



Utkarsh Small Finance Bank
Aapki Ummeed Ka Khaata

MOST IMPORTANT TERMS AND CONDITIONS
For
CREDIT CARD

CONTACT

Utkarsh Small Finance Bank Limited, Utkarsh Tower, NH-31 (Airport Road), Sehmalpur,
Kazi Sarai, Harhua, Varanasi, PIN – 221105, Uttar Pradesh

Call- 1800-309-3665

Emil- creditcards@utkarsh.bank

Dear Cardholder,

These terms and conditions govern the relationship between Utkarsh Small Finance Bank (“USFB”) and its program manager for credit cards – 42 Card Solutions Pvt Ltd. (“42CS”) on the one side (collectively referred to as “We”, “Our” or “Us”) and the Cardholder whose name appears on the Credit Card (referred to as “Cardholder”, “You” or “Your”).

(a) DEFINITIONS

Defined Term	Description
Annual Fees	A fixed annual fee that We charge to Your Account upon issuance and every subsequent anniversary.
Credit Card	The Credit Card issued to You by Us which enables You to pay for goods & services at participating merchant establishments and perform Cash Advance Transactions at participating merchant establishments and automated teller machines.
Credit Card Account	Any account maintained by Us in connection with the Credit Card.
Cash Advance Transaction	Any cash withdrawal made by You using the Card at any automated teller machine or counter of a bank / third party.
Cash Advance Fees	A fee that is debited to the Credit Card Account if You or Supplementary Cardholder performs a Cash Advance Transaction.
Cash Limit	A percentage of the Credit Limit on the Credit Card Account that can be used to perform Cash Advance Transactions and determined at Our sole discretion.
Credit Card Statement	A monthly record of all transactions performed by You using the Credit Card including but not limited to the purchase of goods & services, Cash Advance Transactions, fees & charges, other debits & credits under this terms and conditions.
Credit Limit	The maximum indebtedness that can be incurred at any point in time by You and Your Supplementary Cardholders on the Credit Card Account as determined at Our sole discretion.
Finance Charge	An interest charge that is debited to Your Credit Card Account if You fail to pay the Total Amount Due by the Payment Due Date or if You perform a Cash Advance Transaction.
GST	The Goods & Services Tax levied by the Government of India.
Interest Free Credit Period	The period from time from the Transaction date to the Payment Due Date for that Transaction (see illustration of Interest Free



	Credit Period below). You may pay the Total Amount Due during this period to avoid payment of Finance Charges except in
	the case of Cash Advance Transactions. Interest Free Credit Period does not apply in case of Cash Advance Transactions where Finance Charge will be levied from the date of the Transaction up to the date of repayment. The Interest Free Credit Period shall be suspended if the Total Amount Due remains unpaid by the Payment Due Date. See illustration of maximum Interest Free Credit Period for a single Transaction below.
Late Payment Fees	A charge debited to Your Credit Card Account if the Minimum Amount Due is not paid on or before the Payment Due Date.
Minimum Amount Due	The amount shown on the monthly Credit Card Statement for a Credit Card Account as the minimum amount that needs to be paid by You to avoid becoming overdue. The Minimum Amount Due will be 10% of Your Total Amount plus any amounts that are overdue. If Your Total Amount Due exceeds Your Credit Limit, the Minimum Amount Due will be 10% of Your Credit Limit plus the amount by which Your Total Amount Due exceeds the Credit Limit.
One-Time Password (“OTP”)	A password consisting of 4 to 6 digits that We will share with You by sending an SMS to Your registered mobile phone or by sending You an email as per Your contact information in Our records. This password is for one-time use either for authenticating You, Your Supplementary Cardholder or to enable You to perform a Transaction on Your Credit Card.
Overlimit Fees	A fee that is debited to Your Credit Card Account if the Total Amount Due on Statement date exceeds the Credit Limit assigned by Us to Your Credit Card Account.
Payment Due Date	The date shown on the monthly Credit Card Statement as the due date for the payment and by which date cleared funds should be received by Us to avoid levy of interest and/or late payment fees and/or suspension of the Credit Card.
PIN	The personal identification number consisting of 4 digits that is given to You and Your Supplementary Cards for use of the Credit Card at a point of sale and / or at an automated teller machine.
SMS	Short Message Service provided through mobile telecom companies

Supplementary Cardholder	Someone other than You in whose name a Credit Card is issued by Us on Your instructions under Your Credit Card Account and under Your responsibility.
Total Amount Due	The total amount due from You to Us as on each Statement date representing any dues from the previous Statement and the sum of all debit and credit Transactions posted to Your Credit Card Account in the current Statement.
Transaction	Any payment made for goods & services or Cash Advance Transactions made using the Credit Card.
Unauthorized Transaction	Any Transaction made without Your permission or the permission of the Supplementary Cardholder.

