



Key Fact Statement (v1.0)

Schedule of Fee and Charges:

A. Card Annual/Renewal Fees/Joining Fees:

Card Variant	Annual Fee	Joining Fee
Corporate Credit Card Purchase Credit Card Business Credit Card	NIL	NIL

B. Finance Charges:

Card Variant	Interest Charges		Interest on Cash Advance	
	Monthly Rate	Annual Rate (APR)	Withdrawal Fee	Annual Rate (APR)
Corporate Credit Card, Corporate Reward Credit Card Secured Corporate Credit Card	Upto 3.49%	Upto 41.88%	Not Applicable	
Purchase Credit Card, Purchase Reward Credit Card	1.99%	23.88%		
	3.49%	41.88%		

C. Other service and Transaction Charges:

Overdue Penalty or Late Payment Charges	Due as per Last Statement	LPC Charges
	Upto ₹ 100	NIL
₹ 101 to ₹ 500	₹ 100	
₹ 501 to ₹5,000	₹ 500	
₹ 5,001 to ₹ 10,000	₹ 700	

	₹ 10,001 to ₹ 20,000	₹ 800
	₹ 20,001 to ₹ 50,000	₹ 900
	Above ₹ 50,000	₹ 1,100
Overlimit Penalty	2.5% of the overlimit amount (Minimum ₹ 500)	
Cheque Returns or Dishonour Fee or Auto Debit Failure Fee	₹ 500	
Charge Slip Retrieval or copy request fee	₹ 100	
Reward Redemption Fees	NIL	
Foreign currency transactions- Cross currency Markup	Corporate Credit Card Variants	Upto 2.99%
	Purchase Credit Card variants	Upto 3.49%
Duplicate Statement Fee	Corporate Credit Card Variants	Waived Off
	Purchase Credit Card Variants	
	Business Credit Card Variants	₹ 100
Railway Ticket Purchase Fees	As prescribed by Indian Railways / IRCTC	
Fuel Transactions Surcharge	Corporate Credit Card Variants Business Credit Card Variants	a) 1% fuel surcharges refunded for fuel transactions between ₹400-₹5,000 b) ₹200 per statement cycle
	Purchase Credit Card Variants	Not Applicable
Card Replacement fee (Lost, stolen, Re-issue)	₹ 100	
Mobile Alerts for transactions	NIL	

D. Interest Free Period-

- The Interest Free Period is upto 48 days on AU commercial credit cards, however this is not applicable in case of last month's due payment has not been made in full.
- Ex- If billing cycle is 1st of every month, for the spends from 2nd Apr to 1st of May bill will be generated on 1st of May with the payment due date as 18th May, hence the credit period for the spends done on 10th Apr will have the credit period of 39 days.

E. Drawal Limits-

- Approved Credit limit- AU Bank in it's sole discretion will determine the approved credit limit to the cardholder which will be communicated in welcome letter and monthly statement.
- Available Credit limit- Available credit limit is communicated after every transaction through SMS/ Email and in monthly statement.

F. Billing Statement-

- Periodicity- Monthly on a predetermined date
- Mode- Email

G. Method of Payment-

- AU Bank Bank's Account Customers – Corporate Internet banking/ Internet Banking/ Mobile Banking/ ATM's/ Standing instructions on AU bank credit card account (Auto-debit)
- Non-AU Bank Account Customers - Through Bill desk facility using other Bank's net Banking/ NEFT Transfer in credit card account (IFSC- AUBL0CCARDS) / Cheque or Draft deposited in Au Bank drop boxes in Branches

H. Billing Dispute Resolution-

- In an event where the Corporate/Business entity and/or Cardmember disagrees with the charges indicated in the statement, it should be communicated in writing to the correspondence address of the AU Small Finance Bank within 30 days of receipt of the statement, failing which it would be construed that all charges indicated in the statement are in order.

Email: corpcc.support@aubank.in

I. Grievance Redressal/Complaints/ Escalations:

The Corporate/Business entity and/or Cardmember can contact AU Small Finance Bank Credit Cards for making any inquiries or for any grievance redressal through:

- Our 24X7 hours call centre number 1800 1200 1500
- Email: corpcc.support@aubank.in
- Mail – AU Small Finance Bank, Credit Card Division, 3rd Floor Hall C, Sunny Junction STC, New Atish Market, Jaipur, Rajasthan 302020

* Any changes in in schedule of charges and terms and conditions will be made with prospective effect giving 30 days notice. Please refer Most Important terms and conditions and card member agreement for further details.