



**AU
SMALL
FINANCE
BANK**

**MOST IMPORTANT
TERMS AND CONDITIONS
(MITC)**

1. Fees and Charges

A. Card Annual/Renewal Fees/Joining Fees

The Card Annual/Renewal fees may vary for each AU Small Finance Bank Credit Cardholder, on different card variants, from time to time. The fees are communicated to the Cardholder at the time of applying for the Credit Card. Detailed fees structure applicable on your Credit Card:

Description of Charges	AU Small Finance Bank Credit Cards					
Annual/Renewal Fee	Prathama	₹ 100	Zenith	₹ 7999	Xcite	₹ 249
	Lakshya	₹ 1000	Zenith+, Traverse	₹ 4999	AU Spont	₹ 299
	Altura Plus	₹ 499	Tejas	₹ 500	Xcite Ultra	₹ 749
	Altura	₹ 199	Ananta	₹ 2000	AU NOMO	₹ 199 (one time)
	Vetta	₹ 2999	Xcite ACE	₹ 749		
	CheQ AU	Joining Fee ₹ 499 & Renewal Fee ₹ 499				
	CheQ AU LED Card	Joining Fee ₹ 1499 & Renewal Fee ₹ 499				
	Business Cashback	₹ 99 /month	Get waiver on spending ₹ 10,000 within the statement cycle			
	LIT, InstaPay, AU KOSMO, ixigo AU, AU CA					Lifetime Free
Spends Condition for Annual/Renewal Fee	1 st Year Annual Fee waiver					
	Altura	Spend ₹ 10,000 within first 90 days of card set up				
	Altura Plus	Spend ₹ 20,000 within first 90 days of card set up				
	Vetta	Spend ₹ 40,000 within first 90 days of card set up				
	Zenith	Spend ₹ 1,25,000 within first 90 days of card set up				
	Business Cash-back	Spend ₹ 10,000 within the statement cycle				
Waiver (Only Retail Spends are considered)	2 nd Year onwards - Annual Fee waiver					
	Altura	Spend ₹ 40,000 in a year and get waiver for next year Annual Fee				
	Altura Plus	Spend ₹ 80,000 in a year and get waiver for next year Annual Fee				
	Vetta & Tejas	Spend ₹ 1,50,000 in a year & get waiver for next year Annual Fee				
	Zenith+	Spend ₹ 8,00,000 in a year & get waiver for next year Annual Fee				
	Xcite	Spend ₹ 1,00,000 in a year & get waiver for next year Annual Fee				
	Xcite ACE, Xcite Ultra & Laksya	Spend ₹ 2,00,000 in a year & get waiver for next year Annual Fee				
	Traverse (NRI)	Spend ₹ 6,00,000 in a card anniversary year and get waiver for next year Annual Fee				
	Zenith	Spend ₹ 5,00,000 in a year & get waiver for next year Annual Fee				
	Ananta, CheQ	Spend ₹3,00,000 in a year & get waiver for next year Annual Fee				
Prathama	Spend ₹75,000 in a year and get waiver for next year Annual Fee					
Additional Card Fee	Lifetime Free					

B. Cash Advance Fees

The Cardholder can use the Card to access cash in an emergency from domestic/international ATMs. A transaction fee of 2.5% or INR 500 whichever is higher would be levied on the amount withdrawn and would be

billed to the Cardholder in the next statement. All cash advances also carry a finance charge equal to charges on revolving credit (please refer schedule of charges) from the date of withdrawal until the date of full payment.

C. Service and Transaction Charges

Fees & Charges including overdue charges levied on monthly/annualized basis, as may be applicable from time to time, are payable by Cardholders for specific services provided by AU Small Finance Bank to the Cardholder or for defaults committed by the Cardholder with reference to his card account.

AU Small Finance Bank retains the right to alter any charges or fees from time to time or to introduce any new charges or fees, as it may deem appropriate, with due intimation to customer. Please refer 'Schedule of Charges' for detailed fees and charges structure applicable on your Credit Card.

D. Interest Free Period

The interest free credit period could range from 20 days to 50 days subject to the scheme applicable on the specific Credit Card (please refer to the Schedule of Charges) and the submission of claims by the merchant. However, this is not applicable if previous month's balance has not been cleared in full or if the Cardholder has availed cash from ATM.

Interest free period would be applicable only if all previous dues are paid in full and no unpaid balance is carried forward from earlier/previous months and interest free period is suspended if the Total Amount Due is not cleared by the due date.

Example: AU Small Finance Bank Zenith Credit Card has an interest-free credit period of up to 50 days, which means that a customer who has a billing date of 15th of the month can spend on his Card from 16th April to 15th May, his bill will be generated on 15th May and his Payment Due Date will be 4th June. Hence a purchase made on 20th April will have a credit period of 46 days.

