



MOST IMPORTANT TERMS AND CONDITIONS

Version 2.0

1. Fees and Charges

A. Card Annual/Renewal Fees/Joining Fees

The Card Annual/Renewal fees may vary for each AU Bank Credit Cardholder, on different card variants, from time to time. The fees are communicated to the Cardholder at the time of applying for the Credit Card. These fees, as may be applicable, are directly charged to the Cardholder account and the same would be billed in the credit card statement for the month in which it is charged. Refer Section 14 'Schedule of charges' for detailed fees structure applicable on your Credit Card.

B. Cash Advance Fees

The Cardholder can use the Card to access cash in an emergency from domestic/international ATMs. A transaction fee of 2.5% (Minimum INR 100) would be levied on the amount withdrawn and would be billed to the Cardholder in the next statement. All cash advances also carry a finance charge equal to charges on revolving credit (please refer schedule of charges) from the date of withdrawal until the date of full payment. The transaction fee is subject to change at the discretion of AU Bank.

C. Service and Transaction Charges

- Fees & Charges including overdue charges levied on monthly/annualized basis, as may be applicable from time to time, are payable by Cardholders for specific services provided by AU Bank to the Cardholder or for defaults committed by the Cardholder with reference to his card account.
- AU Bank retains the right to alter any charges or fees from time to time or to introduce any new charges or fees, as it may deem appropriate, with due intimation to customer. Please refer section 14 'Schedule of Charges' for detailed fees and charges structure applicable on your Credit Card.

D. Interest Free Period

The interest free credit period could range from 18 days to 48 days subject to the scheme applicable on the specific Credit Card (please refer to the Schedule of Charges) and the submission of claims by the merchant. However, this is not applicable if the Previous month's balance has not been cleared in full or if the Cardholder has availed of cash from ATM.

Example: AU Bank Zenith Credit Card has an interest-free credit period of up to 48 days, which means that a customer who has a billing date of 15th of the month can spend on his Card from 16th April to 15th May, his bill will be generated on 15th May and his Payment Due Date will be 2nd June. Hence a purchase made on 20th April will have a credit period of 44 days. Interest free period would be applicable only if all previous dues are paid in full and no unpaid balance is carried forward from earlier months.

2. Charges on Revolving Credit

- Charges on Revolving Credit are payable at the applicable monthly percentage rate on all transactions from the date of transaction, in the event where Cardholder chooses not to pay his balance in full, and on all cash advances taken by the Cardholder, till these are paid on the card account. If these charges are payable, these are debited on the Cardholder's account till the outstanding on the card is paid in full. In case of cash advances, Charges on Revolving Credit are applicable from the date of transaction until the payment is made in full.
- When a Cardholder carries forward Card Outstanding amount or avails Cash Advance facility, Charges on Revolving Credit are calculated by average Daily Balance Method and is applied to the balances carried forward & on the freshly billed transactions.
- If a Cardholder avails the revolving credit facility on AU Bank Credit Card and chooses to pay an amount less than the total amount due reflected in the monthly statement, the entire outstanding amount including all new transactions will attract Charges on Revolving Credit and these charges are applicable till such time as the previous outstanding amounts are paid back in full.
- Late Payment Charges would be applicable if Minimum Amount Due is not paid by the Payment due date, funds need to be credited to AU Bank Card account on or before the payment due date, to avoid these charges (refer Schedule of Charges). Over limit Charges are applicable on total outstanding exceeding the Credit Limit at the rate of 2.5% of the over limit amount subject to minimum of INR 500.

- Cash advance Charges would be applicable if Credit Card is used to withdraw Cash from ATM. Interest charges are also applicable for Cash withdrawal along with Cash advance charges.