(b) FEES & CHARGES

Fees and charges levied by Us will be in accordance as per ANNEXURE 1 given below. Other than the fees and charges We will not charge You any other fees or charges. We may change these fees and charges, but We will give You at least 30 days' prior notice before We make any changes.

Please Note that paying only the Minimum Amount Due every month will result in the repayment stretching over a long period of consequent interest payment on Card Member's outstanding balance.

ILLUSTRATION OF INTEREST AND LATE PAYMENT FEE COMPUTATION

See below an example of Finance Charge and Late Payment Fee computation. This example assumes that the Opening Balance was nil, the Credit Limit is Rs.25,000, and the Credit Card Statement is generated on the 20th of each month:

Date	Transaction																				
May 10, 2023	Purchase of goods at merchant for Rs.20,000																				
May 20, 2023	<p>Credit Card Statement will be generated with the following:</p> <table border="1" data-bbox="424 651 1469 1088"> <tbody> <tr> <td>Opening Balance</td> <td>Rs.0</td> </tr> <tr> <td>New purchases</td> <td>Rs.20,000</td> </tr> <tr> <td>Payments & other credits</td> <td>(Rs.0)</td> </tr> <tr> <td>Finance Charge</td> <td>Rs.0</td> </tr> <tr> <td>Late Payment Fee</td> <td>Rs.0</td> </tr> <tr> <td>Overlimit Fee</td> <td>Rs.0</td> </tr> <tr> <td>GST on fees & schedule charges at 18%</td> <td>Rs.0</td> </tr> <tr> <td>Total Amount Due</td> <td>Rs.20,000</td> </tr> <tr> <td>Minimum Amount Due</td> <td>Rs.2,000</td> </tr> <tr> <td>Payment Due Date</td> <td>June 9, 2023</td> </tr> </tbody> </table> <p>(Since the Credit Card Account is within the Credit Limit on statement date, the Minimum Amount Due will be 10% of the Total Amount Due)</p>	Opening Balance	Rs.0	New purchases	Rs.20,000	Payments & other credits	(Rs.0)	Finance Charge	Rs.0	Late Payment Fee	Rs.0	Overlimit Fee	Rs.0	GST on fees & schedule charges at 18%	Rs.0	Total Amount Due	Rs.20,000	Minimum Amount Due	Rs.2,000	Payment Due Date	June 9, 2023
Opening Balance	Rs.0																				
New purchases	Rs.20,000																				
Payments & other credits	(Rs.0)																				
Finance Charge	Rs.0																				
Late Payment Fee	Rs.0																				
Overlimit Fee	Rs.0																				
GST on fees & schedule charges at 18%	Rs.0																				
Total Amount Due	Rs.20,000																				
Minimum Amount Due	Rs.2,000																				
Payment Due Date	June 9, 2023																				
June 10, 2023	Purchase of goods at merchant for Rs.4,000																				
June 12, 2023	Payment received of Rs.5,000																				
June 20, 2023	<p>Finance Charge of Rs.789 is computed as below: Rs.20,000 from May 10 to June 11 (32 days) at 36% p.a. = Rs.631.23</p> <p>(This is the Opening Balance which was not paid in full before the Payment Due Date; Finance Charge is computed on this amount from date of transaction to the date of receipt of payment)</p>																				