2. Charges on Revolving of Credit

- Charges on Revolving Credit are payable at the applicable monthly percentage rate on all transactions from the date of transaction, in the event where Cardholder chooses not to pay his balance in full and on all cash advances taken by the Cardholder, till these are paid on the card account. If these charges are payable, these are debited from the Cardholder's account till the outstanding on the card is paid in full. In case of cash advances, Charges on Revolving Credit are applicable from the date of transaction until the payment is made in full.
- When a Cardholder carry forwards the Card Outstanding amount or avails Cash Advance facility, Charges on Revolving Credit are calculated by average Daily Balance Method and are applied to the balances carried forward & on the freshly billed transactions.
- If a Cardholder avails the revolving credit facility on AU Small Finance Bank Credit Card and chooses to pay an amount less than the total amount due reflected in the monthly statement, the entire outstanding amount including all new transactions will attract Charges on Revolving Credit and these charges are applicable till such time as the previous outstanding amounts are paid back in full.
- Late Payment Charges would be applicable if Minimum Amount Due is not paid by the Payment due date, funds need to be credited to AU Small Finance Bank Card account on or before the payment due date, to avoid these charges (refer Schedule of Charges). Over limit Charges are applicable on total outstanding exceeding the Credit Limit at the rate of 2.5% of the over limit amount subject to minimum of ₹ 500.
- Cash advance Charges would be applicable if Credit Card is used to withdraw Cash from ATM. Interest charges are also applicable for Cash withdrawal along with Cash advance charges

The following illustration would indicate the methodology of calculating Charges on Revolving Credit:

- Assume that a Cardholder has paid all previous dues and do not have any outstanding in his Card Account. His statement date is 15th of every month and applicable Charges on Revolving Credit are at 3.75% p.m.

Transaction	INR
Purchase on April 10, 2024	₹ 2,000
Total Amount Due on statement dated April 15, 2024	₹ 2,000
Minimum Amount Due on statement dated April 15, 2024	₹ 100
Payment due date - May 5, 2024	
Purchase on May 7, 2024	₹ 800
Payment on May 10, 2024	₹ 1,500
On statement dated May 15, 2024, following Interest Charges on Revolving Credit will be levied:	
Interest Calculations @ 3.75% per month:	
a. Interest on INR 2000 for 30 days (from April 10 to May 9)	₹ 73.97
b. Interest on INR 500 for 6 days (from May 10 to May 15)	₹ 3.70

c. Interest on INR 800 for 9 days (from May 7 to May 15)	₹ 8.88
Total Interest Charged in the statement dated 15th May	₹ 86.55

The following is the list of transactions that he has done on his card account and the Interest Charges on Revolving Credit are applicable:

- Please Note: Interest calculated = (Outstanding Amount * 3.75% p.m. * 12 months * no. of days) / 365.
- Please note that all charges & fee including Charges on Revolving Credit or any other charges are subject to change at the sole discretion of AU Small Finance Bank.
- Also please note that if the Cardholder exceeds the Credit Limit of the accounts, Over Limit Charges will be levied on the account. For a list of charges that may be levied at specific instances, please refer to the Schedule of Charges available at the end of this document.
- The Minimum Amount Due (MAD) computation methodology for retail Credit Cards: Minimum Amount Due for Customers who have paid TAD (Total Amount Due) for previous statement on/or before due date will be 5% of Principal outstanding + 100% of Fees/Charges + 100% of Interest Charges + Due EMI(s) + 100% of Annual Membership Fee (if applicable) + 100% of GST and for Customers who have not paid TAD (Total Amount Due) for previous statement on/or before due date will be 2% of Principal outstanding + 100% of Fees/Charges + 100% of Interest Charges + Due EMI(s) + 100% of Annual Membership Fee (if applicable) + 100% of GST. **Example:** If the MAD amount is ₹ 1503.50, post computation it will be rounded off to next multiple of 10th digit i.e. ₹ 1510. Also, any unpaid MAD from the previous statements will also be added to the current MAD to arrive at the MAD payable in the current statement.

The following illustration would indicate the methodology of calculating Late Payment Charges:

Payment of at least Minimum Amount Due i.e. ₹ 100 in the above example, is required to be paid by the payment due date (5th May), to ensure that no late payment charges are levied. If minimum amount due is not paid, late payment charges would be levied as per the below table:

Late Payment Charges	15% of Total Amount Due (Minimum Rs. 10, Maximum Rs. 1300)
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Thus, in the above example, since the minimum amount due of ₹ 100 is not paid by the payment due date of May 5, 2024, and since Total Amount Due was ₹ 2000, late payment charges of 15% of TAD, i.e., ₹ 300 will be levied on 5th May 2024. This charge will also be applicable if you make a payment of less than the minimum amount due by the payment due date. GST @18% of late payment charges will be applicable on late payment charges.

Late payment charges will be levied on the outstanding amount after the due date, and not on the total amount due.

