

AU Offers Terms and Conditions

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Taj Epicure Membership (Resident)

To qualify, customers must meet the following criteria:

- Achieve total spends of Rs. 50,000 or more using the AU Ivy Debit Card through e-commerce or POS transactions by the end of the 4th calendar month from the date of program onboarding.
- Maintain a combined Average Monthly Balance (AMB) of Rs. 25 lakhs or more across all AU Ivy Savings Accounts grouped together, or a Total Relationship Value (TRV) of Rs. 2 crores or more across all customers grouped together, in the month when the spending criteria is met, within the 4th calendar month.

Important Details:

- Offer is applicable only for new ivy groups onboarded (opened / upgraded) on / before March 31, 2026.
- Offer is applicable only for Primary Group id.
- Offer is applicable only for individual customers using AU ivy Debit Card.
- Offer is not applicable for minors, HUF or any non-individual entity accounts.
- Specially Curated Taj Epicure Membership will be issued to qualifiers in the following month of meeting both qualification criteria.
- The membership will be valid for 1 year from the date of issuance.
- Only one membership will be issued to a family banking group.
- Offer is applicable only on spends done using AU ivy Debit Card through E-commerce / POS transactions.

Note:

- ATM transactions will not be considered.
- Total Relationship Value (TRV) includes Savings Account AMB, Fixed Deposit (>= 6 months) and Mutual Fund AUM with AU Small Finance Bank.

Here are some key benefits & Vouchers of the specially curated Taj Epicure Membership Plan:

Benefits:

- 25% Discount on Food & Beverages
- 25% Discount on Qmin deliveries
- 20% Discount on Spa Treatments
- Complimentary NeuPass Membership (Tier-Silver)

Vouchers:

- Inclusive of One Night Stay- Complimentary One night stay voucher of the base category room including breakfast for two persons at select participating hotels.

- Inclusive of Room Upgrades- Two complimentary one-level room upgrade vouchers for one night each reserved directly at Best Available Rate.
- Inclusive of Spa Treatment with Sauna and Steam- Complimentary sixty-minute spa treatment and access to sauna and steam voucher for one person at Jiva Spas across participating hotels.
- Inclusive of Set-Lunch for Two Persons- Two Complimentary one-time set meal vouchers for two persons each, at participating All-Day Dining restaurants across hotels.
- Inclusive of Celebration Cake in Birthday Month.
- 20% Discount on Best Available Rate for Room/Suite Stay at City & Resort Hotels.
- 20% Discount on Best Available Rate for Room/Suite Stay at Taj Palaces.
- 20% Discount on Best Available Rate for Room/Suite Stay at Taj Safaris.
- One-time voucher for Pool access, with Set Lunch & Wine at Special Price for up to 4 persons.

Note:

- All standard terms & conditions of the Taj Epicure Program apply.
- Offer is applicable only for new AU ivy group onboarded (opened/upgraded) on/before March 31, 2026.
- AU Small Finance Bank is solely offering this membership to its select customers and does not have a say in the benefits offered under this membership or the standard terms & conditions as listed by Taj.

Expires on March 31, 2026

Taj Experiences Gift Card (Non - Resident)

Complimentary Taj Experiences Gift Card worth Rs. 15,000 exclusively for AU ivy NR Account holders.

To qualify, customers must meet the following criteria:

- Achieve total spends of Rs. 50,000 or more using the AU ivy Debit Card through e-commerce or POS transactions by the end of the 4th calendar month from the date of program onboarding.
- Maintain a combined Average Monthly Balance (AMB) of Rs. 25 lakhs or more across all AU ivy Accounts grouped together, or a Total Relationship Value (TRV) of Rs. 2 crores or more across all customers grouped together, in the month when the spending criteria is met, within the 4th calendar month.

