

AU CREDIT CARD - KEY FACT STATEMENT

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:

Credit Card Variant	Joining/Annual Membership Fees per annum (Excluding GST)
Altura	₹ 199
Altura +	₹ 499
Vetta	₹ 2,999
Zenith	₹ 7,999
LIT and SwipeUp - Xcite series of cards	Lifetime Free
Business Cashback	₹ 99 per month
*Add-On Card Fee	Lifetime Free (up to 4 per Credit Card account)

2. Cash Advanced Fee:

Cash Advance Charges	Cash Advance Charges 2.5% of amount withdrawn, subject to minimum of Rs.100
-----------------------------	---

3. Service charged levied for transactions:

Fuel Transaction Surcharge	As applicable:
	<p>(a) 1% fuel surcharge refunded for transactions between ₹ 400 to ₹ 5,000 for below cards:</p> <p>Altura: Maximum of ₹ 100 per statement month. Altura Plus: Maximum of ₹ 150 per statement month. Vetta: Maximum of ₹ 250 per statement month SwipeUp - Xcite Series of Cards: Maximum of Up to ₹ 200 per statement month Business Cashback: Maximum of ₹ 200 per statement month</p>
	<p>(b) Zenith Cards - 1% fuel surcharge refunded for all transactions (maximum of Rs. 1,000/- in a statement cycle).</p>
	(c) Fuel surcharge waiver not applicable on LIT Credit Card
Railway Ticket Purchase Fee	As prescribed by Indian Railways / IRCTC

Interest Free Period	Up to 48 Days (Not applicable for cash withdrawal)
-----------------------------	--

4. Charges on Revolving Credit:

Credit Card Variant	Interest Charges (Excluding GST)
Altura	3.59% per month (43.08% annually)
Altura +	
LIT	
Business Cashback	
SwipeUp - Xcite Series of Cards	Up to 3.59% per month (43.08% annually)
Vetta	3.49% per month (41.88% annually)
Zenith	1.99% per month (23.88% annually)

5. Charges in case of Default:

Late Payment Charges	Total Amount Due/Statement Balance	Late Payment Charges
Late Payment Charges (Basis Credit Card Bill Amount)	Less than or equal to ₹ 100	Nil
	Above ₹ 100 and up to ₹ 500	₹ 100
	Above ₹ 500 and up to ₹ 5,000	₹ 500
	Above ₹ 5,000 and up to ₹ 10,000	₹ 700
	Above ₹ 10,000 and up to ₹ 20,000	₹ 800
	Above ₹ 20,000 and up to ₹ 50,000	₹ 900
	Above ₹ 50,000	₹ 1,100

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: Cash withdrawal limit is up to 40% of the Credit limit depending on the card variant.

Cash Advanced Limit	Credit Card Variant	Cash withdrawal Limit
	Altura, Altura Plus, SwipeUp - Xcite Series of Cards	Up to 40% of the card limit
	Vetta, Business Cashback	30% of the card limit
	Zenith & LIT	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. <ul style="list-style-type: none"> E-statement through SMS or E-mail & Physical statement through courier
--------------------------	--

8. Minimum Amount Due:

Minimum Amount Due	5% of the total amount due including full EMIs and previous month outstanding or minimum ₹ 100, whichever is higher.
---------------------------	--

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

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, SwipeUp - Xcite Series of Cards	3.49%
	Vetta	2.99%
	Zenith	1.99%

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

Payment Return Charges	Rs.500 (On Cheque, ECS/NACH, Autopay Return) Charges applicable once for same instrument of payment
-------------------------------	---

Duplicated Physical Statement Request Charges	₹ 100/-
--	---------

EMI Conversion Charges	<ul style="list-style-type: none"> • Xpress EMI: 1% of the amount being converted to EMI, subject to a minimum of Rs. 99 + GST.
	<ul style="list-style-type: none"> • Instant EMI: Rs.199 + GST as Processing Fees on every EMI transaction done at any Point-of-Sale unit or through Payment Gateway.

Rent Transaction	With effect from 1st April 2023, 1% Processing fee will be levied on rental transaction amount on any applicable merchants. The fees is applicable from the second rental transaction onwards in a calendar month.
-------------------------	---

Reward Point Redemption	A nominal fees of Rs. 99 + GST will be levied on each successful redemption.
--------------------------------	--

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 \(aubank.in\)](#)

Details of Principal Nodal Officer are as follows:

Principal Nodal Officer Name: Mr. Deepak Babber

Address: AU SMALL FINANCE BANK LIMITED Bank House, 6th Floor, Mile 0, Ajmer Road, Jaipur, Rajasthan, PIN - 302001

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 Credit Cardholders	creditcard.support@aubank.in
Vetta, Zenith 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
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.aubank.in/cards/credit-card/documents>