrees to hold the Bank harmless in respect thereof.
- 31.2 Till the outstanding on the Card Amount is cleared in full, the Cardmember's liabilities under this Cardmember Agreement shall not be discharged off.
- 31.3 The Total Outstanding on the Card Account in addition to the amount of any Charges effected but not yet charged to the Card Account, will become immediately due and payable in full to the Bank in the event of bankruptcy, insolvency, dissolution or winding up of a corporate body of a Cardmember, or death of the Primary Cardmember. The Primary Cardmember's estate will be responsible for setting off any outstanding on the Card Account and should keep the Bank indemnified against all costs including legal fees and expenses incurred in recovering such outstanding. Charges on Revolving of Credit until such outstanding on the Card account has been repaid in full, the Bank will continue to levy Charges on Revolving of Credit at its prevailing rate.
- 31.4 The Card Account would also be liable to be suspended on instructions from any Government / Regulatory Body. All outstanding amount on the Card shall be deemed to have immediately become due on instructions from Government/ Regulatory Bodies as the case may be, and the Bank shall be entitled to recover the same in accordance with the relevant laws in force without prejudice to Cardmember's obligation to forthwith pay all outstanding.
- 31.5 The Bank shall, from time to time be entitled to add to and/or amend all or any of these Terms and Conditions, which shall be communicated in writing to the Cardmember. Cardmember will be bound by such amendments, unless all the outstanding in the Card Account is paid and the Card is returned to the Bank for cancellation or cut in half before the date upon which any amendment is to have effect.
- 31.6 The Bank shall, at its sole discretion, add any new or withdraw any existing facility or features available to the Cardmember under these Terms and Conditions.
- 31.7 All published information is correct and complete at the time of printing. The Bank cannot assume responsibility for changes, which occur after printing.

## **32. Right to set off/Banker's lien**

In the event of Cardmember delaying or being unable to settle your Credit Card outstanding as provided in this Agreement, for any reason whatsoever, the Bank may exercise its right of General Lien, and/or set off and adjust any such outstanding against a property or assets (both moveable and immovable) in possession of the Bank from time to time, including but not limited to amounts lying in fixed deposits, and/or in other accounts with the Bank, property, assets (both moveable and immovable), securities, stocks, shares, monies, and the like of the Primary Cardmember and the

Add-on Cardmember (s) that are or may be in the possession of the Bank, or may come into the possession of the Bank from time to time, irrespective of them or anyone or more of them being held in safe custody by the Bank or otherwise.

### **33. Waiver/ Acquiescence**

No delay in exercising, or omission to exercise any right, power or remedy accruing to the Bank, upon any default under this Agreement, or any other agreement or document, shall impair any such right, privilege, power or remedy, nor shall it be construed to be a waiver/forbearance thereof, or any acquiescence in such default; nor shall, the action or inaction of the Bank in respect of any default or any acquiescence by it in any default, affect or impair any right, power or remedy of the Bank in respect of any subsequent or similar default.

### **34. Arbitration Clause**

- 34.1. The Parties hereto unconditionally agree and accept that, any matters, questions, differences and/or dispute, controversy, or claim arising out of or relating to this Agreement, or the breach thereof shall be resolved through arbitration proceedings under the Arbitration and Conciliation Act, 1996 (as amended from time to time). Both the Parties also irrevocably agree that seat of all/any arbitration proceedings shall be at Jaipur and the parties have accepted the online mode for conduct of arbitration proceedings. The Parties further agree that the arbitration proceedings shall be conducted online under the aegis of any of the arbitral/ selected ODR (Online Dispute Resolution) institutions mentioned in the Schedule A to the present Agreement. In case the Borrower/ Obligor opts for/ chooses physical arbitration proceedings in place of ODR then they shall opt for the same by sending a relevant written communication in this regard to the selected ODR institute within 7 days of initiation of online arbitration proceeding, at the decided venue/ seat of arbitration i.e., Jaipur.
- 34.2 The list of arbitral/ ODR Institutes has been chosen by the Parties after evaluating the concept, Bye laws, process and methodology adopted by them and the parties unequivocally agrees to follows the same. The award given by the competent arbitrator(s) by the selected Arbitral/ ODR institution under the aegis of such ODR institution(s) shall be final and binding on all Parties to the Agreement.
- 34.3 In respect of the matters where it is determined in an arbitration proceeding conducted in accordance with the preceding paragraph that (i) the arbitration proceeding provided in such paragraph is unenforceable; or (ii) the subject matter thereof is non-arbitrable under the Indian Arbitration and Conciliation Act 1996, as amended, in such a situation, courts in Jaipur, India and/or other relevant forums will have exclusive jurisdiction in relation to such matters, each party irrevocably waives any right it may have to object to an action being brought in any of those courts, to claim that the action has been brought in an inconvenient forum or to claim that those courts do not have jurisdiction.