Important Details:

- Offer is applicable only for new AU ivy NR groups onboarded (opened / upgraded) on or before March 31, 2026.
- Offer is applicable only for Primary Group id, holding AU ivy NRE account.
- Offer is applicable only for individual customers using AU ivy Debit Card.
- Offer is not applicable for minors, HUF or any non-individual entity accounts.
- Taj Experiences Voucher will be issued to qualifiers in the following month of meeting both qualification criteria.
- Only one voucher will be issued to a family banking group.
- Offer is applicable only on spends done using AU ivy Debit Card through E-commerce / POS transactions. Note: ATM transactions will not be considered.
- Total Relationship Value (TRV) includes Savings Account AMB, Fixed Deposit (Tenor >= 6 months) and Mutual Fund AUM with AU Small Finance Bank.
- The criteria above is applicable for groups where Primary group ID is NRI & holds AU ivy NRE account groups.

Taj Experiences Gift Cards: Important Instructions

- The gift cards can be redeemed at Taj, SeleQtions, Vivanta hotels and Ama Trails & Stays in India. This does not include Ginger Hotels.
- Multiple transactions can be performed on the voucher / cards until the value of the card is exhausted
- For prepaid room reservations at Taj Reservations Worldwide the card number and PIN must be quoted when making the reservation
- A valid card in its original form or e-mail must be presented at the time of availing a service

Expires on March 31, 2026

Taj Preferred Membership – Renewal (Resident Only)

Get a complimentary Taj Epicure Preferred Membership with your AU ivy Debit Card post your program anniversary.

To qualify, customers must meet the following criteria in their program anniversary year:

- Achieve total spends of Rs. 3 Lakhs or more using the AU Ivy Debit Card through e-commerce or POS transactions.
- Maintain program criteria with Average Quarterly Balance (AQB) of Rs. 25 lakhs or more across all AU Ivy Savings / Salary Accounts grouped together, or a Total Relationship Value (TRV) of Rs. 2 crores or more across all customers grouped together for at least three quarters within their anniversary year.
- For AU ivy Salary account groups, min spends of 3 Lakhs using ivy DC & AQB of minimum 25 Lakhs or TRV of 2 Crores at group level needs to be maintained to qualify for offer

Important Details:

- Offer is applicable only for Resident Individual AU ivy groups onboarded (opened / upgraded).
- Offer is applicable only for Primary Group id with ivy Savings / ivy Salary account.
- Offer is applicable only for individual customers using AU ivy Debit Card.
- Offer is not applicable for minors, HUF or any non-individual entity accounts.
- Offer is not applicable for Non Resident Indians.
- Taj Epicure Membership will be issued to qualifiers in the following month of meeting both qualification criteria.
- The membership will be valid for 1 year from the date of issuance.
- Only one membership will be issued to a family banking group.
- Spends done across all AU ivy debit cards linked to customer id of Primary Group Member will be considered.
- Spends done between specified offer period will be considered for qualification.
- Offer is applicable only on spends done using AU ivy Debit Card through E-commerce / POS transactions.
- ATM Cash Withdrawals, Reversed Transactions, Wallet funding/loading transactions, Rent, Gaming, Betting and Fund Transfer/ Deposit payments shall not be considered for this offer.
- Spends amount considered for the offer is capped at Rs.10,000 per transaction for Fuel purchase.
- If Primary Group ID changes during the year, group will be disqualified from renewal offer applicable for that anniversary year.
- Customer needs to maintain AMB/TRV of 25 Lakhs/2 Crores in the Spends completion month / Anniversary month to qualify for the offer. This is over & above the quarterly program criteria to be maintained.
- A program anniversary marks the completion of twelve months under AU ivy program for a group.
 - For example, if a group is onboarded (upgrade/ new account opened) in May 2025, program anniversary period will be May 2025 to April 2026 & so on every year.
- Customer needs to maintain AMB/TRV of 25 Lakhs/2 Crores in the Spends completion month / Anniversary month to qualify for the offer. This is over & above the quarterly program criteria to be maintained.
- Total Relationship Value (TRV) includes Savings Account AMB, Fixed Deposit (>= 6 months), and Mutual Fund AUM with AU Small Finance Bank).
- All Qualifiers will be notified by email/SMS on completing both criteria.
- Qualification email/message will have a link to Claim the offer.
- Customer needs to claim the offer within 90 days from receiving qualification communication.
- Offer can be claimed through link shared in Qualification communication or directly login into Offer platform.
- On successfully claiming the offer, customer will receive Taj Epicure Preferred membership ID on email from Taj Hotels within 7 working days
- Physical kit with membership Card will follow in 4-5 working days.

