Version: 30-Nov-2025

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.in/ as well as the super.money 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
Card	Credit Card (superCard) issued to you by the Bank to pay for goods & services or withdraw cash from participating merchant establishments / ATMs
Cash Advance	Any cash withdrawal made by you using the Card at any automated teller machine
Cash Advance Fee	A fee that is levied in case you perform 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 the sole discretion of the Bank. The applicable cash limit can be checked in the app at any given point of time and is up to 20% of the credit limit. This may be unavailable to certain cardholders at the time of issuance.
Credit Card Account	Any account maintained by the Bank in connection with the credit card
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 these terms and conditions
Credit Limit	Credit Limit means the limit up to which a cardholder is authorised to use the Card for a purchase transaction at an online/offline merchant establishment. The applicable credit limit is a percentage of the fixed deposit maintained by you; the minimum deposit required to avail the Card and the credit limit assignment is at the sole discretion of the Bank and is subject to change from time to time. Any fixed deposit booked for the purpose of credit card issuance and subsequently for credit limit increase shall be lien marked.
Interest / Finance Charges	Any interest levied to your credit card account if you fail to pay the Total Amount Due (TAD) by the Payment Due Date (referred to as revolving credit) or in case of any cash advance transactions

Late Payment Fees	Fee levied in case Minimum Amount Due is not received by the Bank on or before Payment Due Date
Minimum Amount Due	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
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 the Bank to avoid levy of interest and/or late payment fees and/or suspension of the Credit Card.
PIN	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
Total Amount Due	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.

(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.

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 / Finance Charges	3% per month, i.e. 36% on annualised basis
Minimum Due Amount	Minimum Amount Due is the sum of the following: (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 If TAD is less than equal to Rs 100, then MAD = TAD
Late Payment Fee	- Nil, when credit limit below Rs 100 - 5% of outstanding amount (TAD less any payments received by the payment due date), when credit limit below Rs 2,000 - 10% of outstanding amount (TAD less any payments received by

	the payment due date), capped at Rs 1250 when limit is equal to or above Rs 2,000
Card Fee (on applying for a physical card)	With effect from 11-Aug-2025

Eligible Fixed Deposit (FD) Value (at the time of physical card issuance)	**Fee (plus taxes)**	**Condition 1 : Charges Applicable on FD amount falling below Eligible Value**	**Condition 2 : Charges Applicable on Closure of Account within 12 months of physical card issuance**
Rs 10,000 or above[1]	Nil	Rs 249 plus taxes	Rs 249 plus taxes
Rs 5,000 and below Rs 10,000	Rs 99 plus taxes	Rs 150 plus taxes	Rs 150 plus taxes
Others	Rs 249 plus taxes	Not applicable	Not applicable

1- Applicability of card fee is determined by the fixed deposit amount maintained by the cardholder at the time of card issuance and during the first 12 months of card ownership.
2- Any reduction in the deposit value below the qualifying threshold within this period will result in deductions of the applicable charges as per the terms given above
3- Fee will be levied only once per card (not including any replacements or renewals) on breach of conditions as defined above
4- The fee will be deducted from the FD proceeds (if any) before refunding the balance.
5- Date of issuance refers to the date on which physical card was issued

No changes in terms and conditions for users where card was issued in the period as given below -

Period of Eligibility	Eligible FD amount below which users will be charged	Applicable Fee on breach of condition 1 or 2 as defined above
1st Nov 2024 to 7th March 2025	5,000	Rs 249 plus taxes
7th March 2025 to 11th August 2025	2,000	Rs 249 plus taxes

Any dispute with regards to the delivery of the physical card can be raised

	to the Bank within 30 days of the date of order of card. No claims, disputes of requests for refunds of fees or charges related to such physical card will received post expiry of the aforementioned period
Card Fee (on Replacement and Renewal)	Rs 249 plus taxes

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**
		Payment Due Date (15 Days)	June 4, 2023
June 7, 2023	Late Fee	10% of TAD, as limit >Rs 2,000	1,250.00
June 7, 2023	GST on Late Fee		225
June 10, 2023	Purchase		4,000.00
June 12, 2023	Payment		-5,000.00
June 20, 2023	Interest		809
June 20, 2023	GST on Interest		145.58
June 20, 2023	**Statement Generated**	**Opening Balance**	**20,000.00**
		New Purchases	4,000.00
		Payments & Credits	-5,000.00
		Interest & Taxes	954.35
		Fees & Taxes	1,475.00
		Total Amount Due (TAD)	21,429.35
		Minimum Amount Due	**3,500.81**
		5% of Purchase Balance	1,071.47
		100% of Fee & Interest & Taxes	2,429.35
		Payment Due Date (15 days)	**July 5, 2023**

Calculation of Interest in the above example

Balance (in INR)	Period From	Period To	Number of Days	Interest
20,000	10-May-23	06-Jun-23	28.00	552
20,000	07-Jun-23	09-Jun-23	3.00	59
24,000	10-Jun-23	11-Jun-23	2.00	47
19,000	12-Jun-23	19-Jun-23	8.00	150
			Total Interest	**809**

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).. completed any cash withdrawal transactions. 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 Charges: Interest charges 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.All cash advances will also be subject to interest charges from the date of withdrawal until the date of full payment.

