

Utkarsh Small Finance Bank Credit Card

Key Fact Statement

Card Issuing Bank	Utkarsh Small Finance Bank	Card Type	Credit Card
Service Provider	42 Card Solutions Pvt. Ltd	Card Association	Rupay
Eligibility	Individuals – Indian citizens and residents		

FEES & CHARGES

Annual Fees	No Annual Fee for 1st year 2nd year onwards ₹ 199/- + Taxes & Fee waiver when ₹ 50,000 is spent during the previous year No joining fee	Supplementary Card Annual Fees	No annual fee or joining fee
Interest Free Period	Upto 50 days	Service Charges for transaction	NIL
Late Payment Fees	Rs. 500/-	Cash Advance Fees	Cash advance 5% or Rs. 500, whichever is higher
Cash Available Limit	upto 20%	Foreign Currency Surcharge	3% of the value of the foreign currency transaction after conversion to Indian Rupees using Visa currency conversion at transaction point
Finance Charge (APR)	Up to 3.6 % per month (equivalent to 43.2% annual percentage rate). a. Revolving credit b. Cash Advances c. Overdue Interest d. Charges in case of default		
Overlimit Fees	Rs.500/-	Return payment charge	2.5% of the value of the returned payment
Card Replacement Fee	Rs.500/-	Goods & Services Tax	18% on fees/charges & interest
E-Statements	Nil	Physical Statement	Rs. 50 per statement

KEY TERMS

Billing & Statement Dispute Resolution	<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>
Billing Cycle & Mode of Communication	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
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 UTKS0001375</p> <p>Add beneficiary as BIZ+Mobile Number+Last 4 digits of your Card Number. Also, provide above mentioned IFSC Code & the repayment amount to complete the transaction.</p>

Interest Free Period	The period from time from the Statement date to the Payment Due Date. You may pay the Total Amount Due during this period to avoid payment of Finance Charges except in the case of Cash Advance Transactions. The Interest Free Credit Period shall be suspended if the Total Amount Due remains unpaid by the Payment Due Date.
Credit Limit	This is the maximum indebtedness that can be incurred at any point in time by You and Your Add-on Cardholders on the Credit Card Account as determined at the Bank's sole discretion. Further, the bank may review Your account periodically and it reserves the right to decrease or cancel Your credit limit based on transaction patterns, repayment behaviour and other internal criteria. This will be informed to You via the Bank's app and/or via email and SMS The credit limit given to you on your card is mentioned in the Welcome Letter.
Available Credit Limit	It is the amount available for purchases on Your credit card as on date and tells you how much You can spend on Your credit card before You reach Your credit limit.
Cash Available Limit	A percentage of the Credit Limit on the Credit Card Account that can be used to perform Cash Advance Transactions and determined at the bank's sole discretion.
Minimum Amount Payable	The Minimum Amount Due will be 10% of Your Total Amount Due plus any amounts that are overdue and / or over the Credit Limit.

CONTACT DETAILS

Call Center Phone Number	18003093665 (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
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

The terms on which this credit card is offered can change over time. You can check if any changes have been made by visiting at www.utkarsh.bank. For more information on complete terms, eligibility, choosing and using credit cards visit our website www.utkarsh.bank.

List of Ineligible transactions for cashback*

*SI No	Ineligible Transactions
1	Wallet recharges
2	Financial Institutions
3	Government services
4	Charities
5	Foreign Currency Purchase
6	Insurance
7	Railway
8	Mutual Funds
9	Education
10	Transport
11	Fuel
12	Utility Payments (Electricity, Telephone, Internet, Water etc