

## Terms and Conditions for Customisable Features of ABC Flex/Nxt Credit Cards

### Feature Duration

All features, activated by cardholders, are valid for 90 days effective from the day they are activated. For example, if a cardholder chooses the feature(s) on April 5, 2022, the feature(s) will be valid until July 3, 2022, with April 5th being considered as the first day. Each feature will be designated as auto renewal and will be renewed after 90 days by default, unless explicitly disabled by cardholders. For example, in the preceding scenario, the feature would be automatically renewed on July 4, 2022. Additionally, Feature cannot be deactivated within 90 days of activation. Cardholders can disable auto renewal of any feature that has already been selected by visiting the ABFL Mobile App. Once disabled, feature would not be renewed post 90 days of existing feature duration.

### Feature Pricing

Pricing shown against each feature during the feature selection journey is applicable for 90 days. Feature fees for 90 days would be levied on the day Cardholder opts in for the feature except in case of feature selected during application process, in which fee is levied from the date of Card issuance. Feature(s) fee will be billed in the upcoming monthly billing statement. GST will be levied as applicable on the feature fee. Feature fee waivers through promotional campaigns such as wallet, spin the wheel or any other similar campaigns will not include GST, applicable GST will be chargeable to the credit card account.

### Total Qualifying Spends

Reversal transactions accrued during a feature cycle shall be considered for the calculation of milestone spends and cashback/reward points calculation. Hereby, reversals accrued during current feature period or cycle, of transactions that earned benefit in previous feature cycle/period, will be adjusted to total eligible spends for the current feature cycle/period. Illustration for benefit calculation is as below:

Trxn Date	Category	Type	Amount (Rs.)	Cashback Category	Cashback Accrued (Rs.)
11-Nov	Railway	Purchase	5000	5% Cashback on Travel	250
18-Nov	Airlines	Purchase	7000	5% Cashback on Travel	350
19-Nov	Taxi	Purchase	500	5% Cashback on Travel	25
20-Nov	Railway	Purchase	-2500	5% Cashback on Travel	-125
5-Dec	Airlines	Purchase	8000	5% Cashback on Travel	400
		Net spends	18000	Net Cashback	900

### Additional Cashback

For categories like Milestone Cashback, cardholders are required to meet spends condition in every 30 days cycle to be eligible for Cashback as per the feature selected. For example, if a cardholder opts for feature on 5th April 2022, then spends done between 5th April and 4th May would be considered to check if spends condition has been met or not.

Similarly, spends between 5th May and 3rd June, and spends between 4th June and 3rd July 2022 will be considered to check if condition has been met or not. Cash withdrawal (MCC-6010,6011), EMI and fuel transactions (with MCC 5172, 5541, 5542, 5552, 5983 and 6513) transactions will not be considered for Milestone achievement and for

Cashback calculation. Cashback will be credited after 5 days of the 30-day ending period. Cardholders can opt for single feature in this category.

### **Category Cashback**

This category offers Cashback earning basis the spends done on specific category. Dining category is defined by the spends done on MCC – 5811, 5812, 5813, 5814, Travel category is defined by the spends done on MCC – 4112, 4131, 4511, 4722, 4723 and Airline MCCs, Apparel category is defined by the spends done on MCC- 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5691, 5698, 5699, 7296, 5139, 5697, 5941 and Electronics category is defined by the spends done on MCC – 4812, 4816, 5044, 5045, 5732, 5734, 5722, 7622. Max. Cashback of INR 1,000 is applicable for each 30 days' cycle/period. Cashback will be credited after 5 days of the 30-day ending period.

### **Lounge Access**

Features under this category offers complimentary visit to domestic lounge (within India) as applicable. Only the Cardholder is eligible for complimentary visit and voucher/QR code is non-transferable. Lounge access outside India will be chargeable at the rate of USD 27 per visit. Charges will be billed in monthly billing statement. QR Code issued for the complimentary visit to Lounge will be valid till the end date of feature or up to 90 days from the date of feature enabled. All unused voucher/QR codes will get expired post feature end date or 90 days, whichever is earlier. Visit Important Documents section on AU Bank Credit Card page to check out the list of eligible lounges.

### **Memberships**

This is the category where Cardholders can get memberships of different brands/merchants. The membership voucher code will be issued instantly and will be available in the AU 0101 App/NetBanking. To avail selected membership, follow the steps outlined in AU 0101. The fulfilment of these memberships is done by third party. All memberships will be subject to spends condition, which will be specified throughout the membership selection process. Reversal transactions accrued during a feature cycle shall be considered for the calculation of milestone spends and cashback/reward points calculation. Hereby, reversals accrued during current feature period or cycle, of transactions that earned benefit in previous feature cycle/period, will be adjusted to total eligible spends for the current feature cycle/ period. Fuel and cash withdrawal transactions will not be considered for spends calculation. If the spends requirement is not met, further membership charges will be billed in your credit card statement.

The Bank is not responsible or accountable in any manner for non-delivery of third-party services, such as lounge access and memberships, including but not limited to deficiency/delay in services, quality, benefits, facilities, and so on.

The Bank reserves the right to add, modify or amend any of the above-mentioned terms and conditions with or without prior notice to the Cardholders.

The Courts in Jaipur shall have jurisdiction in with respect to any dispute herein subject to the arbitration clause hereafter. Any dispute, matters, difference, or claim arising out of or in connection with the terms herein shall be referred to arbitration by a sole arbitrator ("Arbitrator") to be appointed by AU Small Finance Bank. The venue for conducting arbitration proceedings shall be in Jaipur, India. The language of arbitration shall be English.

This ABC Flex/ ABC Nxt Credit Card T&Cs are in addition to Card Member agreement, Most Important Terms and Conditions of credit card & AU Bank General Terms and Conditions as uploaded on Bank's website and agrees and gives the consent to all its content.