

AU CS Credit Card Reward Points Terms & Conditions

Below are the Merchant Category Codes* (MCCs) for AU CS Credit Card Reward Points program:

Reward Points	Spends Category	MCC Description	MCC Codes
Earn 8 Reward Points per ₹100 spent on Dining, Travel, Tax Payments & Software Purchase	Dining	Restaurants	5811, 5812, 5813
	Dining	QSR	5814
	Travel	OTA (Airlines & Hotels)	4722, 4723, 4511
	Travel	Airlines	3000, 3001, 3004, 3005, 3006, 3007, 3008, 3009, 3010-18, 3020-32, 3034, 3035, 3037, 3038, 3039, 3040, 3042, 3043, 3044, 3045, 3047-52, 3054, 3058, 3061, 3064, 3066, 3068, 3069, 3071, 3072, 3075-79, 3082, 3083, 3084, 3085, 3088, 3089, 3090, 3096, 3098, 3099, 3100, 3102, 3103, 3111, 3112, 3115, 3127, 3129, 3132, 3136, 3144, 3146, 3156, 3161, 3167, 3171, 3174, 3175, 3177, 3180-84, 3186, 3187, 3190, 3191, 3193, 3196, 3200, 3204, 3206, 3211, 3212, 3213, 3217, 3219, 3220, 3221, 3228, 3234, 3236, 3240, 3245, 3246, 3247, 3248, 3252, 3256, 3259, 3260, 3261, 3266, 3267, 3280, 3282, 3285, 3286, 3287, 3294, 3295, 3297, 3298, 3299, 3300, 3301
	Tax	Tax Payments	9311, 7276
	Software	Software Purchases	5734, 5045



Earn 1 Reward Point per ₹100 on Utility & Telecom and Insurance spend	Telecom	Telecommunication	4812, 4814, 4899, 4900
	Insurance	Insurance	5960, 6300
Earn 2 Reward Points per ₹100 spent on retail categories	Retail	All retail spends	All except below categories
Exclusions	Fuel	Fuel	5983, 5541, 5542, 5172
	Rent	Rent	6513
	Wallet	Wallet	6540
	Cash	Cash	6010, 6011
	Education & Govt	Govt/Education	8211, 8220, 8241, 8244, 8249, 8299, 9211, 9222, 9223, 9311, 9399, 9402, 9405, 9950
	BBPS	AU 0101 App	Not eligible

Other Terms & Conditions:

- For more terms and conditions on Reward Points, please refer to the Card Member Agreement of AU Small Finance Bank available on the website
- For any queries, please reach out to our customer helpline number 1800-1200-1500 or email us on creditcard.support@aubank.in.
- A Merchant Category Code (MCC) is a four-digit number assigned to a merchant/business by the merchant's acquiring bank. The acquiring bank provides the credit card payment facilities used by the merchant and it determines and applies (with respect to the account), the MCC, which in its view best describes the merchant's activity. AU Small Finance Bank does not define the merchant category.
- ***Bookings via Online Travel Agencies (OTAs) will only cover airlines and hotel bookings to be considered for Reward Points Accrual. Any other bookings via OTAs like bus, trains, cab pickups and drop-offs, etc. would not be considered for the Reward Points accrual.

Disclaimer: AU Small Finance Bank Standard Terms & Conditions Apply. For more details regarding the Terms and Conditions, please contact the AU Small Finance Bank Customer Helpdesk.