- In case customer's earlier membership issued by AU Bank is yet to expire, customer will still be able to avail benefits from both the membership vouchers and card until validity.
- New vouchers under Preferred membership will be uploaded & Preferred membership card will be issued under the same Epicure membership number.

Expires on March 31, 2026

Taj Experience Gift Card (Renewal)

Get a complimentary Taj Experiences Gift Card worth Rs. 15,000 exclusively for AU ivy world Groups post program anniversary.

To qualify, customers must meet the following criteria in their program anniversary year:

- Achieve total spends of Rs. 3 Lakhs or more using the AU ivy Debit Card through e-commerce or POS transactions during the program anniversary year.
- Maintain program criteria with Average Quarterly Balance (AQB) of Rs. 25 lakhs or more, or a Total Relationship Value (TRV) of Rs. 2 crores or more across all customers grouped together for at least three quarters within their anniversary year.

Important Details:

- Offer is applicable only for AU ivy world groups onboarded (opened / upgraded) on or before March 31, 2026.
- This offer is exclusively available for Primary Group ID classified as NRI and associated with AU Ivy NRE account groups.
- Offer is applicable only for individual customers using AU ivy Debit Card.
- Offer is not applicable for minors, HUF or any non-individual entity accounts.
- Offer is not applicable for Resident Indians.
- Taj Experiences Gift Card will be issued to qualifiers post completion of program anniversary year and subject to completion of required criteria.
- The Gift Card will be valid for 1 year from the date of issuance.
- One family group can qualify only once during the offer period.
- Spends done across all AU ivy debit cards linked to customer id of Primary Group Member will be considered.
- Spends done between specified offer period will be considered for qualification.
- Offer is applicable only on spends done using AU ivy Debit Card through E-commerce / POS transactions.

- ATM Cash Withdrawals, Reversed Transactions, Wallet funding/loading transactions, Rent, Gaming, Betting and Fund Transfer/ Deposit payments shall not be considered for this offer.
- Spends amount considered for the offer is capped at Rs.10,000 per transaction for Fuel purchase.
- If Primary Group ID changes during the year, group will be disqualified from renewal offer applicable for that anniversary year.
- Customer needs to maintain AMB/TRV of 25 Lakhs/2 Crores in the Spends completion month / Anniversary month to qualify for the offer. This is over & above the quarterly program criteria to be maintained.
- A program anniversary marks the completion of twelve months under AU ivy program for a group.
 - For example, if a group is onboarded (upgrade/ new account opened) in May 2025, program anniversary period will be May 2025 to April 2026 & so on every year.
- For an AU ivy group, the onboarding date of the customer with the oldest ivy onboarding date is considered as the group's onboarding date.
- Total Relationship Value (TRV) includes Savings Account AMB, Fixed Deposit (>= 6 months) and Mutual Fund AUM with AU Small Finance Bank).
- All Qualifiers will be notified by email/SMS on completing both criteria.
- Qualification email/message will have a link to Claim the offer.
- Customer needs to claim the offer within 90 days from receiving qualification communication.

Taj Experiences Gift Card: Important Instructions

- The voucher / cards can be redeemed at Taj, SeleQtions, Vivanta hotels and Ama Trails & Stays in India. This does not include Ginger Hotels.
- Multiple transactions can be performed on the voucher / cards until the value of the card is exhausted
- For prepaid room reservations at Taj Reservations Worldwide the card number and PIN must be quoted when making the reservation
- A valid card in its original form or e-mail must be presented at the time of availing a service

Expires on Mar 31, 2026

EazyDiner Prime Membership

- The membership is complimentary only for AU ivy customers holding AU ivy debit card.
- Eazydiner Membership will be issued to the customer on visiting [EazyDiner and successfully paying authentication fee of INR 2.](#)
- Payment to be done using AU ivy debit card.
- The EazyDiner Prime membership is for a period of twelve (12) months from the date of enrolment into the program and availing the membership.
- The membership will be issued on the registered mobile number/email id entered by the customer at the time of login.
- To know more on the terms and conditions and details on the membership, please visit [EazyDiner.](#)
- No Promo Code required, customers can login using mobile number.

