

Version: 14-Nov-2024

**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”)**

The **Most Important Terms and Conditions (MITC)** are to be read along with the detailed Cardholder Agreement, and are subject to changes from time to time. The most recent version will always be available on Utkarsh Small Finance Bank Ltd website <https://www.utkarsh.bank/> as well as the app.

These terms and conditions govern the relationship between Utkarsh Small Finance Bank (“Bank”) and the Cardholder whose name appears on the Credit Card.

### Definitions

Defined Terms	Descriptions
<b>Card</b>	Credit Card (superCard) issued to you by the Bank to pay for goods & services or withdraw cash from participating merchant establishments / ATMs
<b>Cash Advance</b>	Any cash withdrawal made by you using the Card at any automated teller machine
<b>Cash Advance Fee</b>	A fee that is levied in case you perform a cash advance transaction.
<b>Cash Limit</b>	A percentage of the credit limit on the credit card account that can be used to perform cash advance transactions and determined at the sole discretion of the Bank. This may be unavailable to certain cardholders at the time of issuance.
<b>Credit Card Account</b>	Any account maintained by the Bank in connection with the credit card
<b>Credit Card Statement</b>	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 these terms and conditions
<b>Credit Limit</b>	The maximum indebtedness that can be incurred at any point in time by the cardholder on the credit card as determined by the Bank For cardholders who have availed the Card Against a Fixed Deposit, credit limit is 90% of the fixed deposit created.
<b>Interest Charges</b>	Any interest levied to your credit card account if you fail to pay the Total Amount Due (TAD) by the Payment Due Date or in case of any cash advance transactions
<b>Late Payment Fees</b>	Fee levied in case Minimum Amount Due is not received by the Bank on or before Payment Due Date
<b>Minimum Amount Due</b>	The minimum amount shown on the monthly credit card statement which needs to be paid by the payment due date to avoid becoming overdue and keep the account in good standing
<b>Payment Due Date</b>	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 the Bank to avoid levy of interest and/or late payment fees and/or suspension of the Credit Card.
<b>PIN</b>	The personal identification number set up by you via the app for use during purchase using credit cards at merchant stores or withdrawal of cash at ATMs

<b>Total Amount Due</b>	The total amount due on each statement date including any dues from the previous statement and the sum of all debit and credit transactions posted to your credit card current statement.
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#### (A) Fees & Charges

Fees and charges levied will be as per the below schedule of fees and charges. Any changes to the below schedule will be communicated with a notice of at least 30 days.

<b>Joining Fee / Annual Fee</b>	Nil
<b>Forex Mark-up Fee</b>	3.5% of transaction amount
<b>Cash Advance Fee</b>	On Domestic Cash advance 5% or Rs. 25, whichever is higher On International Cash advance 5% or Rs. 500, whichever is higher
<b>Interest-Free Period</b>	Interest Free Period of up to 45 days
<b>Interest Rate</b>	Up to 3% per month, i.e. 36% on annualised basis
<b>Minimum Due Amount</b>	5% of Total Amount Due If TAD is less than equal to Rs 100, then MAD = TAD
<b>Late Payment Fee</b>	<ul style="list-style-type: none"> <li>- Nil, when credit limit below Rs 100</li> <li>- 5% of TAD, when credit limit below Rs 2,000</li> <li>- 10% of TAD, capped at Rs 1250 when limit is equal to or above Rs 2,000</li> </ul>
<b>Card Fee</b>	Rs 299, applicable only if you apply for a physical credit card

#### Illustrations for Interest & Late Fee

Below is an example of computation of interest and late payment fees. Here, the credit card statement is generated on the 20th of each month, and cardholder has 15 days to pay

Date	Transaction	Details	INR
May 10, 2023	Purchase	20,000	
May 20, 2023	Statement Generated	Opening Balance	0
		New Purchases	20,000
		Payments & Credits	0
		Interest	0
		Fees	0
		Total Amount Due (TAD)	20,000