### **35. Prohibition Clause:**

International Credit Cards cannot be used on the internet or otherwise for purchase of prohibited items like lottery tickets, banned or proscribed magazines, participation in sweepstakes, payment for callback services, and/ or such items/activities for which no withdrawals of foreign exchange are permitted.

### **36. Jurisdiction and Governing Law**

36.1 All disputes arising out of and/or relating to this Cardmember Agreement shall be subject to the exclusive jurisdiction of competent courts at Jaipur, India.

36.2 This Agreement shall be governed by the laws of India.

### **37. References**

Reference to any gender shall include all genders and reference to single number shall include reference to plural number and vice versa, in context thereto.

### **38. Acceptance**

38.1 You have read and understood the entire Cardmember Agreement constituting of 37 Clauses and agree to be bound by all the conditions stated herein.

38.2 You accept that Terms and Conditions and other documents with regards to Credit Card have been explained in the language understood by you, and that you have understood the entire meaning of various clauses.

38.3 Usages of Card indicates acceptance of the Terms & Conditions laid out in the Cardmember Agreement.

### **39. Declaration**

Card Member acknowledges that any default committed by you towards payment of the charges, shall affect your records in the CIBIL report and in the reports of other Credit Information Companies authorized by the regulators.

### **40. NPA Classification:**

#### **Example No. - 1 (Credit Card)**

**IRAC Circular Reference Para No. 4.2.19.2** - A credit card account will be treated as non-performing asset if the minimum amount due, as mentioned in the statement, is not paid fully within 90 days from the payment due date mentioned in the statement.

**Example Description** - NPA Classification on Credit Card.

**Example Detail:** If Minimum Amount due (MAD) of a credit card account as on March 31, 2025, and MAD are not received before the lending institution runs the day-end process for this date, the date of overdue shall be March 31, 2025. If it continues to remain overdue, then this account shall get tagged as SMA-1 upon running the day-end process on April 30, 2025, i.e. upon completion of 30 days of being continuously overdue. Accordingly, the date of SMA-1 classification for that account shall be April 30, 2025.

Similarly, if the account continues to remain overdue, it shall get tagged as SMA-2 upon running day-end process on May 30, 2025, and if continues to remain overdue further, it shall get classified as NPA upon running day-end process on June 29, 2025. The same is explained in below mentioned table:

Date	Reporting Date MAD Amount	DPD	Classification
31-Mar-25 (MAD Due Date)	1000	1	
30-Apr-25	2000	31/ More than 30 Days/ Completion of 30 Days	SMA-1
30-May-25	3000	61/ More than 60 Days/ Completion of 60 Days	SMA-2
29-Jun-25	4000	91/ More than 90 Days/ Completion of 90 Days	NPA

**IRAC Circular Refer Para No. 4.2.5** - If arrears of interest and principal are paid by the borrower in the case of loan accounts classified as NPAs, the account should no longer be treated as nonperforming and may be classified as 'standard' accounts.

Example Description - Upgradation of NPA Account loan accounts classified as NPAs may be upgraded as 'standard' asset only if entire arrears (MAD amount) of interest and principal are paid by the borrower.

Date	Reporting Date MAD Amount	DPD	Classification
31-Mar-25 (MAD Due Date)	1000	1	
30-Apr-25	2000	31/ More than 30 Days/ Completion of 30 Days	SMA-1
30-May-25	3000	61/ More than 60 Days/ Completion of 60 Days	SMA-2
29-Jun-25	4000	91/ More than 90 Days/ Completion of 90 Days	NPA
30-Jun-25	4000		Upgradation*

\*Upgradation of Account is Possible after total pending MAD due of Rs. 4000 is received from the borrower.

**Example No. - 2**

IRAC Circular Reference Para No. 4.2.7 (c) - Asset Classification to be borrower-wise and not facility-wise.

