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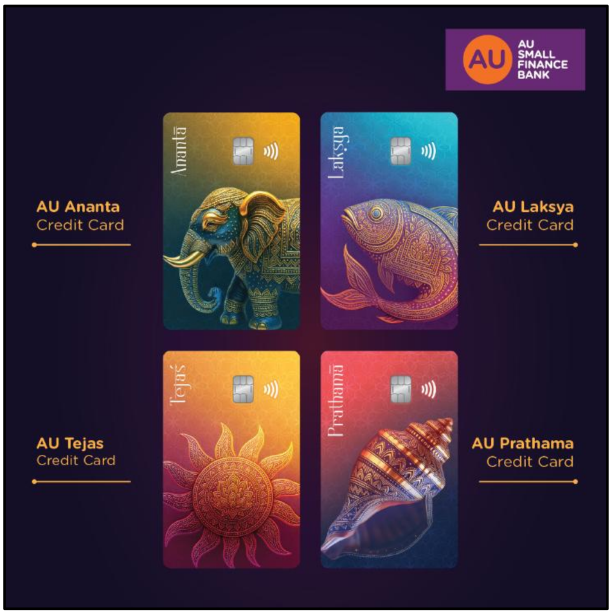
For Immediate Release

AU Small Finance Bank unveils a curated Credit Cards portfolio aligned with India's evolving aspirations



- *Introduces an industry-first feature, enabling complimentary airport lounge access when cardholders book flight tickets through AU Rewardz portal*
- *New range of credit cards offer exclusive cashbacks on popular categories/brands like fashion, quick commerce apps, travel, entertainment etc*
- *These cards are launched to strengthen the customer value proposition and support the bank's willingness to add valuable customers to its credit cards business.*

Mumbai, May 06, 2026: AU Small Finance Bank (AU SFB), India's largest Small Finance Bank and the first in over a decade to receive *in-principle* approval to transition into a Universal Bank, today announced the launch of a **new Credit Card portfolio** – marking a significant step in its journey to build a scaled, differentiated and responsible card business.

The newly launched portfolio has been **strategically designed as a cohesive range**, rather than standalone products, to reflect India's rapidly evolving aspirations, spending behaviour and lifestyle choices across Tier-1 and Tier-2 cities. It caters to diverse customers across multiple life-stages - from individuals starting their credit journey to digitally native professionals and affluent achievers seeking premium experiences.

New products designed to address the diverse customer life-stages – from first-time credit users, and GenZ / young salaried professionals to digitally savvy customers and affluent achievers. The four-card portfolio comprises:

- **AU Ananta Credit Card** – for affluent achievers seeking premium travel and lifestyle benefits
- **AU Laksya Credit Card** – for mid-career professionals and Gen Z customers who value digital convenience and everyday rewards

- **AU Tejas Credit Card –** for young salaried customers focused on optimising value across lifestyle and daily spends
- **AU Prathama Credit Card –** for new-to-credit customers who seek rewards and savings.

Rooted in Bharat's heritage and designed for India's next generation of achievers, AU SFB's new range of credit card blends cultural significance with contemporary design. Each card design is inspired by symbols of luxury, ambition, energy, and new beginnings.

This new portfolio offers attractive welcome benefit against joining and annual membership fees. The annual fee is reversible upon achieving a defined spend threshold. Cardholders also enjoy compelling pricing benefits, including no-cost EMIs on travel and zero processing fees.

Commenting of the launch, **Yogesh Jain, Chief Operating Officer, AU Small Finance Bank,** said**,** *"India's credit card market is at a clear inflection point. Customers today are looking beyond discounts - they seek relevance, simplicity and products that reflect their evolving lifestyles. With this new four-card portfolio, our objective was to build a structured, lifecycle-based offering that allows customers to begin their credit journey with AU and progressively grow with us. As AU transitions towards becoming a Universal Bank, this portfolio strengthens our focus on building a high-quality, value-oriented credit card franchise - aligned with our digital-first approach and responsible banking philosophy."*

A key highlight of the new range is an industry-first feature, which allows cardholders to avail complimentary airport lounge access when booking flight tickets for themselves or their loved ones using AU Ananta Credit Cards - reinforcing AU's intent to deliver meaningful, experience-led value rather than transactional rewards alone.