		Minimum Amount Due (5% of TAD)	1,000
		<b>Payment Due Date (15 Days)</b>	<b>June 4, 2023</b>
<b>June 7, 2023</b>	Late Fee	10% of TAD, as limit >Rs 2,000	1,250.00
<b>June 7, 2023</b>	Tax on Late Fee		225.00
<b>June 10, 2023</b>	Purchase		4,000.00
<b>June 12, 2023</b>	Payment		-5,000.00
<b>June 20, 2023</b>	Interest		<b>827.68</b>
<b>June 20, 2023</b>	GST on Interest		<b>148.98</b>
<b>June 20, 2023</b>	<b>Statement Generated</b>	<b>Opening Balance</b>	20,000.00
		New Purchases	4,000.00
		Payments & Credits	-5,000.00
		Interest & Taxes	976.66
		Fees & Taxes	1,475.00
		<b>Total Amount Due (TAD)</b>	<b>21,451.66</b>
		<b>Minimum Amount Due</b>	<b>3,401.66</b>
		5% of Purchase Balance	950.00
		100% of Fee & Interest & Taxes	2,451.66
		<b>Payment Due Date (15 days)</b>	<b>July 5, 2023</b>

#### Calculation of Interest in the above example

Balance (in INR)	Period From	Period To	Number of Days	Interest
20,000	10 May 2023	June 7, 2023	28	552.33
21,475	June 7, 2023	June 10, 2023	3	63.54
25,475	June 10, 2023	June 12, 2023	2	50.25
20,475	June 12, 2023	June 20, 2023	8	161.56
			<b>Total Interest</b>	<b>827.68</b>

#### Interest Free Period:

The payment due date on your 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 you have not paid the previous month's outstanding amount in entirety. For example, for a statement for the period 5th April to 4th

May, the payment due date is 20th May. Assuming you have paid your previous month's dues in full, the interest free period is as follows

- 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:** 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 transaction. The Interest rates are subject to changes made by the Bank from time to time.

#### **(B) Credit Limits**

<b>Communication</b>	<p>For cardholders who have availed the Card Against a Fixed Deposit, credit limit is 90% of the fixed deposit created.</p> <p>The available credit limit / cash limit is updated with every transaction (purchase, withdrawal, fees and charges, reversals). You can find the available limit at any point in the app.</p> <p>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.</p>
<b>Change to credit / cash limit.</b>	Credit limit and cash limit are determined at the sole discretion of the Bank, and can be changed without prior intimation. Such changes will be communicated by SMS after the revision.

#### **(C) Billing Statements and Disputes**

<b>Statement (Billing) Date</b>	Your billing statement will be generated every month on the 1st and can be modified once as per your convenience. The billing statement shall be deemed to be a demand notice for payment and no separate intimation would be made in this regard
<b>Communication</b>	Monthly credit card statements will be available in the app, and will be intimated to you via SMS and/or email
<b>Minimum Amount Due</b>	<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> <p>(a) 5% of the outstanding amount and;</p> <p>(b) Previous unpaid minimum amount dues, if any; and;</p> <p>(c) Entire amount of instalments (EMI) due, if any</p> <p>(d) 100% of any fees, interest, charges and taxes</p>
<b>Disputes</b>	<p>If you do not recognize any transaction on your statement, you should raise a dispute within the app or by contacting us at the below given details. This should be done within 15 days from the Statement date. While the Bank investigates whether there has been an error, the following holds true: (a) Bank will not try to collect the amount in question or report you as delinquent on that amount. (b) If the Bank determines that a mistake was made 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.</p> <p>For any Billing related issues, you should raise a dispute by calling us on 1800 309 7986 or Mailing us on <a href="mailto:supercard@utkarsh.bank">supercard@utkarsh.bank</a> or by raising a dispute within the Help Centre of your app.</p>
<b>Dispute Process</b>	<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 along with applicable interest, fees and taxes from the effective date of the transaction in dispute.</p>