The following illustration would indicate the methodology of calculating Charges on Revolving Credit:

Assume that a Cardholder has paid all previous dues and do not have any outstanding in his Card Account. His statement date is 15th of every month and applicable Charges on Revolving Credit are at 3.49% p.m. The following is the list of transactions that he has done on his card account and the Interest Charges on Revolving Credit are applicable:

Transaction	INR
Purchase on April 10, 2020	2,000
Total Amount Due on statement dated April 15, 2020	2,000
Minimum Amount Due on statement dated April 15, 2020	100
Payment due date - May 3, 2020	
Purchase on May 7, 2020	800
Payment on May 10, 2020	1,500
On statement dated May 15, 2020, following Interest Charges on Revolving Credit will be levied:	
Interest Calculations @ 3.49% per month:	
a. Interest on INR 2000 for 30 days (from April 10 to May 9)	68.84
b. Interest on INR 500 for 6 days (from May 10 to May 15)	3.44
c. Interest on INR 800 for 9 days (from May 7 to May 15)	8.26
Total Interest Charged in the statement dated 15th May	80.54

- Please Note: Interest calculated = (Outstanding Amount * 3.49% p.m. * 12 months * no. of days) / 365.
- Please note that the Charges on Revolving Credit or any other charges are subject to change at the sole discretion of AU Bank.
- GST would be applicable on above Interest Charges on Revolving Credit.
- Also please note that if the Cardholder exceeds the credit limit of the accounts, Over Limit Charges will be levied on the account. For a list of charges that may be levied at specific instances, please refer to the Schedule of Charges available at the end of this document.
- Minimum Amount Due (MAD) is 5% of the Total Amount Due and will be rounded-off to the next multiple of 10th digit for wherever 100% MAD computation has not happened. Example: If the MAD amount is ₹1503.50, post computation it will be rounded-off to next multiple of 10th digit i.e. ₹1510.

The following illustration would indicate the methodology of calculating Late Payment Charges:

Payment of at least Minimum Amount Due i.e. INR 100 in the above example, is required to be paid by the payment due date (3rd May), to ensure that no late payment charges are levied. If minimum amount due is not paid, late payment charges would be levied as per the below table:

Total Amount Due/ Statement Balance	Late Payment Charges
Less than or equal to INR 100	Nil
Above INR 100 and up to INR 500	INR 100
Above INR 500 and up to INR 5,000	INR 500
Above INR 5,000 and up to INR 10,000	INR 700
Above INR 10,000 and up to INR 20,000	INR 800
Above INR 20,000 and up to INR 50,000	INR 900
Above INR 50,000	INR 1,100

Thus, in the above example, since the minimum amount due of INR 100 is not paid by the payment due date of May 3, 2020 and since Total Amount Due was INR 2000, late payment charges of INR 500 will be levied on 3rd May, 2020. This charge will also be applicable if you make a payment of less than the minimum amount due by the payment due date. GST will be applicable on late payment charges.

3. Credit Limits

Credit limit and Cash withdrawal limit is assigned to Cardholder based on AU Bank's internal criteria & at its sole discretion, where Add-on Cardholders share the same limit as Primary Cardholder. These limits are communicated to the Cardholder at the time of card delivery and in the monthly credit card statements. The available credit limit (i.e. Credit Limit available for use) at the time of the statement generation is provided as a part of the card statement. AU Bank will review the Cardholder account periodically and may increase or decrease the Cardholder credit limit based on internal criteria and the same would be intimated to the Cardholder. Cardholders seeking to have their credit limit increased can do so by writing to AU Bank and providing financial documents declaring their income. AU Bank, at its sole discretion and based on such new documents provided, may increase the credit limit of the Cardholder. The card can be allowed to go overlimit to the extent of 10% as decided by the bank from time to time subject to the overlimit charges as mentioned in the section 14 'Schedule of charges'.