Mint + The Wall Street Journal digital subscription:

- The membership is complimentary only for AU ivy customers holding AU ivy debit card.
- Mint + The Wall Street Journal digital membership will be issued to the customer on visiting below link.
- The membership will be issued on the registered mobile number and email id entered by the customer for a period of 1 year.
- Authentication Fee Payment to be made using AU ivy debit card.
- To know more on the terms and conditions and details on the membership, please visit [mint + The Wall Street Journal. Redeem Here](#)

International Dining:

- The offer is only available on AU IVY debit card (Available with Resident Savings Account)
- Please check the offers section on website to check the benefits.
- Offers are valid for dining and not take away.
- Once the offer is redeemed, it will not be returned or exchanged for any other offers
- Please visit the T&C section on the homepage of Brand. All respective T&C of the brand apply.

BookMyShow:

- Buy 1 Get 1 free ticket on BookMyShow using AU ivy Debit Card
- Total 96 tickets in a year.
- 8 free tickets every month (6 movies, 2 events)
- Maximum Discount of INR 500 per ticket.
- For details T&Cs, how to avail the offer, please visit the link: [BookMyShow](#)

Lockers:

- AU ivy group is eligible for 2 complimentary lockers, (Size) basis availability at branch.
- No security deposit (TD) and Token Amount of INR 501 is exempted prior to applying for lockers.
- In case of upgrade, if customers have already paid TD and Token Amount while they were part of another programme, same will not be refunded.
- Rent already paid will not be eligible for refund.
- If there are more than two lockers in the group, complimentary two lockers will be allotted basis the date of issuance of locker. i.e oldest two lockers basis issuance date will be complimentary.

Complimentary Lounge Access:

International Lounge Access:

- Customer holding AU ivy debit card is eligible for international airport lounge access.
- 4 complimentary lounge access per quarter for customer holding AU ivy debit card.
- Lounge entry is restricted for customer only holding AU ivy debit card.
- It is non- transferable.
- Others accompanying will be treated as Guest and Guest fee will be applicable.
- ECOM/ POS/ Contactless and International Usage must be enabled.
- Customers need to Enable International Usage before using card outside India.
- Customer needs to select local foreign currency for transaction outside India.
- If Customer selects INR, Dynamic Currency Conversion (DCC) Charges may apply.

Domestic Lounge Access:

- Customer holding AU ivy debit card is eligible for domestic airport lounge access.
- 4 complimentary lounge access per quarter for Domestic lounge access.
- Lounge entry is restricted for customer only holding AU ivy debit card.
- It is non- transferable.
- Others accompanying will be treated as Guest and Guest fee will be applicable.
- Yes. ECOM/ POS/ Contactless and International Usage must be enabled.

Complimentary Golf Plays:

AU ivy Complimentary Golf Plays Terms & Conditions

- AU ivy customers can enjoy **2 complimentary golf plays** per calendar quarter.
- This offer is applicable at the customer level. Customer should hold an active AU ivy Debit card. Customer can only book for themselves.
- Unutilized complimentary golf plays will not be carried forward in next calendar quarter.
- AU ivy customers need to call on AU concierge desk 1800 1200 1200 (toll free) through registered mobile number and Press 2 to place the request. Concierge team will help with the booking process.
- Concierge Desk will ask for first 8 digits of debit card number to validate the AU ivy customers.
- Concierge executive will help customer with Golf courses availability & confirm booking. Customers will receive the booking confirmation on email post receiving confirmation from the golf course.
- A customer can hold only **one** confirmed slot per day.
- The inclusions provided in the golf plays will be subject to change and in general only **includes Green Fee**.
- If customer has availed 2 or less than 2 Golf Plays in one calendar quarter, booking will be considered as complimentary to customer.
- After availing 2 complimentary bookings, if customer requests for another booking, charges will be borne by customer itself with customer's consent.
- AU Small Finance Bank reserves the right to change/replace the golf clubs and facilities at which golf benefits are being offered under this Program without any notice to the Customers.
- This facility / benefit is being facilitated to AU ivy customers through "Greenedge Enterprise Private Limited" (GEPL) who represents a Service provider, and the bookings shall be processed through the Service provider only.
- Bookings are subject to availability.
- Bookings on weekdays & weekends are subject to minimum flight requirement and other requirements as mandated by the golf courses such as mandatory club member
- Bookings are valid only for the stated date & time and for the duration of the Golf Play only.
- Golfer can check in with his/her name on arrival at the venue, however, in the event that the golf club requires more information, please show the confirmation details. It is mandatory to carry the booking confirmation details to the golf facility.

