

AU CA Credit Card Welcome Benefit Terms & Conditions:

Welcome Benefit:

1. **Welcome Benefit 1:** Earn 2000 bonus Reward Points on achieving Rs. 5,000 spends within 30 days of card activation. Reward Points will be automatically credited within 3 working days of meeting the spends eligibility criteria.
2. **Welcome Benefit 2:** SwiggyOne Quarterly Dining Membership can be availed on achieving Rs. 10,000 spends within 30 days of card activation. This benefit will be notified within 3 working days of meeting the spends eligibility criteria via Email and SMS.

How to avail:

3. **AU CA Credit Cardholders** need to activate his/her card post receiving the same using any of the following modes of activation:
 - AU 0101 Net banking/Mobile App
 - Chatbot 'AURO'
 - Call on 1800 1200 1500
4. On successful card activation, cardholders need to meet the spends eligibility criteria to become eligible for the welcome benefits:
 - Minimum Rs. 5,000 within 30 days of card activation to earn 2000 bonus Reward Points
 - Minimum Rs. 10,000 within 30 days of card activation to avail the SwiggyOne Quarterly Dining Membership
5. For Reward Points, customer can check and redeem the reward points on the AU Rewardz portal by logging in via customer's registered phone number.
6. For SwiggyOne Quarterly Dining Membership, the customer needs to click on the benefit claim link which is shared via Email and SMS.

Other Benefits Terms & Conditions:

- Welcome Benefit is available to primary cardholder only.
- SwiggyOne Quarterly Dining membership Terms & Conditions will be independent of AU CA Credit Card usage terms and conditions.
- This offer is in addition to the other features on AU CA Credit Cards.
- In case of card variant upgrade or transfer, offer applicability will be based on the eligible variant.
- All disputes, if any, arising out of or in connection with or as a result of above offers or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent courts / tribunals in Jaipur only, irrespective of whether courts / tribunals in other areas have concurrent or similar jurisdiction.

- In the event that the Parties are unable to resolve a dispute arising out or in connection with these terms and conditions whether during its subsistence or thereafter between the Parties including any dispute or difference relating to the interpretation of the terms or any clause thereof in accordance with the procedure specified above, the dispute shall be referred to arbitration by a sole Arbitrator appointed by the Bank at its sole discretion. The award of the Arbitrator shall be final and binding on the Parties. The Arbitration and Conciliation Act, 1996, or any statutory modification thereof, shall apply to the arbitration proceedings, which shall be held in Jaipur and conducted in the English language.
- For any queries, please reach out to our customer helpline number 1800-1200-1500 or email us on creditcard.priority@aubank.in

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.

6 January 2026

