AU SMALL FINANCE BANK

KEY FACT STATEMENT

Version: 1.8 | Date: 7th July'2026

1. **Fees and Charges**

- Joining fee for Primary Credit Cardholders and Add-on cardholder/s:
- Annual membership fees for Primary and Add-on cardholder/s:

AU Small Finance Bank Credit Cards					
Prathama	₹ 100	**Zenith**	₹ 7999	**Xcite**	₹ 249
Lakshya	₹ 1000	**Zenith+, Traverse**	₹ 4999	**AU Spont**	₹ 299
Altura Plus	₹ 499	**Tejas**	₹ 500	**Xcite Ultra**	₹ 749
Altura	₹ 199	**Ananta**	₹ 2000	**AU NOMO**	₹ 199 (one time)
Vetta	₹ 2999	**Xcite ACE**	₹ 749		
CheQ AU Credit Card:	Lifetime free (₹999 + GST one-time fee applicable for LED Card only).				
Business Cashback	₹ 99 /month	Get waiver on spending ₹ 10,000 within the statement cycle			
LIT, InstaPay, AU KOSMO, ixigo AU, AU CA, AU CS, AU Zaggle					Lifetime Free

2. Cash Advance Charges:

Cash Advance Charges	2.5% of the Cash withdrawal amount or ₹ 500, whichever is higher. (Zero Cash Withdrawal Fees for Zenith+ and Traverse (NRI))

3. **Service charges levied for transactions:**

Fuel Surcharge Waiver	As applicable:
	(a) 1% fuel surcharge refunded for transactions between ₹ 400 to ₹ 5,000 for below cards:
	Altura, AU SPONT, NOMO, AU KOSMO, Prathama, Tejas, AU Zaggle : Maximum of ₹ 100 per statement month.
	Altura Plus, Laksya : Maximum of ₹ 150 per statement month.
	Vetta, ixigo AU, Traverse (NRI), AU CA, AU CS: Maximum of ₹ 250 per statement month
	SwipeUp - Xcite Series of Cards, Business Cashback, Ananta: Maximum of ₹ 200 per statement month
	Zenith, Zenith+: Maximum of ₹ 1,000 per statement month

Fuel Surcharge Waiver	**(b)** 1% fuel surcharge refunded for transactions between ₹ 500 to ₹ 5,000 for below cards: **CheQ :** Maximum of ₹ 150 per statement month.
	(c) Fuel surcharge waiver not applicable on LIT Credit Card
	^The Fuel transaction surcharge is levied by the acquirer (merchant's bank providing terminal/ payment gateway).
	Fuel Surcharge Waiver will be capped at 1% of the eligible fuel transaction amounts. GST on Fuel surcharge will not be reversed. The value on charge slip will differ from the Credit Card statement since the Surcharge & GST is levied by acquiring bank post the transaction. The 1% surcharge waiver (excluding GST) for eligible transactions would reflect separately in the monthly Credit Card statement.
Railway Ticket Purchase Fee	As prescribed by Indian Railways / IRCTC
Interest Free Period	Up to 50 days (not applicable for cash withdrawal)

4. Charges on Revolving of Credit

Credit Card Variant	Interest Charges (Excluding GST)
Zenith+	1.99% per month (23.88% annually)
AU CA, AU CS	2.99% per month (35.88% per annum)
All AU Retail Credit Cards	3.75% per month (45% per annum)

5. Charges in case of Default:

Late Payment Charges	15% of Total Amount Due (Minimum ₹10, Maximum ₹1300)

6. Overlimit Charges:

Overlimit Charges	2.5% of overlimit amount, subject to a minimum of ₹ 500

a) Credit Limit:

- Credit limit: AU Small Finance Bank at its sole discretion will determine the Cardholder's credit limit and will convey the same upon card issuance.
- Available credit limit is communicated to the Cardholder at the time of card delivery and in the monthly statements.The available credit limit at the time of the statement generation is provided as a part of the monthly statement.
- Cash Withdrawal Limit is a part of the overall Credit Limit and differs depending on the card variant. Cash Advance Limit is indicated in the monthly card statement.