Illustration:

Scenario 1	Scenario 1	Total Amount Due (TAD)
Statement Generated	10-Apr-24	₹ 25,000
Due date	30-Apr-24	
No payment done by due date		
Late payment charges will be calculated on outstanding of INR 25,000		
Scenario 2	Scenario 2	Total Amount Due (TAD)
Statement Generated	10-Apr-24	₹ 25,000
Due date	30-Apr-24	
No payment done by due date		
<p>Case 1: Transaction reversal received on 20-Apr-24 of ₹ 10,000 for transaction belonging to previous statement cycle, the Total Amount Due will get adjusted with the refund and will be ₹ 15,000. Late Payment charges, if applicable will be calculated on the revised Total Amount Due.</p> <p>Case 2: Transaction reversal received on 20-Apr-24 of ₹ 10,000, for transaction belonging to current statement cycle (for which statement is not generated), Total Amount Due will remain the same.</p>		

Dynamic & Static Cross Currency Conversion Markup Fee: A Markup Fee as defined in SOC section of MITC will be levied on all transactions carried out in Indian Currency at an International location or at merchants' which are located in India but are registered overseas.

3. Credit Limits

Credit Limit and Cash withdrawal limit is assigned to Cardholder based on AU Bank's internal criteria & at its sole discretion, where Add-on Cardholders share the same limit as Primary Cardholder. These limits are communicated to the Cardholder at the time of card delivery and in the monthly Credit Card Statements. The available Credit Limit (i.e. Credit Limit available for use) at the time of the statement generation is provided as a part of the card statement. AU Small Finance Bank will review the Cardholder account periodically and may revise the Cardholder Credit Limit based on internal criteria and the same would be intimated to the Cardholder. Any increase in Credit Limit will be done after due consent from Cardholder. Additionally, Cardholders seeking to have their Credit Limit increased can do so by writing to AU Small Finance Bank and providing financial documents declaring their income. AU Small Finance Bank, at its sole discretion and based on such new documents provided, will review and may increase the Credit Limit of the Cardholder.

AU Bank, at its sole discretion, may allow cards to go overlimit after taking an explicit consent from Cardholders to enable overlimit facility. Such overlimit facility if availed by users shall attract overlimit charges as applicable. Over-limit status may also happen because of fees or interest charges. Overlimit facility is not allowed on Traverse (NRI) Cards currently.

4. Billing and Statement

AU Small Finance Bank will send the cardholder a monthly statement showing the transactions debited/credited, fees and charges debited/credited and payment credited on the Cardholder's account since the last statement. AU Small Finance Bank will send a monthly statement of transactions in the card account on a pre-determined date, through SMS and Email. Physical statement will be sent on mailing address if opted by Cardholder. AU Small Finance Bank may charge for delivery of Physical statement to Cardholder's account.

- In-case of zero outstanding and no transaction on Credit Card holders account, statement may not be generated and delivered to registered Email id and or communication address. It will not be available on Net/Mobile Banking as well. However, Cardholder will get statement if transaction is executed, and it will also be available on Net/Mobile Banking.
- AU Small Finance Bank Credit Cards offer Cardholder with the facility of Revolving Credit. The Cardholder may choose to pay only the Minimum Amount Due printed on the statement. The balance outstanding can be carry forwarded to subsequent monthly billing statements. The Cardholder can also choose to pay the Total Amount Due or any part of the amount above the Minimum Amount Due. Any unpaid Minimum Amount Due of the previous statements will be added to the Cardholders Current Minimum Amount due in addition to the outstanding exceeding the Cardholder's Credit Limit. However, if MAD is paid then interest would be applicable on the outstanding amounts as mentioned in section 2.
- Payments made towards the card outstanding are acknowledged and communicated to cardholder in the subsequent statements. Payments that are received against the Cardholder's card outstanding will be adjusted against all applicable taxes, fees and other charges, revolving credit interest charges, cash advances and purchases in that order.
- Such payment of Total Amount Due or Minimum Amount Due should be made before the Payment Due Date. Payment needs to be credited to AU Small Finance Bank Credit Card account on or before payment due date to avoid any Late Payment Charges. Cardholders can drop local cheques as well in advance of the Payment due date to ensure payment reflects on the credit card account within the Payment due date

Payments towards credit card account can be made in any of the following ways:

Below are the authorized payment modes recommended by AU Small Finance Bank. We recommend cardholders to use the below mentioned modes and refrain from making payments through other modes:

- Internet Banking:** In case the Cardholder has an AU Small Finance Bank account, Payment can be done through Internet Banking, Mobile Banking or ATMs. Cardholder can also opt for a Standing Instruction facility as Autopay, where funds can be automatically transferred from the Cardholder's AU Small Finance Bank account to the Cardholder's Credit Card account on due date.
- Billdesk Facility:** In case the Cardholder is a Non-AU Small Finance Bank accountholder, he can make the Payment through BillDesk facility using other banks' Net Banking account or Cardholder can also make payment through NEFT fund transfer mode from other bank account (using IFSC code AUBL0CCARDS).
- Cheque Payments:** Dropping payment instrument (Cheque or draft) into any of the AU Small Finance Bank

Credit Card drop boxes placed in the AU Small Finance Bank branches. The instrument should be payable to AU Small Finance Bank Credit Card Number xxxx xxxx xxxx xxxx. Kindly ensure that it is deposited at least 3 working days before due date in case of AU Small Finance Bank cheque and 5 working days before due date in case of Non-AU Small Finance Bank cheque.