- Bookings open 14 days prior to the tee off day and close 03 days prior to the tee off day at domestic golf courses. However, the actual confirmation of the booking is subject to the golf course booking policy for visitors and also availability at that time.
- Bookings once confirmed, cannot be cancelled and will be considered as consumed
- Golf courses may under certain circumstances cancel already confirmed bookings to accommodate any late minute groups, special events and so on. In such cases, alternative tee slots will be provided or the booking can be made on another date.

Please find below Golf Clubs List for Golf Plays:

CITY	GOLF COURSE
Ahmedabad	Belvedere Golf & Country Club
Ahmedabad	Glade One Golf Club
Ahmedabad	Kensville Golf Club
Ahmedabad	Kalhaar Blues & Greens Golf
Ahmedabad	Gulmohar Greens Golf Club - Indian
Bengaluru	Prestige Augusta Golf Club
Bengaluru	Clover Greens Golf Course
Bengaluru	Zion Hills Golf County (Champions Reef)
Bengaluru	Prestige Golfshire
Chandigarh	Panchkula Golf Club - Indian
Chennai	Tamilnadu Golf Federation (Cosmopolitan Golf Club)
Delhi	Golden Greens Golf Club
Delhi	Karma Lake Lands Golf Club
Delhi	Jaypee Wishtown Golf Club - Indian
Goa	The Lalit Golf Course
Gulmargh	Gulmargh Golf Club
Gurgaon	Classic Golf & Country Club
Hyderabad	Hyderabad Golf Association
Hyderabad	Boulder Hills Golf & Country Club
Jaipur	Rambagh Golf Club - India
Jamshedpur	Beldih Golf Course - Indian
Jamshedpur	Golmuri Golf Course - Indian
Kochi	CIAL Golf & Country Club
Kodaikanal	Kodaikanal Golf Club
Kolkata	Tollygunge Golf Club
Lucknow	Lucknow Golf Club - Indian
Mumbai	9 Aces Golf Greens & Academy
Mumbai	Willingdon Sports Club
Mumbai	Kharghar Valley Golf Course - Indian only

Mumbai	Bombay Presidency Golf Club
Nashik	Riverside Golf Club
Noida	Jaypee Greens Golf & Spa Resort -Indian
Pune	Poona Golf Club
Srinagar	Royal Springs Golf Club
Vadodara	Gaekwad Baroda Golf Club
Vizag	East Point Golf Club - Indian

Golf Course Policy

- Customer must be in possession of a valid Handicap Certificate (Maximum Handicap: 24 for Men | 36 for ladies) at the time of registration to avail the complimentary play of golf.
- Golfers are subject to golf club's rules on minimum handicap requirements, producing valid handicap certificates, golfing attire, mandatory flight requirement, mandatory club member joining, IGU membership and any other requirements as stipulated by the golf course. The golf club reserves the right to reject/restrict play in the event of not fulfilling these requirements.
- The golf club reserves the right to reject/restrict play in event of not fulfilling these requirements
- Customers cannot entertain their guests/family members/friends at the golf club without explicit permission to do so.
- The list of Golf Clubs included in the program are subject to change.
- Golf Courses will not be accessible on tournament days and other holidays closed for guests.
- Golf clubs will not entertain any correspondence / enquiries and /or attempts for bookings directly from the participating golfers and golf clubs will not respond directly to any such enquiries.
- Golf course terms and conditions apply and are subject to change.
- Access to the golf clubs cannot be used by the participating golfers in conjunction with any other promotional golf program or to participate in any private event, tournament, or any other special golf day arrangement.
- The golfer (AU ivy Customer) will be solely liable for any violations by them of any local rules/policies of the golf clubs including behaviour on the course/property. The Service Provider will not be held liable for any such violations. The card members will be solely responsible for any damage to the golf course/property/equipment/practice areas/etc.