4. Billing and Statement

- AU Bank will send the cardholder a monthly statement showing the transactions debited and payment credited on the Cardholder's account since the last statement. AU Bank will send a monthly statement of transactions in the card account on a pre-determined date, through SMS and Email. Physical statement will be sent on mailing address if opted by Cardholder. AU Bank may charge for delivery of Physical statement to Cardholder's account.
 - In-case of zero outstanding and no transaction on Credit Card holders account, statement may not be generated and delivered to registered Email id and or communication address. It will not be available on Net/Mobile Banking as well. However, Card holder will get statement if transaction is executed, and it will also be available on Net/Mobile Banking.
 - AU Bank Credit Cards offer the Cardholder the facility of Revolving Credit. The Cardholder may choose to pay only the Minimum Amount Due printed on the statement. The balance outstanding can be carried forward to subsequent statements. The Cardholder can also choose to pay the Total Amount Due or any part of the amount above the Minimum Amount Due. Any unpaid Minimum Amount Due of the previous statements will be added to the Cardholders Current Minimum Amount due in addition to the outstanding exceeding the Cardholder's Credit Limit. However if MAD is paid then interest would be applicable on the outstanding amounts as mentioned in section 2.
 - Payments made towards the card outstanding are acknowledged and communicated to cardholder in the subsequent statements. Payments that are received against the Cardholder's card outstanding will be adjusted against all applicable taxes, fees and other charges, revolving credit interest charges, cash advances and purchases in that order.
 - Such payment of Total Amount Due or Minimum Amount Due should be made before the Payment Due Date. Payment needs to be credited to AU Bank Credit Card account on or before payment due date to avoid any Late Payment Charges. Cardholders can drop local cheques as well in advance of the Payment due date to ensure payment reflects on the credit card account within the Payment due date.
- b. In case the Cardholder is a Non-AU Bank account holder, he can make the Payment through Bill Desk facility using other banks' Net Banking account or Cardholder can also make payment through NEFT fund transfer mode from other bank account (using IFSC code AUBLOCCARDS).
 - c. Dropping payment instrument (Cheque or draft) into any of the AU Bank Credit Card drop boxes placed in the AU Bank branches. The instrument should be payable to AU Bank Credit Card Number xxxx xxxx xxxx xxxx. Kindly ensure that it is deposited at least 3 working days before due date in case of AU Bank cheque and 5 working days before due date in case of Non-AU Bank cheque.
 - d. Through Cash Payments at the bank branches.
 - e. AU Bank's standard terms and condition will be applicable for GST.
 - f. Cardholder would be responsible for providing correct and timely information for enabling Credit Card Issuer to undertake appropriate GST compliances. Card issuer shall not be responsible for any loss of input tax credit or delay in availing of input tax credit to the cardholder.
- **Billing related Disputes:** All the Contents of the statement will be deemed to be correct and accepted by the Cardholder, unless he informs AU Bank of the discrepancies within 30 days of the Statement Date in writing. Basis Cardholder request, AU Bank would initiate investigation and may reverse the charge on temporary basis, however, upon completion of subsequent investigations, the liability of such charges may be on the Cardholder account as may be the case, which shall be reinstated in subsequent statement along with the associated retrieval request charges. Within a maximum period of Thirty days, AU Bank would provide necessary documents basis receipt of dispute from Cardholder, wherever applicable and received from the Member Bank, subject to guidelines laid down by the respective card network franchisee like VISA, etc. Any GST levied will not be reversed basis any dispute.
 - Kindly refer to our Customer Protection Policy on our website www.aubank.in.
 - **Bank Contact Details:** The Cardholder can contact AU Bank Credit Cards for making any inquiries or for any grievance redressal through: Our 24X7 hours call centre number 1800 1200 1500

Payments towards the credit card account can be made in any of the following ways:

- a. In case the Cardholder has an AU Bank account, Payment can be done through Internet Banking, Mobile Banking or ATMs. Cardholder can also opt for a Standing Instruction facility as Autopay, where funds can be automatically transferred from the Cardholder's AU Bank account to the Cardholder's Credit Card account on due date.

Email: creditcard.support@aubank.in; For Zenith/Vetta customers, send email on: creditcard.priority@aubank.in

Mail - AU Small Finance Bank, Credit Card Division, 3rd Floor Hall C, Sunny Junction STC, New Atish Market, Jaipur Rajasthan 302020