Cash Advance Limit	Credit Card Variant	Cash withdrawal Limit
	NOMO	70% of the card limit
		50% of the card limit (w.e.f., 7th Nov'2025)
	Traverse (NRI)	50% of the card limit
	Altura, Altura Plus, AU SPONT & SwipeUp - Xcite Series of Cards	Up to 40% of the card limit
	Vetta & Business Cashback	30% of the card limit
	Zenith, Zenith+, LIT, ixigo AU, AU CA, AU CS, AU KOSMO, Ananta, Laksya ,Tejas, Prathama, CheQ, AU Zaggle	20% of the card limit

7. **Billing statements - periodicity and mode of sending:**

Billing Statement	**Periodicity:** Monthly on a pre-determined date. Mode: As per customer's choice. E-statement through SMS or E-mail & Physical statement through courier

8. **Minimum Amount Due:**

	Customers who have paid TAD (Total Amount Due) for previous statement on/or before due date	Customers who have not paid TAD (Total Amount Due) for previous statement on/or before due date
Minimum Amount Due (MAD) computation methodology for all other retail Credit Cards:	5% of Principal outstanding+ 100% of Fees/Charges+ 100% of Interest Charges+ Due EMI(s)+ 100% of Annual Membership Fee (if applicable) + 100% of GST.	2% of Principal outstanding+ 100% of Fees/Charges+ 100% of Interest Charges+ Due EMI(s)+ 100% of Annual Membership Fee (if applicable)+ 100% of GST.

9. **Method of outstanding amount payment:**

Payments towards the Credit Card account to be made by following ways:

- Pay online via AU 0101 App/NetBanking or enable auto pay.
- Cheque deposit at AU SMALL FINANCE BANK Branch
- Payment via any UPI App
- Other Payment Mode: NEFT, UPI, RuPay Debit Card on https://pgi.billdesk.com/pgidsk/pgmerc/ausfcard/AUSFCARD.jsp
- Other bank cheque deposit at AU SMALL FINANCE BANK Branch

a) **Outstation Cheque Processing**

Outstation Cheque Processing Charges	₹ 25/-

b) **Foreign Currency Markup Fee & Other Charges:**

	Credit Card Variant	Currency Markup Charge
Foreign Currency Transaction/ Dynamic & Static Conversion Transactions - Cross Currency Markup Charges	**Altura, Altura Plus, LIT, Business Cashback, AU SPONT & SwipeUp - Xcite Series of Cards, AU KOSMO, Prathama, Tejas, Laksya, Ananta, CheQ and AU Zaggle**	3.49%
	Vetta	2.99%
	Zenith, AU CA, AU CS	1.99%
	Zenith^{+}, NOMO, Traverse (NRI)	0.99%
	ixigo AU	0%
Payment Return Charges	2% of Total Amount Due or Minimum of ₹ 500 whichever is higher on return/failure of Credit Card outstanding payment (Cheque, ECS/NACH, Autopay).	
Duplicated Physical Statement Request Charges	₹ 100/-	
EMI Conversion Charges	**Xpress EMI:** 1% of the amount being converted to EMI, subject to a minimum of ₹ 99 + GST. **Xpress EMI:** Xpress EMI: Zero processing fee on converting transactions into EMI via Laksya, AU CA, AU CS credit card	
	Instant EMI: ₹ 199 + GST as Processing Fees on every EMI transaction done at any Point-of-Sale unit or through Payment Gateway.	
Reward Point Redemption	A nominal fee of ₹ 99 + GST will be levied on each successful redemption.	
Card Transfer Charges	₹ 199 + GST	

c) **Complete postal address of AU SMALL FINANCE BANK Credit Card Division:**
AU Centre, 3rd Floor (Credit Card Department), Sunny Trade Centre, New Atish Market Jaipur, Rajasthan 302020.

(1) Grievance redressal:

In case of non-resolution of grievances within seven days, customers may escalate their grievance to the Regional Nodal Officer(s) and thereafter to the Principal Nodal Officer after expiry of further seven days. To check Details of Regional Nodal Officer & Principal Nodal Officer click on grievance-redressal-mechanism-grievance-redressal-mechanism.pdf (au.bank.in)

Details of Principal Nodal Officer are as follows:
Principal Nodal Officer Name: Mr. Pankaj Gupta
Address: AU SMALL FINANCE BANK LIMITED, CP3-235, Industrial Area, Apparel Park, Mahal Road, Jagatpura, Jaipur, Rajasthan, PIN – 302022
Contact Number: 0141-6660645 Email ID: **pno@aubank.in**

