

Fee on rent transactions:

- Processing fee of maximum 1% of transaction amount or Rs.99 + GST (whichever is higher) will be applicable on all rental transactions.

Fee on Education transactions:

- International Education transactions will not be charged.
- Education transactions done directly through college/school websites or through POS machine at their premises will not be charged.
- Education transactions done through third party applications like, not limited to, CRED, PhonePe, Paytm, MobiKwik, Freecharge etc. will be charged.
 - Processing fee of maximum 1% of transaction amount or Rs.99 + GST (whichever is higher) will be applicable on all such transactions.

Please note:

- Processing fee for these transactions of any calendar month will be charged before 15th of the next calendar month. For e.g.: Charges for rent transaction done in May will be charged before 15th June.
- For the above-mentioned merchant categories, MCC codes are decided/provided by VISA/Rupay, or any other network provider and the above-mentioned conditions are applied on those transactions.
 - Transaction on MCC 8211, 8220, 8241, 8244, 8249, 8299 is considered as education category transaction.
 - Transaction on MCC 6513 is considered as rental category transaction.
- Charges on transactions in the rent and education categories are applicable on all AU credit cards except on AU corporate credit cards.

For queries,

- **Write to us on:** creditcard.support@aubank.in or creditcard.priority@aubank.in (for Vetta, Xcite Ultra & Zenith cardholders)
- Call us on toll free number **1800 1200 1500**

Warm regards,

AU Small Finance Bank