



AU Tejas Credit Card: Bill Payments on AU 0101 App Monthly Cashback Offer

Offer:

AU Tejas Credit Cardholders are eligible for 10% cashback on eligible Bill Payments made only through the AU 0101 mobile application and paid using the AU Tejas Credit Card

Offer Construct:

- **Cashback:** 10% cashback on eligible Bill Payment transactions
- **Minimum transaction value:** Rs. 150 per transaction
- **Monthly cap:** Maximum cashback of Rs. 50 per Card per statement cycle
- **Usage frequency:** Until the Rs. 50 is reached per statement cycle
- **Platform requirement:** Valid only on bill payments made within AU 0101 app (Bill Payments section)
- **Cashback credit timeline:** Cashback will be credited within 60 days from the transaction date

Definitions (for clarity):

- “AU 0101 App” means AU Small Finance Bank’s official AU 0101 mobile application.
- “Bill Payments” means payments made through AU 0101’s bill payment flow for eligible biller categories (e.g., utilities, telecom, broadband, DTH, FASTag, municipal payments, or other billers available on AU 0101), where the transaction is successfully processed and charged to the AU Tejas Credit Card.
- “Eligible Transaction” means a successful, settled bill payment transaction:
 - made only through AU 0101 app,
 - of Rs. 150 or more, and
 - not falling under exclusions listed below.
- “Statement Cycle” is the period between the generation of two consecutive billing statements.

How to avail:

- Open the AU 0101 app and go to the Bill Payments section.
- Select the biller and enter the bill details/amount.
- Choose AU Tejas Credit Card as the payment method and complete the payment.
- No promo code is required unless explicitly communicated by AU Small Finance Bank.

Cashback computation and credit:

- Cashback is calculated as 10% of the Eligible Transaction amount, subject to the cap of Rs. 50 per Card per statement cycle.
- Cashback will be credited as a statement credit / adjustment to the Card account within 60 days from the transaction date.
- Cashback will be credited only if the Card account is active and not blocked at the time of cashback posting.

Exclusions:

- The following transactions are not eligible for cashback:
 - Bill payments made outside AU 0101 app (e.g., other apps/websites, third-party payment apps, merchant websites) even if paid using AU Tejas Credit Card.
 - Cancelled, reversed, failed, disputed, chargeback, or refunded (full/partial) transactions. If a refund/chargeback is processed, cashback (if already credited) may be reversed/adjusted.

Additional Terms & Conditions:

- Cashback eligibility will be determined based on the merchant category code (MCC), merchant name/descriptor, channel indicators, and transaction details received by AU Small Finance Bank from the card network/payment system. Transactions not classified as eligible bill payments as per such records will not qualify, even if the Cardholder believes the payment was a bill payment.
- Offer is valid only on successful, settled transactions meeting the minimum transaction criteria. Cancelled, reversed, failed, disputed, chargeback or refunded (full/partial) transactions are not eligible. If a refund/chargeback is processed, cashback (if already credited) may be reversed/adjusted.
- AU Small Finance Bank reserves the right to withdraw or alter any of the terms and conditions of the offer at any time without prior notice.
- AU Small Finance Bank shall not be liable, whatsoever, for any loss/damage/claims that may arise out of use or non-use of any goods or services availed by the Cardholder under this offer.
- Any disputes arising out of and in connection with this program shall be subject to the exclusive jurisdiction of Jaipur courts only.
- For any queries, please reach out to our customer helpline number 1800-1200-1500 or email us on creditcard.support@aubank.in



Disclaimer: AU Small Finance Bank standard terms and conditions apply. For more details regarding the terms and conditions, please contact AU Small Finance Bank Customer Service helpdesk