D. Cash Payment at branches: Cardholder would be responsible for providing correct and timely information for enabling Credit Card Issuer to undertake appropriate GST compliances. Card issuer shall not be responsible for any loss of input tax credit or delay in availing of input tax credit to the cardholder.

- **Billing related Disputes:** All transactions of statement shall be deemed to be correct and accepted by cardholder unless any discrepancy/irregularity is notified to the bank within 7 days from statement generation date or 37 days from transaction processing date. Basis Cardholder request, AU Small Finance Bank would initiate investigation and may reverse the charge on temporary basis, however, upon completion of subsequent investigations, the liability of such charges may be on the Cardholder account as may be the case, which shall be reinstated in subsequent statement along with the associated retrieval request charges and any other associated charges. Within a maximum period of Thirty days, AU Small Finance Bank would provide necessary documents basis receipt of dispute from Cardholder, wherever applicable and received from the Member Bank, subject to guidelines laid down by the respective card network franchisee like VISA/RuPay etc. Any GST levied will not be reversed basis any dispute.

5. Default and Circumstances

- In the event of default, the Cardholder will receive reminders from the Bank for time to time settlement of any outstanding on the credit card account, by post, telephone, e-mail, SMS messages, WhatsApp messages, and/or engaging third parties to remind, follow up and collect dues. Any third party so appointed, shall adhere fully to the code of conduct on debt collection. In case of death of cardholder, AU Small Finance Bank will be entitled to recover the total outstanding from the legal heirs/estate of the cardholder.
- If the Card Member fails to pay the Minimum Amount Due by the date indicated in the billing statement, it shall be treated as default. In case of default, the Bank can forward the default report to the Credit Information Bureaus or to such other agencies as approved by law. The time period between the payment due date and the billing date indicated on the billing statement is considered as the notice period for reporting a Card Member as a defaulter. Terms and Conditions governing Credit Card Facilities shall be applicable to the Supplementary Card Holders as well.
- Procedure for withdrawal of default report and the period within which the default report would be withdrawn after settlement of dues: The Bank submits the Card Member's data to CIC Credit Information Companies every month in the format prescribed by CIC in terms of the Credit Information Companies (Regulation) Act, 2005. This data includes the repayment status of all Cardholders, both defaulters and current, for the previous month. CIC Credit Information Companies uploads the submitted data onto their server in another thirty days. In case of any default regarding your dues, seven-day notice will be given before reporting status as default to credit bureau. In the event, if dues are settled after being reported as default, same will be updated within 30 days of settlement. In case of any pending dispute, Information related to transaction will be released to bureau only after the dispute is settled.
- Recovery of dues in case of death/permanent incapacitation of the Card Member: It shall be in accordance with the applicable laws after giving sufficient notice for payment of dues and all information regarding the outstanding dues, to the successors/nominees/legal heirs of the Card Member.
- Complimentary Insurance covers may vary by card variants and from Card to Card. The Cardmember agrees to check and understand the specific complimentary insurance cover provided to the Cardmember under the specific AU Small Finance Bank Card. For complete Insurance coverage applicable on issued card variant, cardmember needs to check AU Small Finance Bank website and Cardmember agreement

6. Right of Lien

AU Small Finance Bank may at any time without any notice exercise the Bank's right of lien and set off, for the amount outstanding, against any or all monies /deposits/accounts standing to the credit of the Cardholder maintained with the Bank.

7. Termination / Revocation / Surrender of Card Membership

- The Cardholder may at any time choose to terminate the Card Account with or without giving any prior notice. For avoiding misuse, it is advised to cut the Credit Card, including Add on cards if any, into four pieces ensuring that the hologram, card chip and magnetic strip are destroyed permanently. The Cardholder may terminate the Card membership by calling AU Small Finance Bank Customer Care helpline or by writing to AU Small Finance Bank at the following address: AU Small Finance Bank, Credit Card Division, 3rd Floor Hall C, Sunny Junction STC,

New Atish Market, Jaipur Rajasthan 302020. Termination will be effective after receipt of payments of all amounts outstanding to the card account. No Card annual or renewal fees shall be refunded.

