



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	Card Variant	SmartGen

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	Up to 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	up to 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		
Over limit 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	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: We cannot try to collect the amount in question or report you as delinquent on that amount. 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. 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. For any Billing related issues, you should raise a dispute by calling us on 1800 309 3665 or emailing us at creditcards@utkarsh.bank.										
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	- SmartPay - SmartPay is the Bank's complete payments platform, which can also be used for Credit Card Bill payments. SmartPay offers multiple payment options, including Net Banking and UPI. Click here to make your Utkarsh Small Finance Bank Credit Card bill payment. - NEFT & RTGS (only) fund transfers from another bank using the following details: <table border="1"> <tr> <td>Name on Account</td><td>Utkarsh Small Finance Bank</td></tr> <tr> <td>Account Type</td><td>Current A/c</td></tr> <tr> <td>Account Number</td><td>BIZ+Mobile Number+Last 4 Digits of Your Card Number.</td></tr> <tr> <td>IFSC code</td><td>UTKS0001375</td></tr> <tr> <td>Example</td><td>BIZ99256781221234</td></tr> </table> - Internet Banking and Mobile Banking using Utkarsh Small Finance Bank Current or Savings Account. You are advised to exercise due caution and refrain from making payments through modes other than those authorised by Us. If any such payments are made, We cannot be held responsible.	Name on Account	Utkarsh Small Finance Bank	Account Type	Current A/c	Account Number	BIZ+Mobile Number+Last 4 Digits of Your Card Number.	IFSC code	UTKS0001375	Example	BIZ99256781221234
Name on Account	Utkarsh Small Finance Bank										
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IFSC code	UTKS0001375										
Example	BIZ99256781221234										
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. Illustration below for Interest Free Credit Period: The Interest Free Credit Period can range from 20 to 50 days, depending on the date of transaction. For a Credit Card Statement for the period from March 20th to April 20th, the Payment Due Date would be May 10th. Assuming that You have paid your Total Amount Due of the previous month's Credit Card Statement by the Payment Due Date, the Interest Free Credit Period would be: For a purchase made on March 21st, the Interest Free Credit Period would extend from March 21st to May 10th i.e., a total of 50 days. For a purchase made on April 15th, the Interest Free Credit Period would extend from April 15th to May 10th i.e., a total of 25 days.
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 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 5% of (retail spends + cash withdrawals) + 100% of (GST + EMI amount + Fees/Charges + Interest) + Overdue (MAD of the previous statement) + Overlimit amount. If Your Total Amount Due exceeds Your Credit Limit, the Minimum Amount Due will include the amount by which Your Total Amount Due exceeds the Credit Limit. Making only the minimum payment every month would result in the repayment stretching over months/years with consequential compounded interest payment on your outstanding balance.

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
Grievance Redressal Officer	Mr. Sankha Basu Principal Nodal Office (PNO) Utkarsh Small Finance Bank Limited, Utkarsh Tower, 2nd floor, NH-31 (Airport Road), Sehmalpur, Kazi Sarai, Harhua, Varanasi, Uttar Pradesh, PIN -221105 Email: pno@utkarsh.bank Phone: 91-8189043404 / 0542-7109115

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)