5. Default and Circumstances

- In the event of default, the Cardholder will receive reminders from the Bank for time to time settlement of any outstanding on the credit card account, by post, telephone, e-mail, SMS messages, Whatsapp messages, and/or engaging third parties to remind, follow up and collect dues. Any third party so appointed, shall adhere fully to the code of conduct on debt collection. In case of death of cardholder, AU Bank will be entitled to recover the total outstanding from the legal heirs/estate of the cardholder.
- If the Card Member fails to pay the Minimum Amount Due by the date indicated in the billing statement, it shall be treated as default. In case of default, the Bank can forward the default report to the Credit Information Bureaus or to such other agencies as approved by law. The time period between the payment due date and the billing date indicated on the billing statement is considered as the notice period for reporting a Card Member as a defaulter. Terms and Conditions governing Credit Card Facilities shall be applicable to the Supplementary Card Holders as well.
- Procedure for withdrawal of default report and the period within which the default report would be withdrawn after settlement of dues: The Bank submits the Card Member's data to CIC Credit Information Companies every month in the format prescribed by CIC in terms of the Credit Information Companies (Regulation) Act, 2005. This data includes the repayment status of all Cardholders, both defaulters and current, for the previous month. CIC Credit Information Companies uploads the submitted data onto their server in another thirty days. In case of any default regarding your dues, seven-day notice will be given before reporting status as default to credit bureau. In the event, if dues are settled after being reported as default, same will be updated within 30 days of settlement. In case of any pending dispute, Information related to transaction will be released to bureau only after the dispute is settled.
- Recovery of dues in case of death/permanent incapacitation of the Card Member: It shall be in accordance with the applicable laws after giving sufficient notice for payment of dues and all information regarding the outstanding dues, to the successors/nominees/legal heirs of the Card Member.
- Complimentary Insurance covers may vary by card variants and from Card to Card. The Cardmember agrees to check and understand the specific complimentary insurance cover provided to the Cardmember under the specific AU Bank Card. For complete Insurance coverage applicable on issued card variant,

cardmember needs to check AU Bank website and Cardmember agreement.

6. Right of Lien

AU Bank may at any time or without any notice, will have right of lien and set-off over any amount belonging to the Cardholder or Add-on Cardholder and standing to their credit in any account of the bank, without any notice or reason.

7. Termination / Revocation / Surrender of Card Membership

- The Cardholder may at any time choose to terminate the Card Account with or without giving any prior notice. For avoiding misuse, it is advised to cut the Credit Card, including Add on cards if any, into four pieces ensuring that the hologram, card chip and magnetic strip are destroyed permanently. The Cardholder may terminate the Card membership by calling AU Bank Customer Care helpline or by writing to AU Bank at the following address: AU Small Finance Bank, Credit Card Division, 3rd Floor Hall C, Sunny Junction STC, New Atish Market, Jaipur Rajasthan 302020. Termination will be effective after receipt of payments of all amounts outstanding to the card account. No Card annual or renewal fees shall be refunded.
- In case AU Bank notices unusual or abnormal transaction patterns on the Card, the Bank will try to establish contact with the customer on the registered number of the customer to verify the bonafideness of such card transactions. If Bank fails to establish contact with the customer, the Bank may terminate or restrict the use of Card, if the Bank reasonably believes it necessary in the interest of Security Reasons or in the interest of the Cardholder. AU Bank Credit Card shall be issued only for Domestic usage and the customer shall be required to get in touch with the Bank through various banking channels to enable the International usage of the card.
- Cardholder to ensure that usage of AU Bank Credit Card for International Use shall be strictly in accordance with Exchange Control regulations or as per the Regulatory authorities as applicable from time to time.
- Cardholder to ensure that the primary or add on card will not be used for transactions involving Forex trading, gambling, lottery, betting, dating. In the event of any failure to do so, Cardholder will be liable for any action as applicable under the FEMA 1999 or its statutory modifications.
- The Internationally valid Card issued to the Cardholder is valid world-wide except for payment in foreign exchange at Merchant Establishments in Nepal & Bhutan. In respect of Cards, the use of which is restricted only in India/Nepal/Bhutan, use outside India/Nepal/Bhutan is a breach of the "Foreign Exchange Management Act" (FEMA) or any other corresponding law. The Cardholder accepts full

responsibility for wrongful use in contravention to these conditions and undertakes and agrees to indemnify the Bank to make good any loss, damage, interest, conversion, any other financial charge that the AU Bank may incur and /or suffer as a result of the Cardholder committing violations of the provisions thereof.

