

Revision of AU Small Finance Bank Credit Card Schedule of Charges

Please note the below-mentioned changes in AU Small Finance Bank Schedule of Charges.

Fair usage charges will be applicable on fuel & transportation category:

Category	Condition	Fair Usage Charges
Fuel Spends* (MCC: 5172, 5541, 5542, 5552, 5983) w.e.f. 1 st 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.	No charges
	If single transactions exceeding Rs 10000 or aggregate transaction of more than Rs 25,000 in a calendar month.	1% charge on entire aggregate fuel spends as per the condition
Transportation** (MCC: 4112, 4111, 4784) w.e.f. 14 th 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
- 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

Fuel Charges Illustration:

A Fuel Transaction Charge of 1% of the transaction amount + GST will be charged as a fee if:

a) A single transaction exceeds Rs 10,000

OR

b) If the cumulative spends on Fuel category exceeds the Rs 25,000 threshold in a calendar month.

Illustration 1 :

Assuming Fuel Spends in a calendar month:

Transaction Date	Transaction Amount
4 th June	Rs 5,000
11 th June	Rs 4,000
23 rd June	Rs 11,000

a) Cumulative spends exceeding Rs 25,000 → No

b) Any transaction exceeding Rs 10,000 → Yes

Amount	Fee (1% + GST)
Rs 11000	Rs 110 + GST
Fee Levied	Rs 110 + GST

Illustration 2 :

Assuming Fuel Spends in a calendar month:

Transaction Date	Transaction Amount
4 th June	Rs 9,000
11 th June	Rs 9,000
23 rd June	Rs 9,000
Total Amount	Rs 27,000

a) Cumulative spends exceeding Rs 25,000 → Yes

Total Amount	Fee (1% + GST)
Rs 27,000	Rs 270 + GST
Fee Levied	Rs 270 + GST

b) Any transaction exceeding Rs 10,000 → No

Illustration 3 :

Assuming Fuel Spends in a calendar month:

Transaction Date	Transaction Amount
4 th June	Rs 9,000
11 th June	Rs 11,000
23 rd June	Rs 9,000
Total Amount	Rs 29,000

- a) Cumulative spends exceeding Rs 25,000 → Yes

Total Amount	Fee (1% + GST)
Rs 29000	Rs 290 + GST
Fee Levied	Rs 290 + GST

- b) Any transaction exceeding Rs 10,000 → Yes (No charges, as fees are levied on entire cumulative amount)

Transportation Charges Illustration:

A Transportation Transaction Charge of 1% of the transaction amount + GST will be charged as a fee if:

- a) If the cumulative spends on Transportation category exceeds the Rs 25,000 threshold in a calendar month.

OR

- b) If the cumulative spends on Transportation category exceeds the 50% of credit limit threshold in a calendar month.

The above condition is applicable to whichever is lower.

Illustration 1 :

If cardholder has credit limit allocated of Rs 1,00,000 with cumulative spends on transportation category of Rs 45000 in a calendar month.

Transaction Date	Transaction Amount
4 th June (4111)	Rs 15,000
11 th June (4112)	Rs 11,000
23 rd June (4784)	Rs 19,000
Total Amount	Rs 45,000

Fair usage fees will be levied on the cumulative amount spent by the card user, as the minimum threshold of Rs 25,000 in a calendar month has been exceeded.

Total Amount	Fee (1% + GST)
Rs 45,000	Rs 450 + GST
Fee Levied	Rs 450 + GST

Illustration 2 :

If cardholder has credit limit allocated of Rs 40,000 with cumulative spends of Rs 22,000 in a calendar month.

Transaction Date	Transaction Amount
4 th June (4111)	Rs 5,000
11 th June (4112)	Rs 10,000
23 rd June (4784)	Rs 7,000
Total Amount	Rs 22,000

Fair usage fees will be levied on the cumulative amount spent, as Rs 22,000 exceeds 50% of the credit limit utilisation in a calendar month.

Total Amount	Fee (1% + GST)
Rs 22,000	Rs 220 + GST
Fee Levied	Rs 220 + GST