**Para No. 4.2.7.1** - It is difficult to envisage a situation when only one facility to a borrower/one investment in any of the securities issued by the borrower becomes a problem with credit/investment and not others. Therefore, all the facilities granted by a bank to a borrower and investment in all the securities issued by the borrower will have to be treated as NPA/NPI and not the particular facility/investment or part thereof which has become irregular.

**Example Description** - NPA Classification based on borrower wise and not facility wise.

Example: If any Facility of customer is get classified as NPA upon running day-end process as on date. The same customer all the facility needs to get classified NPA upon same day. It is explained in below mentioned table: -

Customer ID	Facility Name	Date	NPA Reason
A	Term Loan 1	29-Jun-25	NPA Classified as per above Example
A	Term Loan 2	29-Jun-25	NPA Classified Due to Customer A Term Loan 1 is classified NPA
A	Cash Credit/Overdraft	29-Jun-25	

**IRAC Circular Refer Para No. 4.2.5** - If arrears of interest and principal are paid by the borrower in the case of loan accounts classified as NPAs, the account should no longer be treated as nonperforming and may be classified as 'standard' accounts.

Example Description - Upgradation of NPA Account loan accounts classified as NPAs may be upgraded if all the above example parameter are fulfilled in all the facility of the borrower.

Customer ID	Facility Name	Date	NPA Reason
A	Term Loan 1	29-Jun-25	
A	Term Loan 2	29-Jun-25	NPA Classified Due to Customer A Term Loan 1 is classified NPA
A	Cash Credit/Overdraft	29-Jun-25	
A	Term Loan 1	15-Jul-25	Upgrade*
A	Term Loan 2	15-Jul-25	
A	Cash Credit/Overdraft	15-Jul-25	

\*Upgradation of Borrower is possible after all the above parameters of upgradation are fulfilled in all the facilities of the borrower.

41. Fair usage charges applicable on Rent, Utility, Fuel & Education & Transportation transactions:

Category	Condition	Fair Usage Charges
<b>Fuel Spends</b> <b>(MCC: 5172, 5541, 5542, 5552, 5983)</b>	If aggregate Fuel spends, within a calendar month, is <b>less than:</b> 50% of credit limit or Rs.50,000, whichever is lower	No charges
	w.e.f. 1st July'26, if a single transaction is less than Rs.10,000 or the aggregate transaction total is less than Rs 25,000 in a calendar month.	
	If aggregate Fuel spends, within a calendar month, is <b>more than:</b> 50% of credit limit or Rs.50,000, whichever is lower	1% charge on aggregate fuel spends <b>exceeding</b> the condition
	w.e.f. 1st July'26, if single transactions exceeding Rs 10,000 or aggregate transaction of more than Rs 25,000 in a calendar month.	1% charge on entire aggregate fuel spends as per the condition
<b>Utility Spends</b> <b>(MCC: 4900)</b>	If aggregate Utility spends, within a calendar month, is <b>less than:</b> Rs.50,000	No charges
	If aggregate Utility spends, within a calendar month, is <b>more than:</b> Rs.50,000	1% charge on aggregate utility spends <b>exceeding</b> the condition
<b>Education &amp; Govt Spends</b> <b>(MCC: 8211,8220, 8241, 8244,8249, 8299.)</b>	Education transactions done directly through college/school websites or through POS machine at their premises. International Education transactions.	No charges
	Applicable on education payments done through third party applications like, not limited to, CRED, PhonePe, Paytm, MobiKwik, Freecharge etc.	1% of transaction value, subject to minimum of ₹99 per transaction
<b>Rental Spends</b> <b>(MCC: 6513)</b>	International rental transactions.	No charges
	Domestic rental transactions	1% of transaction value, subject to minimum of ₹99 per transaction
<b>Transportation**</b> <b>(MCC: 4112, 4111, 4784)</b> <b>w.e.f. 14th June'26</b>	If aggregate Transportation spends, within a calendar month, is <b>less than:</b> 50% of credit limit or Rs 25,000, whichever is lower.	No charges
	If aggregate Transportation spends, within a calendar month, is <b>more than:</b> 50% of credit limit or Rs 25,000, whichever is lower.	1% charge on entire aggregate transportation spends as per the condition.