- Internationally valid Card and all other Cards cannot be used on Internet or otherwise for purchase of prohibited items like lottery tickets, banned or proscribed magazines, participation in sweepstakes, payment for call-back services, remittance in any form towards overseas forex trading, margin calls to overseas exchanges/overseas counterparty, trading in foreign exchange in domestic/overseas markets etc.
- Please note that under the Foreign Exchange Management Act (FEMA), 1999, Indian residents are prohibited from trading in foreign exchange overseas through electronic /internet trading portals. If such transactions are noted on your credit card or online/mobile banking, we will be constrained to close your card/account held
- AU Bank can suspend the Credit Card if the Cardholder defaults on payment due or card usage exceeds the credit limit allotted.
- In the event of a Credit Card program closure or at the time of renewal of credit card, AU Bank at its sole discretion reserves the right to provide a card type that is different from the existing card type held by the cardholder. The credit limits and cash limits on any credit card at any point in time are as per sole discretion of AU Bank.
- The card application shall continue to be valid for any replacement card provided at the time of closure/renewal.
- Based on the usage patterns of the Credit Card by Cardholder, if any of the usage patterns are suspected by AU Bank, the Bank may take restrictive action on the Credit Card. Such action can be with an immediate effect and may include withdrawal of card features or benefits or complete termination of the Card. It will be Cardholder's responsibility to provide satisfactory proof of bona fide usage to reinstate the Credit Card or features or benefits. AU Bank's decision in this regard shall be final and binding on all the cardholders.
- In event of death or in capacitance of a Cardholder due to insolvency/dissolution/bankruptcy or winding up of a corporate body of Cardholder, AU Bank shall automatically cancel the card issued to the Cardholder or to the Add-on Cardholders. The Card Account would also be liable to be suspended on the

instructions of any government regulatory body. AU Bank would be entitled to recover outstanding on card in such event in accordance with the relevant laws in force.

- For placing a request to close a Credit Card, cardmember can place a request through IVR 1800 1200 1500, email id mentioned as per card variant or may place the request on 'auro' chatbot.
- In-case Credit Card is inactive for a period of 1 yrs, bank will communicate customer for closure of Credit Card. If no reply is received from the cardholder within a period of 30 days, the card account shall be closed by the card-issuer, subject to payment of all dues by the cardholder.

8. Loss / theft / misuse of Card

- The Cardholder must inform AU Bank on its 24 Hour Call Center i.e. 1800 1200 1500 immediately, if the Primary or Add on credit card is misplaced, lost, stolen, mutilated, not received or when cardholder suspects that the Credit Card is being used without his/her permission. AU Bank would immediately block the usage of misplaced, lost, stolen, mutilated, not received card and issue a replacement card in lieu of that. If the lost card is subsequently retrieved; it must not be used. The retrieval of original card must be immediately be reported to AU Bank and it must be cut in half diagonally through the magstripe and the pieces returned to AU Bank.
- AU Bank will not be liable or responsible for any transaction done on the card account prior to the time of reporting of the card loss, and Cardholder will be liable for the same.
- The Cardholder will be liable for all losses in case of misuse of the card by someone who obtained the Card or the PIN with the consent of the Cardholder.
- Cardholder shall ensure that the safekeeping of the card and the PIN. Bank will ensure that the PIN will not be disclosed under any circumstances to anyone except the cardholder.
- Card transactions at POS may get processed by merchants without PIN or any additional authentication, when it is done on merchants located outside India as it may not be a mandate to use PIN in such countries. Cardholder is liable for all such transactions prior to the reporting of the card loss to AU Bank. In addition to informing AU Bank about the card loss or theft, the Cardholder must report any loss or theft of the card to the local police, lodge an FIR and provide the police complaint copy.
- AU Bank may give the police or other relevant authorities any information that AU Bank considers relevant regarding the Card loss or theft or misuse of the Card or the PIN.