The Cardmember can contact AU SMALL FINANCE BANK Credit Card for making for any enquiries or for any grievance redressal through:	
Altura, Altura Plus, LIT, ixigo AU, AU SPONT, NOMO, Laksya, Tejas, Prathama, CheQ and AU Zaggle	creditcard.support@aubank.in
Vetta, Zenith, Zenith+, AU CA, AU CS, Ananta Credit Cardholders	creditcard.priority@aubank.in
SwipeUp Xcite series of Credit Cardholders (as per the card variants)	creditcard.priority@aubank.in creditcard.support@aubank.in
Traverse (NRI) Credit Cardholders	0141-7141100 NRIservices@aubank.in
For Reward Points related queries:	customercare@rewardz.aubank.in 1800 889 1888
24x7 Call Centre Number (Toll Free)	1800 1200 1500

For more details, please refer Most Important Terms & Conditions (MITC) and Card Member Agreement on https://www.au.bank.in/cards/credit-card/documents

14. Fair usage charges are applicable on Rent, Utility, Fuel & Education & Transportation transactions:

Category	Condition	Fair Usage Charges
Fuel Spends (MCC: 5172, 5541, 5542, 5552, 5983)	If aggregate Fuel spends, within a calendar month, is **less than:** 50% of credit limit or Rs.50,000, whichever is lower	No charges
	w.e.f. 1st July'26, if a single transaction is less than Rs.10,000 or the aggregate transaction total is less than Rs 25,000 in a calendar month.	
	If aggregate Fuel spends, within a calendar month, is **more than:** 50% of credit limit or Rs.50,000, whichever is lower	1% charge on aggregate fuel spends **exceeding** the condition
	w.e.f. 1st July'26, if single transactions exceeding Rs 10,000 or aggregate transaction of more than Rs 25,000 in a calendar month.	1% charge on entire aggregate fuel spends as per the condition
Utility Spends (MCC: 4900)	If aggregate Utility spends, within a calendar month, is **less than:** Rs.50,000	No charges
	If aggregate Utility spends, within a calendar month, is **more than:** Rs.50,000	1% charge on aggregate utility spends **exceeding** the condition

Education & Govt Spends (MCC: 8211,8220, 8241, 8244,8249, 8299.)	Education transactions done directly through college/school websites or through POS machine at their premises. International Education transactions.	No charges
	Applicable on education payments done through third party applications like, not limited to, CRED, PhonePe, Paytm, MobiKwik, Freecharge etc.	1% of transaction value, subject to minimum of ₹99 per transaction
Rental Spends (MCC: 6513)	International rental transactions.	No charges
	Domestic rental transactions	1% of transaction value, subject to minimum of ₹99 per transaction
Transportation (MCC: 4112, 4111, 4784) w.e.f. 14th June'26**	If aggregate Transportation spends, within a calendar month, is **less than:** 50% of credit limit or Rs 25,000, whichever is lower.	No charges
	If aggregate Transportation spends, within a calendar month, is **more than:** 50% of credit limit or Rs 25,000, whichever is lower.	1% charge on entire aggregate transportation spends as per the condition.

Fuel Category*:
- Revised Fuel charges will be calculated with effect from 1st July 2026
- If the customer's cumulative spends exceed the threshold and a single transaction exceeds Rs 10,000, the fees will only be levied on the total cumulative spends

Transportation Category:**
- Revised Transportation charges will be calculated with effect from 14th June 2026
- Charges are excluded for a few merchants such as IRCTC and marquee travel partners
- ixigo AU co-brand credit card variants are excluded from Transportation category charges
- Charges are applicable on MCCs 4111 (Local and Suburban Commute), 4112 (Passenger Railways), 4784 (Tolls and Bridge Fees)

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.
- The usage limit of AU Credit Cards on the above mentioned categories and any other MCCs is subject to the Bank's discretion, and the Bank may impose usage limits according to its internal risk policies.

15. Loan on Card

AU Credit Cardholders will be eligible for Loan on card basis their existing relationship with bank and card usage. In case of pre-approved loan, no additional documents are required. Loans are instantly disbursed in cardholder's account.

Types of Loan on Card:

Xpress Loan/ SMART Loan	Processing Fees: 2% of the Loan amount
	Pre-closure Charges: 3% of the Balance Principal Outstanding