	<p>Rs.15,000 from June 12 to June 20 (8 days) at 36% p.a. = Rs.118.36 (This is the Opening Balance less the payment received; Finance charge is computed on this amount from date of receipt of payment to statement date)</p> <p>Rs.4000 from June 10 to June 20 (10 days) at 36% p.a. = Rs.39.45 (This is the new purchase made on June 10; Finance charge is computed on this amount from transaction date to statement date)</p>																		
June 20, 2023	Late Payment Fee of Rs.500 will be levied as Minimum Amount Due was not received before the Payment Due Date of June 9, 2023																		
June 20, 2023	Credit Card Statement will be generated with the following: <table border="1"><tr><td>Opening Balance:</td><td>Rs.20,000</td></tr><tr><td>New purchases:</td><td>Rs.10,000</td></tr><tr><td>Payments & other credits:</td><td>(Rs.5,000)</td></tr><tr><td>Finance Charge:</td><td>Rs.789.04</td></tr><tr><td>Late Payment Fee:</td><td>Rs.500</td></tr><tr><td>GST on fees & charges @18%</td><td>Rs.232.03</td></tr><tr><td>Total Amount Due:</td><td>Rs. 20521.07</td></tr><tr><td>Minimum Amount Due:</td><td>Rs.2052.11</td></tr><tr><td>Payment Due Date:</td><td>July 10, 2023</td></tr></table>	Opening Balance:	Rs.20,000	New purchases:	Rs.10,000	Payments & other credits:	(Rs.5,000)	Finance Charge:	Rs.789.04	Late Payment Fee:	Rs.500	GST on fees & charges @18%	Rs.232.03	Total Amount Due:	Rs. 20521.07	Minimum Amount Due:	Rs.2052.11	Payment Due Date:	July 10, 2023
Opening Balance:	Rs.20,000																		
New purchases:	Rs.10,000																		
Payments & other credits:	(Rs.5,000)																		
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Late Payment Fee:	Rs.500																		
GST on fees & charges @18%	Rs.232.03																		
Total Amount Due:	Rs. 20521.07																		
Minimum Amount Due:	Rs.2052.11																		
Payment Due Date:	July 10, 2023																		

ILLUSTRATION OF INTEREST FREE CREDIT PERIOD

Date	Transaction
April 20, 2023	<p>Your Credit Card Statement is generated with following details:</p> <ul style="list-style-type: none"> • Total Amount Due Rs.10,000 Minimum Amount Due Rs.1,000 Payment Due Date May 10, 2023
	<p>This means that if You pay Rs.10,000 on or before May 10, 2023, then no Finance Charge (or interest) will be charged in the next Credit Card Statement. If, however, You pay anything less than Rs.10,000, then You will be levied a Finance Charge in Your next Credit Card Statement</p>
April 21, 2023	<p>You purchase goods at merchant for Rs.5,000. This transaction will only appear on Your next Credit Card Statement</p>
May 10, 2023	<p>You pay the Total Amount Due of Rs.10,000 based on the Credit Card Statement generated on April 20, 2023</p>
May 21, 2023	<p>Your next Credit Card Statement is generated with the following details:</p> <ul style="list-style-type: none"> Total Amount Due Rs.5,000 Minimum Amount Due Rs. 500 Payment Due Date June 10, 2023 <p>The Total Amount Due of Rs.5,000 represents the purchase made on April 21, 2023, as the Total Amount Due of Rs.10,000 on Your Credit Card Statement dated April 20, 2023, has been paid in full on or before due date. There will be no Finance Charge on this Credit Card Statement as You have paid the Total Amount Due of Your April 20, 2023, Credit Card Statement on the Payment Due Date.</p>



<p>June 10, 2023</p>	<p>You pay the Total Amount Due of Rs.5,000 based on the Credit Card Statement generated on May 21, 2023.</p> <p>This effectively means that for the purchase You made on April 21, 2023, a. You did not pay any Finance Charge and b. You enjoyed an Interest Free Credit Period of 50 days which is the difference in days from the date of this purchase (April 21, 2023) to the Payment Due Date (June 10, 2023) of the same purchase.</p>
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(c) CREDIT LIMITS

<p>Communication of Credit Limit and Cash Limit and Available Credit Limit and Available Cash Limit to You</p>	<p>Credit Limits and Cash Limits will be communicated to You by Us when the Credit Card is issued and on the monthly Credit Card Statement. The available Credit Limit and Available Cash Limit in Your Credit Card Account gets updated every time a Transaction or Cash Advance is performed or refunded, a payment is posted, or any fee and charges are posted or reversed from Your Credit Card Account. You can find Your Available Credit Limit and Available Cash Limit at any point in time by contacting Us (Please refer to Annexure 3 for Our contact information).</p>
<p>Changes to Credit Limit and Cash Limit</p>	<p>Credit Limits and Cash Limits will be determined at Our sole discretion.</p> <p>We may change the Credit Limit and / or Cash Limit at any time and without any prior notification to You. However, such changes will be communicated by SMS or email soon after the revision.</p>

