



Schedule of fee and charges:

A. Joining and Annual Fee: AU Small Finance Bank does not charge any fee for the issuance of Corporate Credit Card, Purchase Credit Card and Business Credit Card variants except the one mentioned below.

Card Variant	Annual Fee	Joining Fee
Business Cashback Credit Card	₹999	₹999

B) Finance Charges

Card Variant	Interest Charges		Interest on Cash Advance	
	Monthly Rate	Annual Rate (APR)	Withdrawal Fee	Annual Rate (APR)
Corporate Credit Card, Corporate Reward Credit Card	3.49%	41.88%	Not Applicable	
Secured Corporate Credit Card	1.99%	23.88%		
Purchase Credit Card, Purchase Reward Credit Card	3.49%	41.88%		
Secured Purchase Credit Card	1.99%	23.88%		
Business Reward Credit Card, Secured Business Credit Card	3.49%	41.88%	Domestic 2.5%	Domestic 30%
			International 3%	International 36%
Business cashback Credit Card	1.99%	23.88%	Domestic 2.5%	Domestic 30%
			International 3%	International 36%

C. Other Fee and Charges:

	Due as per last statement	LPC Charges
	Overdue Penalty or Late Payment Charges	Up to ₹100
₹101- ₹500		₹100
₹501- ₹5,000		₹500
₹5,001- ₹10,000		₹700
₹10,001- ₹20,000		₹800
₹20,001- ₹50,000		₹900
Above 50,000		₹1100
Overlimit Penalty	2.5 % of the overlimit amount (Minimum ₹500)	
Cheque Returns or Dishonor Fee or Auto-Debit Failure Fee	₹500	
Charge Slip Retrieval or Copy Request Fee	₹100	
Reward Redemption Fee	NIL	
Cash Advance Transaction Fee	Only Applicable for Business Credit Card, Business reward Credit Card and Secured Business Credit Card	
	Domestic: Up to 2.5% of withdrawal amount or up to ₹500 (whichever is higher) per transaction International: Up to 3% of withdrawal amount or up to ₹500, whichever is higher, per transaction	
Foreign Currency Transaction—Cross Currency Markup Charges	Corporate Credit Card Variants	2.99% per month
	Purchase Credit Card Variants	3.49% per month
	Business Credit Card Variants	3.49 % per month
Duplicate Statement Fee	Corporate Credit Card, Purchase Credit Card variants	Waived
	Business Credit Card Variants	₹100
Railway Ticket Purchase Fee	As prescribed by Indian Railways / IRCTC	
Fuel Transaction Surcharge	Corporate Credit Card, Business Credit Card variants	a) 1% Fuel Surcharge refunded for Fuel Transactions between ₹400 to ₹5,000 b) Maximum ₹200 per month
	Purchase Credit Card variants	Not Applicable
Card Replacement Fee (Lost/Stolen/Re-issue)	₹100	
Mobile Alerts for Transactions	NIL	
Duplicate Statement	Corporate Credit Card variants	NIL
	Purchase Credit Card, Business Credit Card Variants	₹100
Balance Transfer, BT on EMI Processing Charges	Only Applicable on Business Credit Card Variants	1% of Balance Transfer amount, subject to a minimum of ₹250
EMI Conversion Charges	Only Applicable on Business Credit Card Variants	1% of the Amount being converted to EMI, subject to a minimum of ₹250

*The Government of India has announced the implementation of Goods and Services Tax (GST), w.e.f July 1, 2017. Accordingly, applicable GST rate will be levied on charges and fees applicable for Corporate Card, Purchase Card, and Business Card.