Channels	Path/Contact Details
auro	https://www.au.bank.in/personal-banking/auro
Branch Banking	Simply visit branch and speak to our staff
Toll Free Number	1800 1200 1500
Write to us	creditcard.support@aubank.in

- In case AU Small Finance Bank notices unusual or abnormal transaction patterns on the Card, the Bank will try to establish contact with the customer on the registered number of the customer to verify the bonafideness of such card transactions. If Bank fails to establish contact with the customer, the Bank may terminate or restrict the use of Card, if the Bank reasonably believes it necessary in the interest of Security Reasons or in the interest of the Cardholder. Cardholder will be required to activate their international card usage facility for which they will be required to get in touch with the bank using any banking channel including the AU Bank 0101 Digital Application
- Customer to ensure that the usage of AU Small Finance Bank Credit Card for (International Transactions) must be made in accordance with applicable law including the Foreign Exchange Management Act, 1999, FEMA rules made therein, and direction issued by RBI from time to time. In the event of failure to comply with above, the customer may be penalized under Foreign Exchange (Compounding Proceedings) Rules, 2000
- Cardholder to ensure that the primary or add on card will not be used for transactions involving Forex trading, gambling, lottery, betting, dating. In the event of any failure to do so, Cardholder will be liable for any action as applicable under the FEMA 1999 or its statutory modifications.
- The Internationally valid Card issued to the Cardholder is valid world-wide except for payment in foreign exchange at Merchant Establishments in Nepal & Bhutan. In respect of Cards, the use of which is restricted only in India/Nepal/Bhutan, use outside India/Nepal/ Bhutan is a breach of the "Foreign Exchange Management Act" (FEMA) or any other corresponding law. The Cardholder accepts full responsibility for wrongful use in contravention to these conditions and undertakes and agrees to indemnify the Bank to make good any loss, damage, interest, conversion, any other financial charge that the AU Small Finance Bank may incur/or suffer as a result of the Cardholder committing violations of the provisions thereof.
- Internationally valid Card and all other Cards cannot be used on Internet or otherwise for purchase of prohibited items like lottery tickets, banned or proscribed magazines, participation in sweepstakes, payment for call-back services, remittance in any form towards overseas forex trading, margin calls to overseas exchanges/overseas counterparty, trading in foreign exchange in domestic/ overseas markets etc.
- Please note that under the Foreign Exchange Management Act (FEMA), 1999, Indian residents are prohibited from trading in foreign exchange overseas through electronic/internet trading portals. If such transactions are noted on your credit card or online/mobile banking, we will be constrained to close your card/account held.
- AU Small Finance Bank can suspend the Credit Card if the Cardholder defaults on payment due or card usage exceeds the credit Limit allotted.
- In the event of a Credit Card program closure or at the time of renewal of credit card, AU Small Finance Bank at its sole discretion reserves the right to provide a card type that is different from the existing card type held by the cardholder. The credit Limits and cash limits on any credit card at any point in time are as per sole discretion of AU Small Finance Bank.
- The card application shall continue to be valid for any replacement card provided at the time of closure/renewal.
- Based on the usage patterns of the Credit Card by Cardholder, if any of the usage patterns are suspected by AU Small Finance Bank, the Bank may take restrictive action on the Credit Card. Such action can be with an immediate effect and may include withdrawal of card features or benefits or complete termination of the Card. It will be Cardholder's responsibility to provide satisfactory proof of bona fide usage to reinstate the Credit Card or features or benefits. AU Bank's decision in this regard shall be final and binding on all the cardholders.
- In event of death or incapacitation of a Cardholder due to insolvency/dissolution/ bankruptcy or winding up of a corporate body of Cardholder, AU Small Finance Bank shall automatically cancel the card issued to the Cardholder or to the Add-on Cardholders. The Card Account would also be liable to be suspended on the instructions of any government regulatory body. AU Small Finance Bank would be entitled to recover outstanding on card in such event in accordance with the relevant laws in force.
- For placing a request to close a Credit Card, cardmember can place a request through IVR 1800 1200 1500, email id mentioned as per card variant or may place the request on 'auro' chatbot. Website link:-
<https://au.bank.in/personal-banking/credit-cards>

8. Loss / theft / misuse of Card

- In the case of misplaced, lost, stolen, mutilated, card not received or when cardholder suspects that the Credit Card is being used without his/her permission, the Cardholder must inform AU Small Finance Bank on its 24 Hour Call Center i.e. 1800 1200 1500 immediately. Additionally, customer can place request via following channels:
- Customer can use following method to place a request for blocking the card in case they feel card has been misused.
 - Send SMS “TBLOCK<Space><Credit Card Last 4 digit><Space><Customer ID>” on 5676767 from registered mobile number to temporarily block your card.
 - Send SMS “PBLOCK<Space><Credit Card Last 4 digit><Space><Customer ID>” on 5676767 from registered mobile number to permanently block your card

Email	creditcard.support@aubank.in
Customer Support (IVR)	1800 1200 1500
Chat Bot	https://www.au.bank.in/personal-banking/auro
Internet Banking/ Mobile Banking	Web/App login>> Credit Card >>Manage Credit Card >> Block/ Unblock Credit Card
Website	https://www.au.bank.in/cards/credit-card/block-credit-card
Mail Address	AU Small Finance Bank, Credit Card Division, 3rd Floor Hall C, Sunny Junction STC, New Atish Market, Jaipur, Rajasthan - 302020

The retrieval of original card must immediately be reported to AU Small Finance Bank and it must be cut in four pieces ensuring that the hologram, card chip and magnetic strip are destroyed permanently and the pieces returned to AU Small Finance Bank.