(d) BILLING AND STATEMENT DISPUTES

<p>Communication of Statements to You</p>	<p>Monthly Credit Card Statements will be sent by email to You at the email address provided by You. You may request a printed statement by post. Credit Card Statements will be generated 20 days prior to Your Payment Due Date.</p>
<p>Minimum Amount Due</p>	<p>The Minimum Amount Due will be 10% of Your Total Amount Due plus any amounts that are overdue</p>
<p>Billing & Statement Dispute Resolution</p>	<p>If You do not recognize any Transaction on Your Statement, You should raise a dispute by calling or emailing Us at the number(s) / email address provided for the same. This should be done within 15 days from the Statement date. While we investigate whether there has been an error, the following are true:</p> <p>We cannot try to collect the amount in question or report you as delinquent on that amount.</p> <p>The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But if we determine that we made a mistake you will not have to pay the amount in question or any interest thereof or other fees related to that amount.</p>

	<p>While you do not have to pay the amount in question, you are responsible for the remainder of your balance. We can apply any unpaid amount against your credit limit.</p> <p>For any Billing related issues, you should raise a dispute by calling us on 1800 309 3665 or emailing us at creditcards@utkarsh.bank.</p>
Dispute process	<p>Once You raise a dispute, pending further investigation into the dispute, We, may reverse any disputed transactions from Your Credit Card Account or post a temporary credit for the same. If the investigation determines that You are liable for the disputed transaction, We will reinstate all the transactions in Your Credit Card Account.</p>
	<p>We will provide You with documents pertaining to the disputed transactions within 15 days from date You raise a dispute subject to the operating guidelines of the card association - Visa.</p>
Transactions performed by Supplementary Cardholder	<p>You will be responsible for payment for all Transactions performed by any Supplementary Cardholder under Your Credit Card Account.</p>
Complete Postal Address of Card Issuer	<p>Utkarsh Small Finance Bank Ltd, Utkarsh Tower, NH-31(Airport Road), Sehmalpur, Kazi Sarai, Harhua, Varanasi, PIN – 221105, Uttar Pradesh</p>

(e) CREDIT CARD PAYMENTS

Credit Card payment channels	<p>You have the following channels to make payments to Your Credit Card Account:</p> <p>NEFT & RTGS (only) funds transfer from another bank using IFSC code UTKS0001375 .</p> <p>Add beneficiary as BIZ+ Mobile Number+ Last 4 Digits of your card number.</p> <p>Also, provide above mentioned IFSC code, repayment amount to complete the transaction.</p>
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Credit Card payment posting	<p>We will credit Your Credit Card Account only when we receive cleared funds from Your payment.</p> <p>Payments made towards Your Credit Card Statement are acknowledged in subsequent Statements.</p>
Payment posting hierarchy	<p>Payments received from You are adjusted against Your dues in the following order:</p> <ol style="list-style-type: none"> 1. Taxes. 2. Fees and charges. 3. Finance charges. 4. Cash Advance Transactions. 5. Purchase of goods and services.

(f) RIGHT OF SET OFF

We may at any time and without any prior notice to You, set-off any balances due from You on Your Credit Card from any deposit account maintained by You with USFB in Your name or in the name of Your Supplementary Cardholder.

(g) DEFAULT & CIRCUMSTANCES

Contact with You	<p>If You fail to pay Your Credit Card dues to Us, we will remind You by using the following channels:</p> <ol style="list-style-type: none"> 1. SMS to Your mobile phone as per Our records. 2. Emails. to Your email address as per Our records. 3. Letters sent by post to Your mailing / permanent address. 4. Outbound phone calls from Our collection center or collection center of any collection agency engaged by Us for following up with You. 5. Visit to Your place of residence or place of work. <p>We may contact Your existing or previous Supplementary Cardholder if we are unable to establish contact with You.</p>
Code of conduct	<p>We will adhere to the code of conduct for ethical collection of debt and will procure the same from any collection agencies engaged by Us.</p>