(B) Credit Limits

Communication	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. 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.
Increasing Credit Limit	You can increase your credit limit by booking an additional deposit from the app itself, subject to the terms and conditions of the fixed deposit. The minimum value of deposit is at the discretion of the Bank and is subject to change from time to time as per applicable rules and conditions.
Decreasing Credit Limit	You can also withdraw your deposit from the app which will reduce your credit limit, withdrawal may be subject to clearing your outstanding on the account including any pending fees and charges such as the physical card fee.
Change to credit / cash limit.	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

Statement (Billing) Date	Your monthly credit card statement shall be generated on the 1st day of each calendar month. You may, subject to the clearance of all outstanding dues, request a one-time modification of the statement date through the app. Such modification may only be made to one of the Bank's existing billing cycle dates, namely the 1st or the 20th of each month. Any request for modification shall be considered, accepted, or rejected solely at the discretion of the Bank
Communication	Monthly credit card statements will be available in the app, and will be intimated to you via SMS and/or email
Minimum Amount Due	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: (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 Paying only the Minimum Amount Due each month will extend the repayment period and result in higher interest charges on your outstanding balance.
Disputes	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. While you do not have to pay the amount in question, you are responsible for the remainder of your balance. For any Billing related issues, you should raise a dispute by calling us on 1800 309 7986 or by raising a dispute within the Help Centre of your app.
Dispute Process	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.
Fuel Surcharge	Fuel Surcharge is levied by Merchant Bank, Utkarsh SFBL debits the cost of fuel along with charges and taxes levied if any as instructed by the Merchant Bank. In case of any discrepancy with regards to the surcharge amount debited, the cardholder should reach out to the Merchant Bank.

(D) Credit Card Repayments

Payment Modes	You can pay the outstanding dues from the app itself, through the following modes: (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. Payments should be made before Payment Due Date to avoid Late Payment Charges

Refunds/Chargebacks	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
Refund of credit balance/excess amount	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.
Payment Apportionment	Any payments received from you against the amounts specified in a particular Statement shall be adjusted towards such dues in the following order: 1. Billed cash advance with interest, fees & taxes) 2. Billed purchases with interest, fees & taxes as applicable 3. Unbilled cash advance with interest, fees & taxes 4. Unbilled purchases with interest, fees & taxes as applicable Within the above, the order of adjustment shall be: Taxes, Fees, Interest, Purchases. The above order of apportionment may be modified by the Bank at its discretion.

(E) Default

Communication	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. Bank, and any such third party appointed shall adhere fully to the code of conduct on debt collection.
Procedure including notice period for reporting a cardholder as defaulter	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. 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.
Recovery procedure in case of default	i) Bank may also block transactions / account in case account is overdue ii) Bank shall have the right to 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 95% of the Fixed Deposit amount, whichever is earlier 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 cardholder
Recovery procedure in case of death/permanent incapacitance	If the Bank receives notice of cardholder's death, permanent disability, or insolvency, in such an event, further transactions in the credit card account will not be allowed and the entire balance outstanding on the credit card will become due immediately. The Bank shall have the right to recover the dues in accordance with relevant laws, including from any other existing accounts with the Bank and in case of the cardholder's death, from heirs, executors, or administrators.

(F) Termination of Card Services

Procedure for revocation of card membership	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: Delayed or dishonoured payments, improper use of credit card (in violation of RBI and Foreign Exchange rules). - Misleading or incorrect information / documents given along with card application. - 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. - Involvement in any civil litigation or criminal offence / proceedings by any authority, court of law or professional body or association. - 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. - 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 - 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.
Procedure for surrender of card by Cardholder	a) You can close your Card account any time within the app. The entire card outstanding dues and loans / EMI facilities linked to your Card (if applicable and/or availed of) will immediately become due. 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. 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. 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. 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.
Communication	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

Reporting	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. - If your Card is misplaced, you can lock the card temporarily from the app. - If your Card is lost or stolen, you can block it from the app and a new card will be sent to you on request. - In case the mobile phone with the App is lost or stolen, inform us immediately by calling on 18003097986
Liability of cardholder in case of above	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. 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 - (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 (ii) You will be liable for any unauthorised transactions where you or shared the PIN or OTP with a third party. (iii) You will be liable if you act deceitfully with the intention to defraud the Bank , defraud any merchant or third party.
Compromise of your card	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, and/or email in such instances
Suspicious use of your card	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.
Liability for Unauthorised Transactions	Please refer to Annexure 1 to understand your liability for any unauthorised transactions in your credit card account