- In the event of the Cardholder, after being informed by AU Bank of the probable fraud risk, still requests to unblock the Card, AU Bank shall not stand liable or responsible in any manner for any fraudulent transactions reported to it thereafter on account of fraudulent usage of the Card or otherwise. Kindly refer to our Customer Protection Policy on <https://www.aubank.in/notice-board>

9. Reward Points

- Reward Points, as may be applicable on the credit card variant, will be earned for transaction amounts in multiples of INR 100.
- Reward Points are valid only for 2 years from the date of accumulation. Eg. - if you have received Reward Points in the month of May 2020, then same will expire in May 2022.
- Reward Points accrued will be reversed if a retail transaction is converted into EMI.
- Reward Points earned but not redeemed at the time of death of the Cardholder shall be forfeited.
- If the Credit Card is not used for more than 365 days, Reward Points accrued will be nullified.
- AU Bank reserves the right to cancel Reward Points accrued on the Credit Card if the Card is in arrears, suspension, default or if the Card Account is reasonably suspected to be operated fraudulently.
- When a Cardholder obtains a refund or reimbursement for transactions previously incurred (for example, for returned merchandise or a cancelled transaction) a credit will be issued to the Card Account in the amount of reimbursement granted. Such credits posted to the Card Account including but not limited to those arising from returned goods or services or cancelled transactions, will reduce the Reward Points accrued to the Card Account as per the adjustments.
- For more Terms & Conditions on Reward Points accrual and redemption, please visit <https://rewardz.aubank.in/>

10. Grievance Cell

In an event of not being satisfied with the response from any of the recent contacts with the Bank and to get redressal of your grievance and more details, please visit Grievance Redressal section of www.aubank.in/support/contact-us

11. Disclosure

The Cardholder acknowledges that as per existing business practices AU Bank can disclose from time to time any information relating to the Credit Card/s, to any credit bureau (Existing or Future) without any prior notice to the cardholder. All financial institutions including Banks are participating in this initiative as required to share customer data with Credit bureaus and this information is being provided in the terms of the Credit Information Companies

Regulation Act, 2005.

- AU Bank wishes to inform the Cardholder that AU bank can disclose any information relating to Card default by the cardholder to credit bureau in case the card is overdue, with due notice. Any refresh / updation of data on receipt of payment towards overdue card accounts will reflect in credit bureaus within a period of 60 days from the date of receipt of payment by the bank.
- AU Bank wishes to inform the Cardholders that AU bank at its own discretion, will record specific conversations between the Cardholder and the representative of the Bank, in cases of grievance related conversations or payments recover related conversations.
- Credit Card variants have a complimentary insurance cover on the Card. The policy coverage starts from the date of the Credit Card set up, kindly refer to the usage guide for details.

12. Lounge Access

- Priority Pass lounge usage charges of \$27 will be applicable for all domestic and international airports lounge visits within India. For International lounge visits Priority Pass usage Charge of \$27+ taxes, will be applicable after exceeding the complimentary visits, as may be applicable for a given card variant.
- For Vetta Credit Card Priority Pass renewal/replacement will be issued on request basis with a validity of 3 years. Priority Pass will not be renewed post validity expiry for Vetta Add-on Credit Cardholder.
- These charges will be billed in Cardholder's subsequent statement within 90 days of the date of visit. Currency conversion rate will be applicable as on the date of transaction settlement.
- Please ensure the safety of Priority Pass to avoid any misuse. Bank has the right to withdraw the Priority Pass membership, or any other benefit associated with credit card if the card is closed or remains inactive for more than 90 days.
- Card validation charges for the Domestic Lounge facility and Railway Lounge facility, as may be applicable for a card variant, will be levied to the Cardholder and it will not be reversed.

13. Most Important Terms and Conditions in Regional Languages

- Please Visit www.aubank.in for information on MITC in regional languages, Options available:

1) Hindi	2) Marathi
3) Gujarati	4) Punjabi
5) Bengali	6) Kannada
7) Telugu	8) Odia
9) Tamil	
- The Cardholder hereby acknowledges that the Most Important Terms and Conditions available in regional languages at www.aubank.in is the

representative text of the English version of the Most Important Terms and Conditions.

- The Cardholder agrees and acknowledges that in the event of any inconsistency between the texts in English and regional languages of the Most Important Terms and Conditions, the text in English shall prevail and shall be binding on the Cardholder.

14. Schedule of Charges

Description of Charges	AU Bank Credit Cards - Altura, Altura Plus, Vetta, Zenith, LIT	
Interest Free Period	Up to 48 days not applicable for Cash Withdrawal	
Minimum Repayment Amount	5% or minimum ₹100	
Cash Advance Limit	Altura Altura Plus Vetta Zenith LIT	40% of the credit limit 40% of the credit limit 30% of the credit limit 20% of the credit limit 20% of the credit limit
Annual/Renewal Fee	Altura Altura Plus Vetta Zenith LIT	₹199 ₹499 ₹2,999 ₹7,999 Lifetime free
Spends Condition for Annual/Renewal Fee	1st Year Annual Fee waiver	
	Altura Altura Plus Vetta Zenith	Spend ₹10,000 within first 90 days of card set up Spend ₹20,000 within first 90 days of card set up Spend ₹40,000 within first 90 days of card set up Spend ₹1,25,000 within first 90 days of card set up
Waiver (Only Retail Spends are considered)	2nd Year onwards - Annual Fee waiver	
	Altura	Spend ₹40,000 in a year and get waiver for next year Annual Fee
	Altura Plus	Spend ₹80,000 in a year and get waiver for next year Annual Fee
	Vetta	Spend ₹1,50,000 in a year and get waiver for next year Annual Fee
	Zenith	Spend ₹5,00,000 in a year and get waiver for next year Annual Fee
Additional Card Fee	Lifetime Free	
Charges on Revolving Credit	Altura, Altura Plus, Vetta - 3.49% per month (41.88% annually) Zenith - 1.99% per month (23.88% annually), LIT - 3.49% per month (41.88% annually)	
Cash Advance Charges	2.5% of amount withdrawn, subject to a minimum of ₹100	
Late Payment Charges	Total Amount Due/ Statement Balance	Late Payment Charges
	Less than or equal to INR 100	Nil
	Above INR 100 and up to INR 500	INR 100
	Above INR 500 and up to INR 5,000	INR 500
	Above INR 5,000 and up to INR 10,000	INR 700
	Above INR 10,000 and up to INR 20,000	INR 800
	Above INR 20,000 and up to INR 50,000	INR 900
	Above INR 50,000	INR 1,100

Overlimit Charges	2.5% of overlimit amount, subject to a minimum of ₹500	
Payment Return Charges	₹500 (On Cheque, ECS/NACH, Autopay Return) Charges applicable once for same instrument of payment	
Cash Processing Fee	NIL, i.e., no charges for Credit Card Bill Payment through Cash Deposit mode	
Rewards Redemption Fee	NIL, i.e. no charges for Reward Points Redemption	
Balance Transfer/BT on EMI Processing Charges	1% of Balance Transfer amount, subject to a minimum of ₹250	
Loan Processing Fee	1% of Loan amount, subject to a minimum of ₹500	
Loan Preclosure Charges	3% of the Balance Principal Outstanding	
EMI Conversion Charges	1% of the Amount being converted to EMI, subject to a minimum of ₹99	
Fuel Transaction Surcharge	As applicable a. 1% Fuel Surcharge refunded for Fuel Transactions between ₹400 to ₹5,000 for below cards: Altura - max. ₹100 per month, Altura Plus - max. ₹150 per month Vetta - max. ₹250 per month b. For Zenith Cards - 1% Fuel Surcharge refunded for All Fuel Transactions. Fuel surcharge waiver not applicable on LIT Credit Card	
Railway Ticket Purchase Fee	As prescribed by Indian Railways / IRCTC	
Card Validation Charges – Lounges	₹2	
Priority Pass Lounge Charges (Vetta & Zenith)	\$ 27+ taxes will be charged for all domestic airport lounge visits within India. For international airport lounge visits (outside India) \$27+ taxes will be charged per person, per visit, beyond the complimentary Priority Pass Lounge benefits, if any, as per respective product features of the card and these charges will be applicable for every Guest visit along with Priority Pass holder.	
Reissue of Lost, Stolen or Damaged Card	₹100	
Outstation Cheque Processing Charges	₹25/-	
Foreign Currency Transaction - Cross Currency Mark up Charges	Altura Altura Plus Vetta Zenith LIT	3.49% 3.49% 2.99% 1.99% 3.49%
Duplicated Physical Statement Request Charges	₹100	
Goods and Services Tax (GST)	18% applicable on all fees, interest & charges	



Customer Care: 1800 1200 1500 | Website: www.aubank.in