<p>Recovery of dues in case of</p> <ul style="list-style-type: none">a. deathb. insolvencyc. disability of Cardholder	<p>We will suspend Your Credit Card and any Supplementary Credit Cards if We receive notice of Your death, permanent disability or insolvency. In such an event, the entire balance outstanding on Your Credit Card will become due immediately and We will have the right to recover the dues in accordance with relevant laws including from Your heirs, executors, or administrators.</p>
<p>Recovery procedure in case of Overdue / Default</p>	<p>In the event of default, the Cardholder will be sent reminders from time to time for settlement of any outstanding on the card account, by phone, e-mail, SMS and/or engage third parties to remind, follow up and collect dues. Any third party appointed, shall adhere fully to the code of conduct on debt collection. It will be done as per Bank Approved Board Policy.</p> <p>The Bank may initiate either transactions blocking and / or card blocking as suitable measure in case the card outstanding is overdue and not paid on or before payment due date.</p>
<p>Available insurance cover, if any, for cardholder and date of activation of policy including nomination details</p>	<p>Currently not applicable</p>

(h) TERMINATION

<p>Permanent Termination by Us</p>	<p>We may permanently terminate Your privileges as a Cardholder if:</p> <ol style="list-style-type: none"> 1. You fail to adhere to the terms and conditions. 2. You fail to repay Your Credit Card Account dues on time. 3. You do not comply with any laws and regulations including any exchange control regulations. 4. You use or attempt to use the card at prohibited merchants including lottery, gambling, foreign exchange trading, pornography or in prohibited countries. 5. We are repeatedly unable to contact You. 6. We are unable to obtain any documents required from You for continued operation of Your Credit Card Account as required by applicable regulations. 7. You or Your Supplementary Cardholder attempts to defraud Us. 8. You are a merchant, and You use Your Credit Card at Your merchant establishment's point of sale for unusual amounts that are out of pattern for transactions at Your merchant establishment. <p>If We permanently terminate Your Credit Card, You will continue to be liable to repay all the dues on Your Credit Card Account.</p>
<p>Surrender / Termination by You</p>	<p>You may surrender / terminate Your Credit Card by contacting Us at the contact details provided in this terms and conditions.</p> <p>If You surrender / terminate Your Credit Card,</p> <ol style="list-style-type: none"> a. You will continue to be liable to repay all the dues on Your Credit Card Account. b. We will not be liable to refund any unused portion of Your Annual Fee or Your Supplementary Card's Annual Fee, if any.
<p>Procedure for closure of card account if the card has not been used for more than one year</p>	<p>If a credit card has not been used for a period of more than one year, the process to close the card shall be initiated after intimating the cardholder. 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.</p>

	<p>Subsequent to the closure of credit card, the cardholder shall be immediately notified about the closure through email, SMS, etc.</p>
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(i) LOSS / THEFT / DAMAGE / COMPROMISE OF CREDIT CARD

<p>Reporting of loss / theft of Credit Card</p>	<p>You must call Us at the phone number provided in this terms and conditions immediately if Your Credit Card or Your Supplementary Cardholder's Credit Card is lost, stolen, misplaced, damaged or is being used for Unauthorized Transactions.</p> <p>If a Credit Card reported as lost, stolen, misplaced, damaged or as being used for Unauthorized Transactions, it should not be used subsequently.</p>
<p>Liability for lost / stolen card</p>	<p>You will be liable for any Unauthorized Transactions that are performed using Your lost / stolen Credit Card or lost / stolen Supplementary Credit Card up to the point at which You reported the loss or theft to Us.</p> <p>We will be liable for any Unauthorized Transactions that are performed using Your lost / stolen Credit Card or lost / stolen Supplementary Credit Card after You report the loss or theft to Us.</p> <p>You will be liable for any Unauthorized Transactions where You or Your Supplementary Cardholder shared the PIN or OTP with a third party.</p> <p>You will be liable if You act deceitfully with the intention to defraud Us, defraud any merchant or third party.</p> <p>Credit Card Transactions in India require You to input a PIN / OTP on the merchant's device at their point of sale or on their website / mobile app. For certain Credit Card Transactions, You may be able to tap the Credit Card near the merchant's device</p>