- AU Small Finance Bank will not be liable or responsible for any transaction done on the card account prior to the time of reporting of the card loss, and Cardholder will be liable for the same.
- The Cardholder will be liable for all losses in case of misuse of the card by someone who obtained the Card/Card Details/OTP/MPIN/Any card related details or the PIN with the consent of the Cardholder.
- Cardholder shall ensure the safekeeping of the card and the PIN. Bank will ensure that the PIN will not be disclosed under any circumstances to anyone except the cardholder.
- Card transactions at POS may get processed by merchants without PIN or any additional authentication, when it is done on merchants located outside India as it may not be a mandate to use PIN in such countries. Cardholder is liable for all such transactions prior to the reporting of the card loss to AU Small Finance Bank. In addition to informing AU Small Finance Bank about the card loss or theft, the Cardholder must report any loss or theft of the card to the local police, lodge an FIR and provide the police complaint copy.
- AU Small Finance Bank may give the police or other relevant authorities any information that AU Small Finance Bank considers relevant regarding the Card loss or theft or misuse of the Card or the PIN.
- In the event of the Cardholder, after being informed by AU Small Finance Bank of the probable fraud risk, still requests to unblock the Card, AU Small Finance Bank shall not stand liable or responsible in any manner for any fraudulent transactions reported to it thereafter on account of fraudulent usage of the Card or otherwise.
- Kindly refer to our Customer Protection Policy on. <https://www.au.bank.in/cards/credit-card/documents>

9. Reward Points

- Reward Points offering is subject to the specific credit card variant held by the Cardholder. The applicable terms and conditions governing the Reward Points offering is outlined in the Card Member Agreement.
- Cardholders are advised to refer to the respective card variant webpage to access the details of their Reward Points Construct. Reward Points terms and conditions are bound by the Card Member Agreement. The Reward Points program, including its structure, eligibility, and redemption process is governed by and bound to the terms specified therein.

10. Grievance Redressal and Compensation Framework

- (i) **Grievance redressal and escalation process:** In an event of not being satisfied with the response from any of the recent contacts with the Bank and to get redressal of your grievance and more details, please visit

Grievance Redressal section of www.au.bank.in/support/contact-us

(ii) Timeline for redressal of grievances: Customer Grievance will be addressed within a period of 30 days, if your issue still remains unresolved or if you have not received response within 30 days of lodging a complaint, you may approach the Banking Ombudsman appointed by the Reserve Bank of India

(iii) Compensation framework for unsuccessful/failed transactions, delay in redressal of grievance, delay in closing of account/blocking of lost or stolen cards, etc. In case of unsuccessful transaction / failure, as per Harmonisation of TAT, the Bank will reverse blocked amount within 5 days (applicable for domestic transactions only). Any failed/unsuccessful Credit Card transaction will be auto reversed within T+5 days. Customer would be compensating as per Bank's customer protection policy for any delay beyond the mentioned reversal TAT. The regular dispute process will be followed in case of claiming such transaction. Transactions reported as erroneous by customers, which require specific reference to a merchant establishment will be handled as per chargeback rules laid down by card networks (VISA/RuPay).

Failure on the part of the AU SFB to complete the process of closure of Credit Card within seven working days shall result in a penalty of ₹ 500 per calendar day of delay payable to the customer, till the closure of Credit Card, provided there is no outstanding in the Credit Card account.

(iv) Contact particulars of card-issuer - 24-hour call centres, email-ids, helpline, other important telephone numbers

Our 24X7 Call Centre Number	1800 1200 1500
Email	Creditcard.support@aubank.in Creditcard.priority@aubank.in (For Zenith, Zenith+, AU CA and Vetta Cardholders)
Mail	AU Small Finance Bank, Credit Card Division, 3rd Floor Hall C, Sunny Junction STC, New Atish Market, Jaipur Rajasthan 302020.
Telephone	0141-7141100 (Traverse (NRI))

11. Disclosure

- The Cardholder acknowledges that as per existing business practices AU Small Finance Bank can disclose from time to time any information relating to the Credit Card/s, to any credit bureau (Existing or Future) without any prior notice to the cardholder. All financial institutions including Banks are participating in this initiative as required to share customer data with Credit bureaus and this information is being provided in the terms of the Credit Information Companies Regulation Act, 2005.
- AU Small Finance Bank wishes to inform the Cardholder that AU Small Finance Bank can disclose any information relating to Card default by the cardholder to credit bureau in case the card is overdue, with due notice. Any refresh / update of data on receipt of payment towards overdue card accounts will reflect in credit bureaus within a period of 60 days from the date of receipt of payment by the bank.
- AU Small Finance Bank wishes to inform the Cardholders that AU Small Finance Bank at its own discretion, will record specific conversations between the Cardholder and the representative of the Bank, in cases of grievance related conversations or payments recover related conversations.
- Credit Card variants have a complimentary insurance cover on the Card. The policy coverage starts from the date of the Credit Card set up, kindly refer to the usage guide for details.

12. Lounge Access

- Priority Pass lounge usage charges of \$35+taxes will be applicable for all Domestic and International Airport lounge visits within India. For International lounge visits Priority Pass usage Charge of \$35+taxes, will be applicable after exceeding the complimentary visits, as may be applicable for a given card variant.
- These charges will be billed in Cardholder's subsequent statement within 90 days of the date of visit. Currency conversion rate will be applicable as on the date of transaction settlement. In case of card closure by customers before PP charges being billed by bank, PP Charges will be billed in subsequent statement after the card closure (within 90 days of date of the visit).
- For Vetta & ixigo AU Credit Cards Priority Pass renewal/ replacement will be issued on request basis with a validity of 3 years. Priority Pass will not be renewed post validity expiry for Vetta & ixigo AU Add-on Credit Cardholders.
- Please ensure the safety of Priority Pass to avoid any misuse. Bank has the right to withdraw the Priority Pass membership, or any other benefit associated with credit card if the card is closed or remains inactive for more than 90 days.

- Card validation charges for the Domestic Lounge facility and Railway Lounge facility, as may be applicable for a card variant, will be levied to the Cardholder and it will not be reversed. Eligible cardholders will be able to use Domestic Airport Lounge access basis spends achieved in a calendar quarter (except Zenith+, Corporate)
For term and conditions, please refer link :-
https://www.au.bank.in/tnc/2024/revision-of-au-credit-card-usage-tnc-revision-of-usage-terms-and-conditions_jan_25.pdf

13. Most Important Terms and Conditions in Regional Languages

- Please visit www.au.bank.in for information on MITC in regional languages, Options available: 1) Hindi 2) Marathi 3) Gujarati 4) Punjabi 5) Bengali 6) Kannada 7) Telugu 8) Odia 9) Tamil 10) Malayalam
- The Cardholder hereby acknowledges that the Most Important Terms and Conditions available in regional languages at www.au.bank.in is their representative text of the English version of the Most Important Terms and Conditions.
- The Cardholder agrees and acknowledges that in the event of any inconsistency between the texts in English and regional languages of the Most Important Terms and Conditions, the text in English shall prevail and shall be binding on the Cardholder.

Description of Charges	AU Small Finance Bank Credit Cards	
Interest Free Period	Up to 50 days (not applicable for cash withdrawal)	
Cash Advance Limit	NOMO	70% of the card limit
	Traverse (NRI)	Up to 50% of the Credit Card limit
	Altura, Altura Plus, AU SPONT, SwipeUp-Xcite Series of Cards	Up to 40% of the card limit
	Vetta & Business Cashback	30% of the card limit
	Zenith, Zenith+, LIT, ixigo AU, AU CA, AU KOSMO, Ananta, Lakshya, Tejas, Prathama, CheQ	20% of the card limit
	InstaPay	Not Applicable
Charges on Revolving of Credit	Zenith+	1.99% per month (23.88% annually)
	AU CA	2.99% per month (35.88% per annum)
	All AU Retail Credit Cards	3.75% per month (45% per annum)
Cash Advance Charges	2.5% of amount withdrawn, subject to a minimum of ₹ 500	
	Zero Cash Withdrawal Fees for Zenith+ and Traverse (NRI)	
Overlimit Charges	2.5% of overlimit amount, subject to a minimum of ₹ 500	
Late Payment Charges	15% of Total Amount Due (Minimum Rs. 10, Maximum Rs. 1300)	
Balance Transfer/BT on EMI Processing Charges	1% of Balance Transfer amount, subject to a minimum of ₹ 250	
Xpress Loan/ SMARTLoan	Processing Fees: 2% of the Loan amount	
	Pre-closure Charges: 3% of the Balance Principal Outstanding	