(H) Grievance Redressal and Compensation Framework

Communication	**Call Centre Contact No.:** 18003097986 (all calls to / from Our call center may be recorded) **Email ID:** securedcc@utkarsh.bank **Bank 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 your complaints, you may write to our grievance department. Details available here https://www.utkarsh.bank.in/form-complaints
Timeline 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 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.
Compensation for failure to resolve grievances	**(i) Unsuccessful / failed Transactions:** 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: ● insufficient Credit Limit or Cash Limit on your account ● account being overdue ● A system downtime which has been notified to you in advance ● Failure of point-of-sale device at a merchant establishment ● 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 **(ii) 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 **(iii) 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 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 7 days. We are not liable in the event there is any outstanding in such an account. **(iv) 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 the Bank

(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.

<table>
<tr><td>Rewards</td><td>
<u>Applicable from 11th August 2025</u>

Cardholders shall be eligible for 1% cashback on all their spends both UPI and non-UPI subject to the terms and conditions defined hereunder
Cashback on UPI transactions are capped at Rs 500 per month. Cashback on non-UPI transactions are capped at Rs 10,000 per month
Cashback on UPI transactions is subject to transactions being undertaken via super.money application.
Cashback is only applicable on transactions where transaction amount is greater than or equal to Rs 100

Sample Illustration :
<table>
<tr><th>Mode of Transaction</th><th>Merchant</th><th>Spends (Per Statement Month)</th><th>Cashback (Per Statement Month)</th><th></th></tr>
<tr><td>UPI</td><td>Any [1%]</td><td>60,000</td><td>500</td><td>Max cap of Rs. 500 per statement</td></tr>
<tr><td>Non-UPI</td><td>Any [1%]</td><td>60,000</td><td>600</td><td>Max cap of Rs. 10,000 per statement</td></tr>
<tr><td>Non-UPI</td><td>Preferred Merchant : Myntra [5%]</td><td>3000</td><td>150</td><td></td></tr>
<tr><td>Non-UPI</td><td>Preferred Merchant : Flipkart [2%]</td><td>20,000</td><td>100</td><td>Per Txn cap of Rs. 100</td></tr>
<tr><td colspan="4">*Excludes merchants covered under 'Excluded MCCs'</td><td>Max cap across Preferred Merchants is Rs. 500 per statement</td></tr>
</table>
<u>Applicable before 11th August 2025</u>

Cardholders shall be eligible for 0.5% cashback on all their spends (non-UPI) subject to the terms and conditions defined hereunder with a maximum cap of Rs 200 per statement cycle.

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<td></td>
<td>
2. Cardholders shall be eligible for up to 5% cashback on all their UPI spends subject to the terms and conditions defined hereunder

Sample Illustration :

<table>
<tr><th>Mode Of Transaction</th><th>Merchant*</th><th>Spends</th><th>Cashback</th><th></th></tr>
<tr><td></td><td></td><td>[Per Statement Month]</td><td>[Per Statement Month]</td><td></td></tr>
<tr><td>Non-UPI</td><td>Any[0.5%]</td><td>40,000</td><td>200</td><td>Max cap of Rs 200 per statement</td></tr>
<tr><td>Non-UPI</td><td>Preferred Merchant : Myntra [5%]</td><td>3000</td><td>150</td><td></td></tr>
<tr><td>Non-UPI</td><td>Preferred Merchant : Flipkart [2%]</td><td>20000</td><td>100</td><td>Per Txn cap of Rs 100</td></tr>
<tr><td>Non-UPI</td><td>Preferred Merchant : Cleartrip [3%]</td><td>10000</td><td>250</td><td>Max cap across Preferred Merchants is Rs 500 per statement</td></tr>
<tr><td colspan="5">* Excludes merchants covered under 'Excluded MCCs'</td></tr>
</table>
</td>
</tr>
<tr>
<td>Rewards on ‘Preferred Merchants’ on non-upi transactions</td>
<td>
Cardholders shall be eligible for cashback for all non-upi spends on “Preferred Merchants” as defined below
1. 5% cashback on non-upi spends on Myntra Designs Pvt Ltd, web or app
2. 2% cashback on non-upi spends on Flipkart Internet Pvt Ltd, web or app, subject to maximum of Rs 100 /transaction
3. Total cashback across all ‘Preferred Merchants’ is subject to Rs 500 per statement
4. “Preferred Merchants’ campaign is at the sole discretion of the Bank and is valid from 1st December 2025 to 31st December 2025. Further, any extension will be communicated in app to to customers
5. Please note 3% cashback on non-UPI spends on Cleartip Pvt. Ltd, will be discontinued post 31st December 2025
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</tr>
<tr>
<td>Exclusions from Rewards Program</td>
<td>
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 & Dining, Shopping, Travel, Entertainment, Groceries, Bills & 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.
1.1.1. Govt related transactions
1.1.2. Agriculture / Contractor Services MCCs
1.1.3. Rent payments/ Wallet loads / gift or prepaid card loads / voucher purchase
1.1.4. Purchase of gold / jewellery
1.1.5. Insurance / Post Office / Transit / Utilities
1.1.6. Education
1.1.7. Fuel
1.1.8. Cash advances
1.1.9. Payment of Outstanding Balances
1.1.10. Payment of card fees and other charges
1.1.11. All types of EMI transactions (EasyEMI/SmartEMI, Dial -an- EMI etc)
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</tr>
</table>

