

Revision of AU Small Finance Bank Credit Card Schedule of Charges

Please note the below mentioned changes in AU Bank Schedule of Charges, these charges will come into effect from 15th Aug 2024.

1. Fair usage charges will be applicable on fuel & utilities category:

Category	Condition	Fair Usage Charges
Fuel Spends (MCC: 5172, 5541, 5542, 5552, 5983)	If aggregate Fuel spends is less than: 50% of credit limit or Rs.50,000, whichever is lower , within a calendar month	No charges
	If aggregate Fuel spends is more than: 50% of credit limit or Rs.50,000, whichever is lower , within a calendar month	1% charge on aggregate fuel spends exceeding the condition
Utility Spends (MCC: 4900)	If aggregate Utility spends is less than: Rs.50,000 within a calendar month	No charges
	If aggregate Utility spends is more than: Rs.50,000 within a calendar month	1% charge on aggregate utility spends exceeding the condition

Please Note:

- Fair usage charges are **not applicable** on **AU Corporate, and Purchase Credit Cards**
- Fair usage charges are **not applicable** on **international transactions**
- GST will be applicable on all the charges at rates as notified by the Government of India, presently @ 18% is applicable on all fees, interest and other charges and is subject to change.
- Fair Usage Fee for these transactions of any calendar month will be charged before 15th of the next calendar month. e.g. Charges for fuel and utility transactions (eligible for fee levy) in August will be charged before 15th September.
- The above-mentioned merchant categories (MCC codes) are decided/provided by VISA/Rupay, or any other network provider and the above-mentioned charges are applied on the transactions identified on the said MCCs.
- Please refer below tables for illustration of charges:

illustration of Fair Usage Charges on fuel spends (in INR)				
(A) Credit Limit	(B) Fuel Spends	(C) Fair usage charges exempted monthly fuel spends (up to lower of 50% of Credit limit or Rs.50,000)	(D) Fair usage charge eligible amount = B-C	Charges (excl. GST) = 1%*D
80000	40000	40000	0	0
80000	60000	40000	20000	200
120000	50000	50000	0	0
120000	80000	50000	30000	300
300000	50000	50000	0	0
300000	75000	50000	25000	250

illustration of Fair Usage Charges on utility spends (in INR)				
(A) Credit Limit	(B) Utility Spends	(C) Fair usage charges exempted monthly utility spends (up to Rs.50,000/month)	(D) Fair usage charge eligible amount = B-C	Charges (excl. GST) = 1%*D
80000	40000	50000	0	0
80000	60000	50000	10000	100
120000	50000	50000	0	0
120000	80000	50000	30000	300
300000	50000	50000	0	0
300000	75000	50000	25000	250

2. Revision of Annualized Percentage Rate (APR):

APR of 3.75% per month (45% per annum) will be applicable on all AU Credit Cards **except** Zenith+, Corporate & Purchase Credit Cards.

For queries:

- Write to us on: creditcard.support@aubank.in or creditcard.priority@aubank.in
- Call us on our toll-free number 1800 1200 1500

Warm regards,
AU Small Finance Bank