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The terms and conditions contained here pertain to superCard as issued by Utkarsh Small Finance Bank Limited (“Bank”), and its Co-brand Partner Scapic Innovations Private Limited (“Super.Money”)

This Key Fact Statement (KFS) is to be read along with the Cardholder Agreement and the Most Important Terms & Conditions (MITC) for complete understanding.

Joining Fee / Annual Fee	Nil
Forex Mark-up Fee	3.5% of transaction amount
Cash Advance Fee	On Domestic Cash advance 5% or Rs. 25, whichever is higher On International Cash advance 5% or Rs. 500, whichever is higher
Interest-Free Period	Interest Free Period of up to 45 days
Interest Rate	Up to 3% per month, i.e. 36% on annualised basis
Minimum Due Amount	5% of Total Amount Due
Late Payment Fee	<ul style="list-style-type: none"> - Nil, when credit limit below Rs 100 - 5% of TAD, when credit limit below Rs 2,000 - 10% of TAD, capped at Rs 1250 when limit is equal to or above Rs 2,000
Card Fee	Rs 299, applicable only if you apply for a physical credit card
Credit Limit	Up to 90% of the Fixed Deposit (FDs) will be assigned as credit limit of credit card
Deposits	Bank places a lien on any FDs being booked including renewals thereof, as a security for the credit card being issued. The Bank is fully authorised to liquidate the FD without any cause or notice to cardholders and appropriate the proceeds towards the outstanding on the credit card

Key Terms

Credit Limit	For cardholders who have availed the Card Against a Fixed Deposit, credit limit is 90% of the fixed deposit created. Bank reviews all accounts periodically and reserves the right to decrease the credit limit based on any transaction patterns, repayment behaviour and other internal criteria. This will be informed to cardholders via the App and/or via email and SMS.
Available Limits	“Available Credit Limit” or “Available Cash Limit” is the limit up to which cardholders

	can make purchases or withdraw cash from an ATM respectively. Please note that the cash limit is a part of the overall Credit Limit assigned however unavailable to cardholders for the time being.
Interest Free Period	<p>The payment due date on this credit card is 15 days after the statement date (the day when your statement is generated). Please note that this facility of an interest free period is not available in case the previous month's outstanding amount has not been paid in entirety. For example, for a statement for the period 5th April to 4th May, the payment due date is 20th May. Assuming previous month's dues have been paid in full, the interest free period is as follows</p> <ul style="list-style-type: none"> - For any purchases dated 5th April, interest free period is from 5th April to 20th May = 45 days - For any purchases dated 4th May, interest free period is from 3rd May to 20th May = 15 days
Interest Rate	<p>Interest rate of 3% per month is applicable to all cardholders on their unpaid dues, and on any cash advance transactions from the date of transactions. Interest rates are subject to changes made by the Bank from time to time.</p> <p>All cash advances will also be subject to interest charges from the date of withdrawal until the date of full payment.</p>
Forex Markup Fee	For any transactions in foreign currency, the transaction amount is first converted to Indian Rupees (INR) on the settlement date (this date can be different from the transaction date). The forex markup fee is then levied on the converted INR value. The fee is also levied in case of any INR transaction done at a merchant or payment gateway that is based outside India.
Late Payment Fee	A late payment fee is charged in case no payment or a payment less than the Minimum Amount Due is received by the Payment Due Date.
Card Fee	This fee is billed in case the cardholder requests for a physical card, including any replacements
Taxes	18% Goods and Service Tax is applicable on Fees, Interest and other charges
Billing statements	Billing statements will be generated every month on the 1st and can be modified once as per cardholder's convenience. Cardholders can view / download the statements from the app at any point.
Minimum Amount Due	<p>Cardholders can choose to pay the Total Amount Due (TAD) or the Minimum Amount Due (MAD) as per the statement. The remaining balance can be carried forward to subsequent months. This Minimum Amount Due is the sum of the following:</p> <ul style="list-style-type: none"> (a) 5% of the outstanding amount and; (b) Previous unpaid minimum amount dues, if any; and; (c) Entire amount of instalments (EMI) due, if any (d) 100% of any fees, interest, charges and taxes <p>For any statement cycle, if TAD is less than Rs 100, then TAD = MAD.</p>
Refunds/Chargebacks	Cardholders must pay for the transactions billed in the statement to avoid any additional charges being levied. Any refunds, chargebacks received after the statement generation are automatically adjusted and shown in the app

Method of payment	<p>Payments should be made before Payment Due Date to avoid Late Payment Charges. Cardholders can pay the outstanding dues from the app itself, through the following modes:</p> <ul style="list-style-type: none"> (a) UPI payments from any virtual payment account added to the app. (b) Net Banking
Billing disputes resolution	<p>All the contents of the statement will be deemed to be correct and accepted if the Bank is not informed of any discrepancies within 30 days of the statement date. In the event of billing disputes/discrepancies, the Bank shall investigate and confirm the liability for such transactions. For certain disputes, Bank may offer a temporary credit during the period of investigation, which may be reversed along with applicable charges subject to the outcome of the investigation.</p>
Refund of credit balance/excess amount	<p>In case there is a credit balance/excess amount lying in the account due to additional repayment or a refund, this amount can be adjusted against future pending dues or it can be refunded as per cardholder's request. No interest will be payable on any credit balance/excess amount lying in the cardholder's account.</p>
Fixed Deposits	<ul style="list-style-type: none"> • Any interest on the amount funded online is subject to the successful setup of the Fixed Deposit account and only from the date of successful payment. • Bank reserves the right to recover the dues on card if it is not paid within 60 DPD (Days Past Due) or when the total outstanding including accrued interest and fees reaches 100% of the Fixed Deposit amount, whichever is earlier • Any balance remaining after the above due adjustment shall be refunded to you.

Enquiries and Complaints

In-App	Raise a ticket in 'Help Centre' in the app
Email ID	supercard@utkarsh.bank
Call-Centre Phone Number	1800-309-7986 (all calls to/from call centre may be recorded)
Mailing Address	Utkarsh Small Finance Bank Limited, Utkarsh Tower, NH-31 (Airport Road), Sehmalpur, Kazi Sarai, Harhua, Varanasi, PIN – 221105, Uttar Pradesh
Grievance Redressal	<p>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 are below:</p> <p>Mr. Sankha Basu Principal Nodal Office (PNO) Utkarsh Small Finance Bank Limited, S-24/1-2, 1st Floor, Mahavir Nagar, orderly Bazaar, Varanasi, Uttar Pradesh, 221002. Email: pno@utkarsh.bank</p>
Banking Ombudsman	<p>If the issue remains unresolved beyond 30 days even after reaching out to the above channels, or if the response is unsatisfactory, you may write to the Banking Ombudsman for an independent review. Details of the Banking Ombudsman Scheme are available on the Reserve Bank of India (RBI) website at https://www.rbi.org.in/</p>