	to use the contactless feature which may or may not require You to input a PIN. A PIN / OTP may not be mandatory in other countries, and You will be liable for any losses for Unauthorized Transactions unless You have already reported loss or theft of Your or Your Supplementary Credit Card.
Compromise of Your Card	In the event We suspect that Your Credit Card information has been compromised, We may suspend usage of Your Credit Card and send You a replacement Credit Card immediately. In such situations We will contact You by phone, SMS or email to advise You of the suspension of the Credit Card and the issuance of the replacement Credit Card.
Suspicious use of Your Credit Card	If we notice suspicious or unusual pattern of usage on Your Credit Card or Your Supplementary Credit Card, We may suspend the Credit Card without any prior notice to You. In such situations We will contact You immediately by phone call, SMS, or email to verify the suspicious transactions. If You confirm the authenticity of the suspicious Transactions, we may revoke the suspension of Your Credit Card and in such event, You will lose Your right to dispute these transactions in the future.
Liability for Unauthorized Transactions	Please refer to Annexure 2 to understand Your liability for any Unauthorized Transactions in Your Credit Card Account

(j) GRIEVANCE REDRESSAL AND COMPENSATIONFRAMEWORK

Grievance Redressal	In the event You are not satisfied with Our responses to Your inquiries, Our handling of any of Your service requests or complaints, You may write to Our grievance department, the details of which may be accessed at: https://www.utkarsh.bank
Timelines for resolving grievances	We will attempt to resolve all grievances raised to our Grievance Redressal Official within 10 working days. In the event we are unable to resolve Your grievance within these 10 working days, We will write to You seeking a maximum of

	<p>another 10 working days to resolve the grievance. In the event we are still unable to resolve Your grievance within this period, We will compensate You for Our failure to resolve the grievance as per the compensation framework below.</p>
<p>Compensation for failure to resolve grievances</p>	<p>Unsuccessful / failed Transactions We will reverse any fees and charges that are levied as a result of the unsuccessful / failed Transactions or failed payment posting. We will not compensate You if a Transaction is unsuccessful due to:</p> <ul style="list-style-type: none"> ◆ Your Credit Card Account having insufficient Credit Limit or Cash Limit ◆ Your Credit Card Account being overdue ◆ A system downtime that is notified to You in advance ◆ Credit card network unavailability due to telecom or other issues ◆ Failure of point-of-sale device at a merchant establishment(physical or e-commerce) ◆ Failure on Your part in completing the Transaction properly by using the correct PIN, Credit Card expiry date or OTP ◆ Usage of a Credit Card that has not been activated or has already expired or is damaged <p>Delay in grievance redressal We will reverse any fees and charges that have been levied as a result of the delay in resolving Your grievance</p> <p>Delay in closing Credit Card Account We will reverse any fees and charges that have been levied as a result of the delay in closing Your Credit Card Account. If We do not close Your Credit Card Account within 7 days from the date We receive Your request we are liable to pay You Rs.500 per day for each day of delay beyond the 7 days.</p> <p>Blocking of lost / stolen Credit Card We will reverse any Transactions and associated fees and charges that have been levied as a result of the delay in blocking Your Credit Card Account from the time You report the loss / theft of the Credit Card to Us.</p>

(k) CARDHOLDER INFORMATION DISCLOSURE

<p>Disclosure to credit bureaus</p>	<p>We may disclose information pertinent to Your Credit Card Account to one or more authorized credit bureaus operating in India. This may include information about Your contact details, Your promptness in making payments on Your Credit Card, the frequency with which You are applying for new Credit Cards, any default by You in settling Your Credit Card obligations.</p> <p>If We have reported Your Credit Card Account as overdue or as a defaulter to a credit bureau and You settle the overdue or defaulted amount in full, We may take up to 30 days from Your date of payment to update Your record at the credit bureau. Before We report You as a defaulter to the credit bureau We will give You a 7-day notice about Our intention to report You as a defaulter. This notice may be included as a part of Your Credit Card Statement. If there are any pending disputes in Your Credit Card Account, We will ensure that the dispute is resolved before We report You as a defaulter to the credit bureau.</p>
<p>Disclosure to Our collection agencies</p>	<p>We may disclose information pertinent to Your Credit Card Account to enable collection agencies that are authorized by Us to collect any overdue payments from You on Your Credit Card Account.</p>
<p>Disclosure to other parties</p>	<p>In addition to credit bureaus and collection agencies, We may disclose Your credit information and other information to the following parties without Your consent:</p> <ul style="list-style-type: none"> - Law enforcement, government departments and regulators Credit card associations and card networks (and through them to the institution acquiring merchant credit card transactions and to the merchant where You used Your Credit Card) such as Visa, MasterCard, NPCI particularly in case of disputes - Our vendors / agents to whom We have outsourced our credit card operations