Rewards	1. 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. 2. Cashback shall mean money available for redemption into the cardholder's account under the superRewards Program 3. Preferred Merchants shall include certain merchants on which the cashback earnings are defined as above 4. Rewards on Preferred Merchants cannot be clubbed with any other cashbacks 5. 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. 6. 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. 7. All per month caps shall mean a statement month of the cardholder. 8. 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. 9. 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. 10. 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 11. Bank makes no warranties for the quality of products / services provided by the merchant establishments participating in the superCard Rewards Programme. 12. Bank can block earning of cashback on any merchant if there is a reasonable suspicion of fraud. 13. The terms and conditions mentioned in the document can be revised or terminated at any time with 30 days prior notice. 14. The cashback shall lapse in the occurrence of the following occurrences 14.1.1. if superCard has been withdrawn or cancelled 14.1.2. If superCard is liable to be cancelled or the account of the Card member is a delinquent Account. 14.1.3. If superCard is blocked due to non-payment of dues 14.1.4. If superCard is not used for more than 365 days 14.1.5. If there is breach of any clause of the Cardholder Agreement 15. And no refund, extension or compensation shall be given by Bank even if the card member's membership is reinstated 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

	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. 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. 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.

(J) Fixed Deposit

Linked Fixed Deposits	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.

(K) Disclosure

Disclosure to Credit Bureaus	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 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. 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.

Disclosure to collection agencies	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.
Disclosure to co-brand partners	The Bank will disclose, within the ambit of RBI guidelines and the Digital Personal Data Protection Act, 2023, and any other applicable laws, any information relating to the Credit Card(s),to Co-brand entities and to third parties engaged by Utkarsh Small Finance Bank, for purpose such as proper operation of Credit Card accounts, rewards points management and other administrative services
Disclosure to other third parties	In addition to credit bureaus and collection agencies, we may disclose your credit information and other information to the following parties without your consent: - 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 any part of our credit card operations

Annexure 1 : Liability for Unauthorised Transactions

Liability for Unauthorised Transactions	**Conditions**
When you have zero liability in these situations	(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. (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.
When you have limited liability in these situations	(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 (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: 1. If your credit limit less than equal to Rs 5 Lakhs, maximum liability will be Rs 10,000

	2. If your credit limit is greater than Rs 5 Lakhs, then your maximum liability will be Rs 25,000 (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

Annexure 2 - Contact Details

Customer Care Service		
Level 1		
In-App	Help Centre -> Raise a Ticket	
Email ID	securedcc@utkarsh.bank	
Call Centre Phone Number for Blocking of Cards	1800-309-7986 (All calls to / from Our call center may be recorded.)	
Grievance Redressal		
Level 2 : If the resolution you receive does not meet your expectations, you may raise your concern further to our below Nodal Officer at nodal.officer@utkarsh.bank.		
Name	**Zone**	**Location**
Saptadeep Guha Phone No. : 9151037405 Call Timing: Monday to Saturday, 9:30 am to 6:30 pm (excluding Sundays, public holidays, 2nd & 4th Saturdays.)	East & West	Odisha, Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland , Tripura, West Bengal , Sikkim, Jharkhand, Gujarat, Dadra and Nagar Haveli, Daman and Diu, , Andaman and Nicobar, Goa, Maharashtra, Chhattisgarh and Bihar.
Abhishek Verma Phone No. : 9151037372 Call Timing: Monday to Saturday, 9:30 am to 6:30 pm (excluding Sundays, public holidays, 2nd & 4th Saturdays.)	North & South	Himachal Pradesh, Punjab, Chandigarh , Haryana, Rajasthan, Jammu & Kashmir and Ladakh & Delhi, Karnataka, