



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Cash Advance Charges	2.5% of amount withdrawn, subject to a minimum of ₹100	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