#### (D) Credit Card Repayments

<b>Payment Modes</b>	<p>You can pay the outstanding dues from the app itself, through the below mode:</p> <p>(a) UPI payments (up to Rs. 1.8 lakh or any other such amounts prescribed from time to time) from any virtual payment account added to the app.</p> <p>Payments should be made before Payment Due Date to avoid Late Payment Charges</p>
<b>Refunds/Chargebacks</b>	<p>You 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 to you in the app</p>
<b>Refund of credit balance/excess amount</b>	<p>In case there is a credit balance/excess amount lying in your card account due to additional repayment or a refund, this amount can be adjusted against future pending dues or it can be refunded to you as per your request. No interest will be payable on any credit balance/excess amount lying in the cardholder's Card account.</p>
<b>Payment Apportionment</b>	<p>Any payments received from you against the amounts specified in a particular Statement shall be adjusted towards such dues in the following order:</p> <ol style="list-style-type: none"> <li>1. Billed cash advance with interest, fees &amp; taxes)</li> <li>2. Billed purchases with interest, fees &amp; taxes as applicable</li> <li>3. Unbilled cash advance with interest, fees &amp; taxes</li> <li>4. Unbilled purchases with interest, fees &amp; taxes as applicable</li> </ol> <p>Within the above, the order of adjustment shall be: Taxes, Fees, Interest, Purchases.</p> <p>The above order of apportionment may be modified by Bank at its discretion.</p>

#### (E) Default

<b>Communication</b>	<p>In the event of a default, you will be sent reminders by SMS, email, telephone for settlement of any outstanding dues. If no response is received from you via regular channels, third parties may be engaged to remind, follow up and collect dues.</p> <p>Bank, and any such third party appointed shall adhere fully to the code of conduct on debt collection.</p>
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<b>Procedure including notice period for reporting a cardholder as defaulter</b>	<p>i) If you do not pay at least the Minimum Amount Due even 3 days after the Payment Due Date, the card will be reported as delinquent by the Bank to the Credit Information Companies (CICs), authorised by the Reserve Bank of India (RBI). Non-payment of Minimum Amount Due may also lead to discontinuation of the credit card services.</p> <p>ii) Once reported to the Credit Information Companies (CICs) there is no withdrawal of the report. However, if dues are settled by you, this information will be provided to the Bank for sharing with Credit Information Companies (CICs) in the subsequent month.</p>
<b>Recovery procedure in case of default</b>	<p>i) Bank may also block transactions / account in case account is overdue</p> <p>ii) Bank shall liquidate the linked fixed deposits and shall recover the Outstanding Dues on Card if it is not paid within 60 DPD (Days Past Due) or the total outstanding including accrued interest and fees reaches 100% of the Fixed Deposit amount, whichever is earlier</p> <p>iii) Notwithstanding anything contained herein or any other document, Bank shall have the right to liquidate the entire fixed deposit amount or make deductions from the amount received for creation of deposit, including the interest accrued, and set-off such amount against the outstanding amount payable to Bank with respect to the Card. Any balance remaining after the above due adjustment shall be refunded to the customer</p>

#### **(F) Termination of Card Services**

<b>Procedure for revocation of card membership</b>	<p>Your access to your Card may be cancelled or revoked at any time without prior notice, if we consider it necessary for business or security reasons, which may include but are not limited to:</p> <p>Delayed or dishonoured payments, improper use of credit card (in violation of RBI and Foreign Exchange rules).</p> <ul style="list-style-type: none"> <li>- Misleading or incorrect information / documents given along with card application.</li> <li>- Failure to furnish information or documents as required under the Know Your Customer (KYC)/ Anti Money Laundering (AML)/ Combating the Financing of Terrorism (CFT) guidelines.</li> <li>- Involvement in any civil litigation or criminal offence / proceedings by any authority, court of law or professional body or association.</li> <li>- Changes in credit policy due to prevailing conditions / unforeseen circumstances. Credit scores below the level as fixed from time to time. You may continue to get your Card statements with actual outstanding, even after closure of the card account.</li> <li>- In case your Card has not been used for more than one year, if the card is still not used or no reply is received for the continuation of Card, Card will be closed and reported to the bureau, subject to payment of all dues by the cardholder</li> <li>- In case your Card has not been used for more than 30 days after the issuance of the card, we may block the card temporarily for security reasons after the first 30 days of inactivity. Following , which you can activate the card from within the app in the next 7 days, failing which we shall close the card.</li> </ul>
<b>Procedure for surrender</b>	<p>a) You can close your Card account any time within the app. The entire card</p>

<b>of card by Cardholder</b>	<p>outstanding dues and loans / EMI facilities linked to your Card (if applicable and/or availed of) will immediately become due.</p> <p>b) Any refund/reversal that is received after the card closure will be intimated to you and refunded electronically to the account number after verifying the ownership.</p> <p>c) Upon termination/revocation of Card membership for any reason whatsoever, whether at the instance of the Cardmember or the Bank, the Cardmember shall remain liable for all charges incurred by the use of the Card.</p> <p>d) You specifically acknowledge that once your Card account is closed, the privileges (including but not limited to all benefits and services accrued, reward points not redeemed etc) of the Card stand nullified.</p> <p>e) Your Card account will be closed only once the Bank receives the payment of all amounts due and outstanding in respect of the said Card account.</p> <p>f) You can raise a ticket in the app for initiating closure of the card subject to the outstanding dues being cleared.</p>
<b>Communication</b>	Subsequent to the closure of the credit card, the cardholder shall be immediately notified about the closure through email, SMS, etc.

#### **(G) Loss / Theft / Damage**

<b>Reporting</b>	<p>i) Procedure to be followed in case of loss/theft/misuse of card In case your Card is lost, stolen, misplaced, or if the credit card PIN has been compromised, report this immediately from the app or via phone on 1800-309-7986 or Mail us on <a href="mailto:supercard@utkarsh.bank">supercard@utkarsh.bank</a>.</p> <ul style="list-style-type: none"> <li>- If your Card is misplaced, you can lock the card temporarily from the app.</li> <li>- If your Card is lost or stolen, you can block it from the app and a new card will be sent to you.</li> <li>- In case the mobile phone with the App is lost or stolen, inform us immediately by calling on 18003097986 or mail us on <a href="mailto:supercard@utkarsh.bank">supercard@utkarsh.bank</a></li> </ul>
<b>Liability of cardholder in case of above</b>	<p>You will not be liable for any misuse on a card or PIN after informing us of the loss, unless you have acted with gross negligence.</p> <p>You will be liable for all losses owing to any misuse that happened with your consent or knowledge or prior to informing us about loss of card/phone as detailed below -</p> <p>(i) You will be liable for any unauthorised transactions that are performed using your lost / stolen credit card up to the point at which you reported the loss or theft to the bank</p> <p>(ii) You will be liable for any unauthorised transactions where you or shared the PIN or OTP with a third party.</p> <p>(iii) You will be liable if you act deceitfully with the intention to defraud the Bank , defraud any merchant or third party.</p>
<b>Compromise of your card</b>	In the event we suspect that your credit card information has been compromised, we may suspend your credit card, and send you a replacement card immediately. We will notify you by SMS, email in such instances

<b>Suspicious use of your card</b>	If we notice any suspicious or unusual pattern of usage on your credit card, we may suspend the card without any prior notice to you. We may contact you by phone call, SMS. If you confirm the authenticity of the suspicious transactions, we may revoke the suspension of your credit card and in such an event, you will lose your right to dispute these transactions in the future.
<b>Liability for Unauthorised Transactions</b>	Please refer to Annexure 1 to understand your liability for any unauthorised transactions in your credit card account

#### (H) Grievance Redressal and Compensation Framework

<b>Communication</b>	<p><b>Call Centre Contact No.:</b> 18003097986 (all calls to / from Our call center may be recorded)</p> <p><b>Email ID:</b> <a href="mailto:supercard@utkarsh.bank">supercard@utkarsh.bank</a></p> <p><b>Bank Address:</b> Utkarsh Small Finance Bank Limited, Utkarsh Tower, NH-31 (Airport Road), Sehmulpur, Kazi Sarai, Harhua, Varanasi, PIN – 221105, Uttar Pradesh</p>
<b>Grievance Redressal</b>	<p>In the event you are not satisfied with our responses to your inquiries, our handling of any of your service requests or your complaints, you may write to our grievance department. Details available 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>
<b>Timeline for resolving grievances</b>	<p>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 to seek an extension of maximum another 10 working days. In the event we are still unable to resolve your grievance within the period, we will compensate you for our failure to resolve the grievance as per the compensation framework.</p>
<b>Compensation for failure to resolve grievances</b>	<p><b>(i) Unsuccessful / failed Transactions:</b> We will reverse any fees and charges that are levied as a result of the unsuccessful / failed transactions or failed payments. We will not compensate you if a transaction is unsuccessful due to:</p> <ul style="list-style-type: none"> <li>• insufficient Credit Limit or Cash Limit on your account</li> <li>• account being overdue</li> <li>• A system downtime which has been notified to you in advance</li> <li>• Failure of point-of-sale device at a merchant establishment</li> <li>• Failure on your part in completing the transaction properly by using the correct PIN, expiry date or OTP, using a card which has not been activated, turned off by you or expired or damaged</li> </ul> <p><b>(ii) Delay in grievance redressal</b> We will reverse any fees and charges that have been levied as a result of the delay in resolving your grievance</p> <p><b>(iii) Delay in closing Credit Card Account</b> 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 account within 7 days from the date we receive your request we are liable to pay you Rs 500 per day for</p>