EMI Conversion Charges	<p>Xpress EMI: 1% of the Amount being converted to EMI, subject to a minimum of ₹ 99 + GST</p> <p>Instant EMI: ₹ 199 + GST as Processing Fees on every EMI transaction done at any Point-of-Sale unit or through Payment Gateway</p> <p>Xpress EMI: Zero processing fee on converting transactions into EMI via Laksya credit card</p>	
Fuel Surcharge Waiver (applicable for transactions between ₹ 400 to ₹ 5,000)	Variant	Fuel Surcharge waiver
	Altura, InstaPay, AU SPONT*, NOMO, AU KOSMO, Prathama, Tejas	Upto ₹ 100 per statement month
	Altura Plus & Laksya	Upto ₹ 150 per statement month
	Vetta, ixigo AU, Traverse (NRI), AU CA	Upto ₹ 250 per statement month
	SwipeUp - Xcite Series of Cards & Business Cashback, Ananta	Upto ₹ 200 per statement month
	Zenith & Zenith*	Upto ₹ 1000 per statement month
Fuel Surcharge Waiver (applicable for transactions between ₹ 500 to ₹ 5,000)	CheQ	Upto ₹ 150 per statement month
	<p>^The Fuel transaction surcharge is levied by the acquirer (merchant's bank providing terminal/ payment gateway). Fuel Surcharge Waiver will be capped at 1% of the eligible fuel transaction amounts. GST on Fuel surcharge will not be reversed. The value on charge slip will differ from the Credit Card statement since the Surcharge & GST is levied by acquiring bank post the transaction. The 1% surcharge waiver (excluding GST) for eligible transactions would reflect separately in the monthly Credit Card statement.</p>	
Payment Return Charges	2% of total amount due or ₹ 500 (On Cheque, ECS/ NACH, Autopay Return) Whichever is higher	
Cash Processing Fee	NIL, i.e., no charges for Credit Card Bill Payment through Cash Deposit mode	
Reward Points Redemption Fee	₹ 99 + GST	
Card Transfer Charges	₹ 199 + GST	
Railway Ticket Purchase Fee	As prescribed by Indian Railways / IRCTC	
Card Validation Charges (Lounges)	₹ 2	
Priority Pass Lounge Charges (Vetta, Zenith*, Zenith, ixigo AU & Traverse (NRI))	\$35+taxes will be applicable for all domestic and international airports lounge visits within India. For International Lounge visits Priority Pass usage Charge of \$35+taxes, will be applicable after exceeding the complimentary visits, as may be applicable for a given card variant.	
Reissue of Lost, Stolen or Damaged Card	₹ 100 (₹ 2500 + Taxes for the Zenith* and AU CA Credit Card) (₹ 1000 + Taxes for the CheQ Visa (LED))	
Outstation Cheque Processing Charges	₹ 25/-	

Foreign Currency Transaction/ Dynamic & Static Conversion Transactions - Cross Currency Markup Charges	Credit Card Variant	Currency Markup Charges
	Altura, Altura Plus, LIT, Business Cashback, InstaPay, AU SPONT, SwipeUp-Xcite Series of Cards, AU KOSMO, Prathama, Tejas, Lakshya and Ananta, CheQ	3.49%
	Vetta	2.99%
	Zenith, AU CA	1.99%
	Zenith+, NOMO, Traverse (NRI)	0.99%
	ixigo AU	0%
Duplicated Physical Statement Request Charges	₹ 100	
Goods and Services Tax (GST)	18% applicable on all fees, interest & charges.	

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

Category	Condition	Fair Usage Charges
Fuel Spends (MCC: 5172, 5541, 5542, 5552, 5983)	If aggregate Fuel spends, within a calendar month, is less than : 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 more than : 50% of credit limit or Rs.50,000, whichever is lower	1% charge on aggregate fuel spends exceeding 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
Utility Spends (MCC: 4900)	If aggregate Utility spends, within a calendar month, is less than : Rs.50,000	No charges
	If aggregate Utility spends, within a calendar month, is more than : Rs.50,000	1% charge on aggregate utility spends exceeding the condition
Education & Govt Spends (MCC: 8211,8220, 8241, 8244,8249, 8299.)	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
Rental Spends (MCC: 6513)	International rental transactions.	No charges
	Domestic rental transactions	1% of transaction value, subject to minimum of ₹99 per transaction

Transportation** (MCC: 4112, 4111, 4784) w.e.f. 14th June'26	If aggregate Transportation spends, within a calendar month, is less than: 50% of credit limit or Rs 25,000, whichever is lower.	No charges
	If aggregate Transportation spends, within a calendar month, is more than: 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.

15. Loan on Card

AU Credit Cardholders will be eligible for Loan on card basis their existing relationship with bank and card usage. In case of pre-approved loan, no additional documents are required. Loans are instantly disbursed in cardholder's account.

Types of Loan on Card:

1. Xpress Loan (Loan within Credit Limit): This is a pre-approved offering where loan is provided from the available credit limit on the card and the loan amount reduces the available credit limit. Fees and Charges are as described under section 13.

2. SMARTLoan (Loan above Credit Limit): This is a pre-approved offering where loan is provided over and above the existing credit limit on the card. The loan is treated as a separate loan account linked to the primary card and does not impact card's available credit limit. Fees and Charges are as described under section 13.