Portfolio Overview:

1. AU Ananta Credit Card | For Affluent Achievers

Designed for high-value customers seeking premium travel, dining and lifestyle experiences, Ananta reflects boundless ambition and elevated living.

Key highlights include:

- Welcome bonus of 8,000 Reward Points
- 5 Reward Points per ₹100 on shopping, dining, and travel spends
- Milestone bonus of up to 50,000 Reward Points on annual spends of ₹10 lakh
- 16 complimentary domestic airport lounge visits annually using AU Rewardz
- Travel bookings on AU Rewards with 3-month no-cost EMI
- Comprehensive protection including travel insurance, card liability cover, and purchase protection
- Fuel surcharge waiver

2. AU Laksya Credit Card | For Mid-career professionals and Gen Z

Designed for digitally native customers who value flexibility, merchant-led offers and lifestyle relevance.

Key highlights include:

- Welcome bonus of 4,000 Reward Points or a brand voucher of ₹1,000 *

- 5 Reward Points per ₹100 on groceries, departmental stores, and contactless spends
- 15% instant discounts on select grocery & food delivery partner merchants
- Buy-One-Get-One movie ticket every month
- 8 domestic airport lounge visits every year (max 2 per quarter)
- Zero Processing fees on converting transactions into Xpress EMIs

3. AU Tejas Credit Card | For young salaried customers

Positioned for young professionals seeking consistent savings across everyday and lifestyle spends.

Key highlights include:

- Welcome bonus of 2,000 Reward Points or a brand voucher of ₹500 *
- Up to 10% off on select categories such as movies, grocery & food delivery
- Up to 10% cashback on cab bookings, and bill payments via the AU 0101 app*
- Bonus Reward Points for consistent monthly usage
- Reward Points on all spends and Accelerated Reward Points on AU Rewardz platform

4. AU Prathama Credit Card | For new-to-credit customers

An entry-level card focused on simplicity, accessibility and responsible credit usage.

Key highlights include:

- Reward Points on contactless and everyday spends
- Milestone incentives to encourage higher engagement
- Bonus Reward Points for setting up standing instructions
- Fuel surcharge waiver

About AU Small Finance Bank
AU Small Finance Bank Limited (AU SFB) is a Scheduled Commercial Bank and has established itself as India's largest Small Finance Bank since commencing its banking operations in April 2017. Founded in 1996 by Mr. Sanjay Agarwal, a first-generation entrepreneur, AU is entering its 10th year as a Bank, guided by a deep rooted "Dharma" of customer centric service. Over three decades, AU has built a sustainable and inclusive financial institution that empowers underserved and under reached communities through a robust retail led banking model. The Bank has received an *in-principle* approval from the Reserve Bank of India (RBI) to transition into a Universal Bank.

With deep customer insights across India, AU provides comprehensive banking solutions spanning deposits, loans, credit cards, premium banking, remittance services, merchant solutions, insurance, and investments. As a tech led bank, AU delivers differentiated digital experiences through innovations such as 24x7 Video Banking, WhatsApp Banking, chatbots, UPI QR solutions, merchant lending, and its award-winning AU 0101 app.

AU SFB's wide network of 2,790 banking touchpoints across 21 States and 4 Union Territories enables service to more than 1.2 crore customers, powered by a workforce of 59,200+ employees. As on 31st March 2026, Bank had shareholders' funds of ₹19,974 cr, deposit base of ₹1,52,661 cr, total loan portfolio of ₹1,40,327 cr and a balance sheet size of ₹1.9 Lac cr+.

Personal, Business, Corporate, and NRI Banking | AU Small Finance Bank

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