



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
Zenith+	₹ 4,999
LIT, InstaPay, ABC FLEX, ABC NXT & SwipeUp - Xcite Series of Cards	Lifetime Free
AU SPONT	₹ 299
NOMO	₹ 199 – One Time Joining Fee
ABC Pro, ixigo AU	₹ 999
Business Cashback	₹ 99 per month
*Add-On Card Fee	Lifetime Free (up to 3 per Credit Card account)
ABC Biz	₹ 49 per month

2. Cash Advanced Fee:

Cash Advance Charges	2.5% of the Cash withdrawal amount or ₹ 500, whichever is higher. (Zero Cash Withdrawal Fees for Zenith+)
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3. Service charges levied for transactions:

Fuel Transaction Surcharge	As applicable:
	(a) 1% fuel surcharge refunded for transactions between ₹ 400 to ₹ 5,000 for below cards: Altura: Maximum of ₹ 100 per statement month. Altura Plus: Maximum of ₹ 150 per statement month. Vetta, ixigo AU: 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 AU SPONT: Maximum of ₹ 100 per statement month NOMO: Maximum of ₹ 100 per statement month
	(b) Zenith, Zenith+, ABC Flex, ABC Nxt, ABC Pro, AB Biz cards - 1% fuel surcharge refunded for all transactions (maximum of ₹ 1,000/- in a statement cycle).
	(c) Fuel surcharge waiver not applicable on LIT Credit Card
	^The Fuel transaction surcharge is levied by the acquirer (merchant's bank providing terminal/ payment gateway).

Fuel Transaction Surcharge	Fuel Surcharge Waiver will be capped at 1% of the eligible fuel transaction amounts. GST on Fuel surcharge will not be reversed. The value on charge slip will differ from the Credit Card statement since the Surcharge & GST is levied by acquiring bank post the transaction. The 1% surcharge waiver (excluding GST) for eligible transactions would reflect separately in the monthly Credit Card statement.
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	
InstaPay	
Business Cashback	
AU SPONT	
NOMO	
ixigo AU	
ABC Flex, ABC Nxt, ABC Pro	
ABC Biz	
SwipeUp - Xcite Series of Cards	3.59% per month (43.08% annually)
Vetta	3.59% per month (43.08% annually)
Zenith	3.59% per month (43.08% 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

Late Payment Charges (Basis Credit Card Bill Amount)	Above ₹ 100 and up to ₹ 500	₹ 100
	Above ₹ 500 and up to ₹ 5,000	₹ 600
	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	₹ 1,100
	Above ₹ 50,000	₹ 1,300

6. Overlimit Charges:

Overlimit Charges	2.5% of overlimit amount, subject to a minimum of ₹ 500
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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 Advance Limit	Credit Card Variant	Cash withdrawal Limit
	NOMO	70% of the card limit
	Altura, Altura Plus, AU SPONT & SwipeUp - Xcite Series of Cards	Up to 40% of the card limit
	Vetta, Business Cashback, ABC Pro, ABC Biz	30% of the card limit
	Zenith, Zenith+, LIT, ixigo AU, ABC Flex, ABC Nxt	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. E-statement through SMS or E-mail & Physical statement through courier
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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.
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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

a) Outstation Cheque Processing

Outstation Cheque Processing Charges	₹ 25/-
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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, AU SPONT & SwipeUp - Xcite Series of Cards	3.49%
	Vetta	2.99%
	ABC Pro and Zenith	1.99%
	Zenith+, NOMO	0.99%
	ABC Flex, ABC Nxt, ABC Biz	3.5%
	ixigo AU	0%
Payment Return Charges	2% of Total Amount Due or Minimum of ₹ 500 whichever is higher on return/failure of Credit Card outstanding payment (Cheque, ECS/NACH, Autopay).	
Duplicated Physical Statement Request Charges	₹ 100/-	
EMI Conversion Charges	Xpress EMI: 1% of the amount being converted to EMI, subject to a minimum of ₹ 99 + GST.	
	Instant EMI: ₹ 199 + GST as Processing Fees on every EMI transaction done at any Point-of-Sale unit or through Payment Gateway.	
Rent Transaction	1% Processing fee transaction amount or Rs. 99 + GST, whichever is higher, will be applicable on all rental transactions.	
Reward Point Redemption	A nominal fee of ₹ 99 + GST will be levied on each successful redemption.	
Xpress Loan	Xpress Loan Processing Fees: 2% of the Loan amount.	
	Xpress Loan Pre-closure Charges: 3% of the Balance Principal Outstanding	

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, ixigo AU, ABC Flex, ABC Nxt & ABC Biz, AU SPONT & NOMO Credit Cardholders	creditcard.support@aubank.in
Vetta, Zenith, Zenith+, ABC Pro 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>