Payment T&Cs

- Any golf plays which are chargeable will be communicated at the time of making a booking. Payment for Paid bookings will need to be made to the service provider in advance and will be subject to the same cancellation policy as per the program.
- If customer has availed 2 or less than 2 Golf Plays in one calendar quarter, booking will be considered as complimentary to customer.
- After availing 2 complimentary bookings, if customer requests for another booking, charges will be borne by customer itself with customer's consent.
- Other services such as Caddie, Buggy etc are not included in the complimentary benefit and are to be paid directly to the golf course or the service provider as per the requirement. Tips & Gratuities (caddies, guide, drivers etc) are not included and need to be paid directly to the caddie/guide/driver.
- Weekend generally refers to Saturday, Sunday & Public or Bank Holidays as stated by the golf course. Unless otherwise mentioned. The rates for weekday and weekend differ.

General T&Cs

- GEPL/AUSFB is not responsible for or liable for any action, claims, demands, losses, damages, cost, charges and expenses which the customer may suffer, sustain or incur including but not limited to changes or cancellations of the services provided under this program.
- GEPL/AUSFB is not responsible for the quality of the services provided by the golf club or the golf pros.
- Other standard T&Cs of the golf club applies.
- GEPL/AUSFB and their partners and agents, employees, directors, officers, representatives, shareholders, host golf clubs and other suppliers of goods and services accept no liability from any and all claims for damages for death, personal injury or property damage which the golfer, his/her personal representatives, heirs, next-of-kin, assigns and insurers may have, or which may hereafter accrue, as a result of using the services provided in this program
- GEPL/AUSFB shall not be considered liable or in default of providing the golf services if such performance is prevented by adverse conditions, which is beyond its control.
- GEPL's role is to provide access and golf bookings to the above golf courses. However, the Service Provider bears no direct or indirect control over the "Golf Courses" and their internal policies, rules and service quality and hence in no way shall be held responsible for the same.

Golf Play Policy

- The inclusions provided in the golf plays will be subject to change and in general only includes Green Fee.
- If not mentioned in “Inclusions”, voucher does not include caddie fees, buggy fees, caddie tips & any other services.
- The golf clubs reserve all rights to slot in golfers to fill any vacant slots in flights without having to inform the golfers who have already made their tee time booking during weekdays or weekends.
- Golfers (AU ivy customers) participating in this program could be allowed to play with members of the club or any other Green Fee-paying guests and use the benefits of this program, provided that a confirmed golf booking is held by the other players and the golf club allows clubbing of bookings. In some instances, golf club will not allow clubbing of bookings and joining golfers into already booked flights may not be possible.
- All tee times should be booked in advance through GEPL. No walk-ins or direct payment to Golf Clubs are allowed in this program.
- The minimum flight requirement on weekdays is 2 balls on a weekday and 3 ball on a weekend. This could change based on golf course policy.
- Whether on weekdays or weekends (or public holidays), tee times provided for single, or 2 golfers are indicative as the golf course reserves the right to hold them up for a period of time (not beyond reasonable limits) to team the golfer/s up with other golfers to optimize pace of play on the course as per the course policy or otherwise.
- This golf program is valid for golf course access only to individual golfers and is not valid for any Group Bookings.
- Golf Clubs may at any time change the inclusions for the Golf Plays and any additional services need to be paid for directly to the Golf Club

Rain Check Policy

- Rain check policy is subject to the discretion/rules of the golf club.