	<p>each day of delay beyond 7 days. We are not liable in the event there is any outstanding in such an account.</p> <p><b>(iv) Blocking of lost / stolen Credit Card</b> 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 the Bank</p>
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### (I) Rewards & Cashback

When you transact with your credit card, reward points are credited to your Credit Card account depending on the transaction value and the purchase category. These reward points can be accumulated and further used to repay other purchases or redeemed for exciting offers shown in the app from time to time.

Rewards on ‘Preferred Merchants’ on non-upi transactions	Cardholders shall be eligible for cashback for all non-upi spends on “Preferred Merchants” as defined below <ol style="list-style-type: none"><li>5% cashback on non-upi spends on Myntra.com, online web or app, subject to maximum of Rs 150 per statement month.</li><li>3% cashback on non-upi spends on Cleartrip.com, online web or app, subject to maximum of Rs 150 per statement month.</li><li>2% cashback on non-upi spends on Flipkart.com, web or app, subject to maximum of Rs 200 per statement month &amp; Rs 100 per transaction.</li><li>Total cashback across all ‘Preferred Merchants’ is subject to Rs 500 per statement</li></ol>																								
Rewards on other non-upi transaction	Cardholders shall be eligible for 0.5% cashback on all non-upi credit card transactions, subject to maximum of Rs 200 per statement and other terms as defined below																								
Illustration	<table><tr><th>Mode of Transaction</th><th>Merchant</th><th>Spend Value [Per statement month]</th><th>Cashback [Per statement month]</th></tr><tr><td>Non-UPI</td><td>Any* [0.5%]</td><td>₹ 40,000</td><td>₹ 200</td></tr><tr><td>Non-UPI</td><td>Myntra [5%]</td><td>₹ 3,000</td><td>₹ 150</td></tr><tr><td>Non-UPI</td><td>Cleartrip [3%]</td><td>₹ 5,000</td><td>₹ 150</td></tr><tr><td>Non-UPI</td><td>Flipkart [2%]</td><td>₹ 10,000</td><td>₹ 200</td></tr><tr><td></td><td>Total</td><td>₹ 65,000</td><td>₹ 700*</td></tr></table>	Mode of Transaction	Merchant	Spend Value [Per statement month]	Cashback [Per statement month]	Non-UPI	Any* [0.5%]	₹ 40,000	₹ 200	Non-UPI	Myntra [5%]	₹ 3,000	₹ 150	Non-UPI	Cleartrip [3%]	₹ 5,000	₹ 150	Non-UPI	Flipkart [2%]	₹ 10,000	₹ 200		Total	₹ 65,000	₹ 700*
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	Total	₹ 65,000	₹ 700*																						