ANNEXURE 1

SCHEDULE OF CHARGES*

Utkarsh Small Finance Bank Credit Card

*Schedule Of Charges	USFB-SmartGen	USFB-Eternal	USFB-Rhodium
Fees & Charges Type	Amount / Value	Amount / Value	Amount / Value
Annual Fees	1st year- Free	1st year- Free	1st year- Free
	2nd year onwards Rs199 + Taxes. Fee waiver when Rs.50 thousand is spent during the previous year	2nd year onwards Rs.1999 + Taxes Fee waiver when Rs.1.5 lakh is spent during the previous year	2nd year onwards Rs.4999 + Taxes Fee waiver when Rs 5 lakh is spent during the previous year
Joining Fees	NIL	NIL	NIL
Supplementary Card Annual Fees	No annual fee	No annual fee	No annual fee
Late Payment Fees	Rs. 500/-	Rs. 500/-	Rs. 500/-
Cash Advance Fees	Cash advance 5% or Rs. 500, whichever is higher	Cash advance 5% or Rs. 500, whichever is high	Cash advance 5% or Rs. 500, whichever is high
Finance Charge (APR) a. Revolving credit b. Cash Advances c. Overdue Interest d. Charges in case of default	Up to 3.6% per month (equivalent to 43.2% annual percentage rate)	Up to 3% per month (equivalent to 36% annual percentage rate)	2% per month (equivalent to 24% annual percentage rate)
	<u>For FD backed Card</u> - Rs 2.5% per month (equivalent to 30% annual percentage rate)	<u>For FD backed Card</u> - Rs 2.5% per month (equivalent to 30% annual percentage rate)	
Overlimit Fees	Rs. 500/- or 2.5% of Overlimit Amount (subject to a minimum of Rs. 500)	Rs. 500/- or 2.5% of Overlimit Amount (subject to a minimum of Rs. 500)	Rs. 500/- or 2.5% of Overlimit Amount (subject to a minimum of Rs. 500)

	whichever is higher	whichever is higher	whichever is higher
Service Charge	NIL	NIL	NIL
Foreign Currency Surcharge	3% of the value of the foreign currency transaction after conversion to Indian Rupees using network's currency conversion at transaction point	3% of the value of the foreign currency transaction after conversion to Indian Rupees using network's currency conversion at transaction point	3% of the value of the foreign currency transaction after conversion to Indian Rupees using network's currency conversion at transaction point
Return payment charge	2.5% of the value of the returned payment (subject to a minimum of Rs. 500)	2.5% of the value of the returned payment (subject to a minimum of Rs. 500)	2.5% of the value of the returned payment (subject to a minimum of Rs. 500)
Fuel Transaction Surcharge	1% fuel surcharge refunded for transactions between Rs 400 to Rs. 5000	1% fuel surcharge refunded for transactions between Rs 400 to Rs. 5000	1% fuel surcharge refunded for transactions between Rs 400 to Rs. 5000
E-Statements	Nil	Nil	Nil
Physical - Statements	Rs. 50/- per statement	Rs. 50/- per statement	Rs. 50/- per statement
GST	18% (applicable on all fees, interest & other charges)	18% (applicable on all fees, interest & other charges)	18% (applicable on all fees, interest & other charges)
Card Replacement Fee	Rs. 500/-	Rs. 500/-	Rs. 500/-
Surcharge on Rent Payment	1% surcharge on rental payments subject to a cap 40% of credit limit in a billing cycle	1% surcharge on rental payments subject to a cap 40% of credit limit in a billing cycle	1% surcharge on rental payments subject to a cap 40% of credit limit in a billing cycle