### Fuel Category\*:

- Revised Fuel charges will be calculated with effect from 1st July 2026
- If the customer's cumulative spends exceed the threshold and a single transaction exceeds Rs 10,000, the fees will only be levied on the total cumulative spends

### Transportation Category\*\*:

- Revised Transportation charges will be calculated with effect from 14th June 2026
- Charges are excluded for a few merchants such as IRCTC and marquee travel partners
- ixigo AU co-brand credit card variants are excluded from Transportation category charges
- Charges are applicable on MCCs 4111 (Local and Suburban Commute), 4112 (Passenger Railways), 4784 (Tolls and Bridge Fees)

### Please Note:

- Fair usage charges are not applicable on AU Corporate, and Purchase Credit Cards
- Fair usage charges are not applicable on international transactions
- GST will be applicable on all the charges at rates as notified by the Government of India, presently @18% is applicable on all fees, interest and other charges and is subject to change
- Fair Usage Fee for these transactions of any calendar month will be charged before 15th of the next calendar month. e.g. Charges for fuel and utility transactions (eligible for fee levy) in August will be charged before 15th September. The above-mentioned merchant categories (MCC codes) are decided/provided by VISA/RuPay, or any other network provider and the above-mentioned charges are applied on the transactions identified on the said MCCs
- The usage limit of AU Credit Cards on the above-mentioned categories and any other MCCs is subject to the Bank's discretion, and the Bank may impose usage limits according to its internal risk policies

## Schedule A

Schedule A	
Exclusive jurisdiction in favour of Court(s) & Tribunal(s) at	Jaipur
List of Arbitral Institutions / Online Disputes Resolution platform for resolution of disputes by way of Mediation / Arbitration and conciliation	(A) Name: <b>CLRMDR</b> Address: D-871 Ground Floor New Friends Colony New Delhi -110025 Contact Details: 9717012845 Emails ID: info@clrmdr.com
	(B) Name: <b>Resolvere</b> Address: D-871 Ground Floor New Friends Colony New Delhi -110025 Contact Details: 011-45131430 Emails ID: resolvere.info@gmail.com

	<p>(C) Name: <b>Easy Solution</b>  Address: G-18/41, Ground Floor, Sector-15, Rohini, New Delhi-110089  Contact Details: 9212710624  Emails ID: djrbcllegal18@yahoo.com</p>
	<p>(D) Name: <b>Synergy Arbitration Hub Private Limited</b>  Address: C-17, L.G.F, Friends Colony (East), New Delhi-110065  Contact Details: 9999964750  Emails ID: admin@synergyarbitration.com</p>
	<p>(E) Name: <b>Nyay 24/7 (Truth Beat Ventures Private Limited)</b>  Address: D-126, 2nd Floor, Jan Path, Shyam Nagar, Above Yes Bank, Jaipur, Rajasthan, 302019  Contact Details: 7738357454  Emails ID: atul.mathur@nyay247.com</p>
Seat of arbitration	shall be the seat / venue for Arbitration in the case of proceedings being held physically. In case of hybrid and online disputes resolution proceedings, Jaipur shall be deemed to be the Seat of Arbitration
Preferred language of Arbitral Proceedings	English
Co-ordinates of Borrower(s) / Guarantor(s) for conduct of Arbitration / Mediation proceedings online.	
Borrower- As per Sanction Letter	Registered email id, Mobile no., WhatsApp no.: As per Bank's records. (Account information)
Co-Borrower (1) - As per Sanction Letter	
Co-Borrower (2) - As per Sanction Letter	
Guarantor (1) - As per Sanction Letter	
Guarantor (2) - As per Sanction Letter	

**Note:-** Borrower(s) and other obligors, if any, undertake to inform bank in writing about any change in the registered mobile number, registered WhatsApp number and registered e-mail ID. In case of Borrower(s)'s/ obligors 'failure in communicating any change in the registered mobile number, WhatsApp number and e-mail ID to the bank in writing such contact numbers and e-mail ID as on record with the Lender shall continue being the co-ordinates of the respective Party and any communication sent to such co-ordinates shall be treated as a valid service, notwithstanding the contrary/ failed delivery status or report thereof. Proceedings held using such co-ordinates shall be valid and conclusion thereof by way of an order / award shall be binding on the Parties thereto.



**Customer Care: 1800 1200 1500 | Website: [www.au.bank.in](http://www.au.bank.in)**