<b>Rewards</b>	<ol style="list-style-type: none"> <li>Any rewards or cashback which have been credited or debited to or from the superCard account shall be reflected on the super.money App. The Cardholder can also view the total rewards / cashback accumulated by them on the super.money App.</li> <li>Cashback shall mean money available for redemption into the cardholder's account under the superRewards Program</li> <li>Preferred Merchants shall include certain merchants on which the cashback earnings are defined as above</li> </ol>
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	<ol style="list-style-type: none"> <li>4. superUPI shall mean the UPI platform of Super.money which can be used by cardholders to transact using the UPI payment mode with or without using the superCard. Any rewards /cashback earned on UPI transactions by the cardholder shall be governed by the terms and conditions available on super.money.</li> <li>5. Cashback will be available for redemption once the same has been settled by the merchant with the Bank, and an additional hold period of up to 30 days from the date of settlement.</li> <li>6. All per month caps shall mean a statement month of the cardholder.</li> <li>7. If a transaction is reversed by way of a refund/chargeback/reimbursement, the transaction amount shall be credited back to your superCard account. In such instances, the cashback accrued on those transactions will be reduced from the overall cashback balance. If the balance is not sufficient then it will be adjusted from cashback earned in future transactions/activities.</li> <li>8. Cashback on 'Preferred Merchants' which currently includes Flipkart Internet Pvt Ltd, Myntra Designs Private Limited, Cleartrip Private Limited Ltd, Myntra Pvt Ltd will be calculated based on the Merchant IDs (MIDs) shared by the respective merchants. Bank shall not be held liable if a transaction on any of these merchants does not earn cashback.</li> <li>9. Bank's computation of the Cashback shall be final, conclusive and binding on a Cardholder and will not be liable to be disputed or questioned</li> <li>10. Bank makes no warranties for the quality of products / services provided by the merchant establishments participating in the superCard Rewards Programme.</li> <li>11. Bank can block earning of cashback on any merchant if there is a reasonable suspicion of fraud.</li> <li>12. Every purchase is assigned a different "Category" depending upon the Merchant Category Code ("MCC") defined by Card Network i.e. Visa,/MasterCard/ Rupay or authorised service providers of the bank. For example, Food &amp; Dining, Shopping, Travel, Entertainment, Groceries, Bills &amp; Utilities, Fuel, and so on, and such categorization is not controlled by the Bank. Cardholders shall not earn any cashback on the transactions in the following categories, identified by their MCC. <ol style="list-style-type: none"> <li>12.1.1. Govt related transactions</li> <li>12.1.2. Agriculture / Contractor Services MCCs</li> <li>12.1.3. Wallet loads / gift or prepaid card loads / voucher purchase</li> <li>12.1.4. Purchase of gold / jewellery</li> <li>12.1.5. Insurance / Post Office / Transit</li> <li>12.1.6. Rent payments</li> <li>12.1.7. Cash advances</li> <li>12.1.8. Payment of Outstanding Balances</li> <li>12.1.9. Payment of card fees and other charges</li> </ol> </li> </ol>
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	<p>12.1.10. All types of EMI transactions (EasyEMI/SmartEMI, Dial -an- EMI etc)</p> <p>13. The terms and conditions mentioned in the document can be revised or terminated at any time with 30 days prior notice.</p> <p>14. The cashback shall lapse in the occurrence of the following occurrences</p> <p>14.1.1. if superCard has been withdrawn or cancelled</p> <p>14.1.2. If superCard is liable to be cancelled or the account of the Card member is a delinquent Account.</p> <p>14.1.3. If superCard is blocked due to non-payment of dues</p> <p>14.1.4. If superCard is not used for more than 365 days</p> <p>14.1.5. If there is breach of any clause of the Cardholder Agreement</p> <p>15. And no refund, extension or compensation shall be given by Bank even if the card member's membership is reinstated</p> <p>16. Cashback is valid only for 2 years from the date of accumulation. For example, If you have received cashback in month of April 2024, then the same will expire in April 2026</p> <p>17. The superCard Rewards program is made available at the sole discretion of the Bank and Bank expressly reserves the right at any time and with notice to Card members, to add to and/or alter, modify, change or vary all or any of these Terms and Conditions or to replace wholly or in part, the superCard Rewards Program by another program, or to withdraw it altogether. Without prejudice to anything contained in the Terms and Conditions, all disputes, if any, arising out of or in connection with or as a result of the Rewards Program or otherwise relating hereto shall be subject to the exclusive jurisdiction of the competent courts / tribunals at Mumbai.</p> <p>18. In case the superCard Rewards Programme comes in conflict with any applicable laws, or rule, regulation or order imposed by any statutory authority, then the rewards programme may be modified or cancelled to give effect to said requirements or at will.</p> <p>19. superCard is issued for personal expenses and purposes only. The Cardholder must not use superCard to purchase anything for resale, for commercial or business purposes. The superCard should be used only for lawful, bona fide personal purposes and must not be used for any money laundering, anti-social or speculative activities or must not be exploited commercially in business (e.g. for working capital purposes). If superCard is found to be used for prohibited, restricted, commercial purposes or any purposes as mentioned above, Bank may, at its sole discretion, exercise its right to cancel superCredit Card and withhold/cancel the Cashback earned, without any notice to the Cardholder. Bank may enquire with you over phone or through any other means of formal communication and seek details, information, proofs, etc., about the superCard transactions, pattern of usage, etc. Non- satisfactory responses or no responses from the Cardholder may lead to blocking/closure of the superCard by the Bank.</p>
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#### (J) Fixed Deposit