ANNEXURE 2

LIABILITY FOR UNAUTHORIZED TRANSACTIONS

Utkarsh Small Finance Bank Credit Card

Liability for Unauthorized Transactions	Conditions						
<p>You have Zero Liability in these situations</p>	<p>The Unauthorized Transactions were the result of fraud, negligence or deficiency on Our part irrespective of whether or not the transaction was reported by You There is a third-party breach of our systems and the responsibility for this lies neither with Us nor with You and You notify Us within 3 working days of receiving a communication from Us regarding the Transaction</p>						
<p>You have limited liability in these situations</p>	<p>The Unauthorized Transaction is due to Your negligence (for example, where You have shared Your Credit Card information, PIN or OTP with any third party), the entire loss will be borne by You until You report the Unauthorized Transaction to Us. Any loss arising from Unauthorized Transactions after You have informed U, will be borne by Us</p> <p>An electronic Unauthorized Transaction occurs and the responsibility for this lies neither with Us nor with You and further there is a delay of 4 to 7 working days on Your part in notifying Unauthorized Transaction to Us. In such cases, Your per Transaction liability will be limited to the lower of the Transaction value or the value mentioned in the table below:</p> <table border="1" data-bbox="560 1480 1458 1709"> <thead> <tr> <th>Type of Account</th> <th>Maximum liability (Rs.)</th> </tr> </thead> <tbody> <tr> <td>Credit cards with limit up to Rs.5 lakh</td> <td>10,000</td> </tr> <tr> <td>Credit cards with limit above Rs.5 lakh</td> <td>25,000</td> </tr> </tbody> </table> <p>• Further, if You delay the reporting of the Unauthorized Transaction beyond 7 working days, You will be liable for the entire amount of the Unauthorized Transactions</p>	Type of Account	Maximum liability (Rs.)	Credit cards with limit up to Rs.5 lakh	10,000	Credit cards with limit above Rs.5 lakh	25,000
Type of Account	Maximum liability (Rs.)						
Credit cards with limit up to Rs.5 lakh	10,000						
Credit cards with limit above Rs.5 lakh	25,000						

	<p>For the purpose of arriving at the number of working days in this Annexure, the working schedule of Your home branch will be considered and the date of receipt of the communication of the Transaction from Us to You will be excluded</p>
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ANNEXURE 3

CONTACT DETAILS

A. Customer Care Service	
Call center phone numbers	1800-309-3665 All calls to / from Our call center may be recorded.
Email address	creditcards@utkarsh.bank
Mailing address	Utkarsh Small Finance Bank Limited, Utkarsh Tower, NH-31(Airport Road), Sehmalpur, Kazi Sarai, Harhua, Varanasi, PIN – 221105, Uttar Pradesh
Dedicated Toll-Free Telephone Number	1800-309-3665
B. For Closure/Surrender	
Email address	creditcards@utkarsh.bank
Dedicated Toll-Free Telephone Number	1800-309-3665
IVRS Contact Number	1800-309-3665
C. Reporting Loss/Theft/Misuse/Card Block	
Phone Banking number(s)	1800-309-3665
Email address	creditcards@utkarsh.bank
Dedicated Toll-Free Telephone Number	1800-309-3665
IVRS Contact Number	1800-309-3665
Dedicated Number for Blocking Card	1800-309-3665
Mailing address	Utkarsh Small Finance Bank Limited, Utkarsh Tower, NH-31(Airport Road), Sehmalpur, Kazi Sarai, Harhua, Varanasi, PIN – 221105, Uttar Pradesh
D. Grievance Redressal	
Grievance Redressal Officer	Deputy General Manager Utkarsh Small Finance Bank Limited, Utkarsh Tower, NH-31(Airport Road), Sehmalpur, Kazi Sarai, Harhua, Varanasi, PIN – 221105, Uttar Pradesh Email: creditcards@utkarsh.bank
Dedicated Telephone Number	1800-309-3665
Dedicated Toll-Free Telephone Number	1800-309-3665
Email address	creditcards@utkarsh.bank

RBI Ombudsman	<p>In case you are not satisfied with the resolution provided by the Bank, you may approach The Office of the Banking Ombudsman, Reserve Bank of India to lodge a complaint at Complaint Management System Portal (https://cms.rbi.org.in) and /or write to RBI CRPC, Chandigarh, Reserve Bank of India, 4th floor, Sector 17, Chandigarh, 160017 or Toll free number 14448 is available 24x7 and the facility to speak to call center executives is available from 8:00 AM to 10:00 PM in English and Hindi and also in ten Regional Languages from 9:30 AM to 5:15 PM on Monday to Friday except National Holidays.</p> <p>You may also lodge your grievances at the following email address crpc@rbi.org.in of the office of the Banking Ombudsman.</p>
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