

## AU CA Credit Card Reward Points Terms & Conditions

Below are the Merchant Category Codes\* (MCCs) for AU CA Credit Card Reward Points program:

Reward Points	Spends Category	Merchant Category Code Description	Merchant Category Codes (MCCs)
<b>1. Earn 8 Reward Points per ₹100 spent on Dining, Travel, Tax Payments &amp; Software Purchases</b>	i) Dining	Restaurants	5811, 5812, 5813
		QSR	5814
	ii) Travel	Travel Services (Online Travel Agencies, only for Airlines and Hotel bookings**)	4722, 4723, 4511
		Airlines	3000, 3001, 3004, 3005, 3006, 3007, 3008, 3009, 3010-18, 3020-32, 3034, 3035, 3037, 3038, 3039, 3040, 3042, 3043, 3044, 3045, 3047-52, 3054, 3058, 3061, 3064, 3066, 3068, 3069, 3071, 3072, 3075-79, 3082, 3083, 3084, 3085, 3088, 3089, 3090, 3096, 3098, 3099, 3100, 3102, 3103, 3111, 3112, 3115, 3127, 3129, 3132, 3136, 3144, 3146, 3156, 3161, 3167, 3171, 3174, 3175, 3177, 3180-84, 3186, 3187, 3190, 3191, 3193, 3196, 3200, 3204, 3206, 3211, 3212, 3213, 3217, 3219, 3220, 3221, 3228, 3234, 3236, 3240, 3245, 3246, 3247, 3248, 3252, 3256, 3259, 3260, 3261, 3266, 3267, 3280, 3282, 3285, 3286, 3287, 3294, 3295, 3297, 3298, 3299, 3300, 3301
	iii) Tax Payments	Tax	9311, 7276

	iv) Software Purchases	Software	5734, 5045
<b>2. Earn 1 Reward Point per ₹100 on Utility &amp; Telecom and Insurance spends</b>	i) Telecom/Utilities	Telecommunication	4812, 4814, 4899, 4900
	ii) Insurance	Insurance	5960, 6300
<b>3. Earn 2 Reward Points per ₹100 spent on retail categories</b>	Available on all retail MCCs (except all other MCCs mentioned in this table)		
<b>4. Exclusions</b>	MCCs not eligible for Reward Points accrual	Fuel	5983, 5541, 5542, 5172
		Rent	6513
		Wallet	6540
		Cash	6010, 6011
		Education & Govt.	8211, 8220, 8241, 8244, 8249, 8299, 9211, 9222, 9223, 9311, 9399, 9402, 9405, 9950
		BBPS	Transactions done on AU 0101 App

**Other Terms & Conditions:**

- For more terms and conditions on Reward Points, please refer to the Card Member Agreement of AU Small Finance Bank available on the website.
- For any queries, please reach out to our customer helpline number 1800-1200-1500 or email us on [creditcard.support@aubank.in](mailto:creditcard.support@aubank.in)
- \*A Merchant Category Code (MCC) is a four-digit number assigned to a merchant/business by the merchant’s acquiring bank. The acquiring bank provides the credit card payment facilities used by the merchant and it determines and applies (with respect to the account), the MCC, which in its view best describes the merchant activity. AU Small Finance Bank does not define the merchant category.
- \*\* Bookings via Online Travel Agencies (OTAs) will only cover airlines and hotel bookings to be considered for Reward Points Accrual. Any other bookings via OTAs like bus, trains, cab pick-ups and drop-offs, etc. would not be considered for the Reward Points accrual.

**Disclaimer: AU Small Finance Bank Standard Terms & Conditions Apply. For more details regarding the Terms and Conditions, please contact the AU Small Finance Bank Customer Helpdesk.**