<b>Linked Fixed Deposits</b>	As the credit card is issued against a fixed deposit, Digital Fixed Deposit Terms of the Bank shall apply to the cardholder at all times.
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#### (K) Disclosure

<b>Disclosure to Credit Bureaus</b>	<p>i) Bank will share credit information including but not limited to the current balance, loans / EMI facilities linked to the Card (if applicable and/or availed of), balance outstanding on the Card / loan, payment history etc. with Credit Information Companies (CICs) authorised by RBI, as per the Credit Information Companies (Regulation) Act, 2005</p> <p>ii) 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.</p> <p>iii) We provide the payment due date for every statement within the statement, failure to make payments on/before the date may result in reporting you as defaulter. 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>
<b>Disclosure to collection agencies</b>	We may disclose information pertinent to your credit card account to enable collection agencies that are authorised by us to collect any overdue payments from you on your credit card account.
<b>Disclosure to co-brand partners</b>	The Bank will disclose, from time to time, any information relating to the Credit Card(s), to Co-brand entities and to third parties engaged by Utkarsh Bank, for purpose such as proper operation of Credit Card accounts, rewards points management and other administrative services
<b>Disclosure to other third parties</b>	<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"><li>- 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</li><li>- our vendors / agents to whom we have outsourced any part of our credit card operations</li></ul>

#### Annexure 1 : Liability for Unauthorised Transactions

<b>Liability for Unauthorised Transactions</b>	<b>Conditions</b>
When you have zero liability in these situations	<p>(i) The unauthorised transactions were the result of fraud, negligence or deficiency on our part, irrespective of whether or not the transaction was reported by you.</p> <p>(ii) 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>

When you have limited liability in these situations	<p>(i) The unauthorised transaction is due to your negligence (for example, where you have shared PIN or OTP with any third party), the entire loss will be borne by you until you report the unauthorised transaction to us. Any loss arising from unauthorised transactions after you have informed us, will be borne by us</p> <p>(ii) An electronic unauthorised 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 the unauthorised transaction to us. In such cases, your per transaction liability will be limited to the lower of the transaction value or the value mentioned below:</p> <ol style="list-style-type: none"> <li>1. If your credit limit less than equal to Rs 5 Lakhs, maximum liability will be Rs 10,000</li> <li>2. If your credit limit is greater than Rs 5 Lakhs, then your maximum liability will be Rs 25,000</li> </ol> <p>(iii) Further, if you delay the reporting of the unauthorised transaction beyond 7 working days, you will be liable for the entire amount of the unauthorised transactions</p>
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#### Annexure 2 - Contact Details

<b>Customer Care Service</b>	
In-App	Help Centre -> Raise a Ticker
Email ID	<a href="mailto:supercard@utkarsh.bank">supercard@utkarsh.bank</a>
Call Centre Phone Number for Blocking of Cards	1800-309-7986 (All calls to / from Our call center may be recorded. )
<b>Grievance Redressal</b>	
Grievance Redressal Officer	<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>
Dedicated Telephone Number	91-8189043404 / 0542-7109115
Dedicated Toll-Free Telephone Number	1800-309-7986
<b>RBI Ombudsman</b>	
	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 ( <a href="https://cms.rbi.org.in">https://cms.rbi.org.in</a> ) and /or write to

	<p>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 <a href="mailto:crpc@rbi.org.in">crpc@rbi.org.in</a> of the office of the Banking Ombudsman.</p>
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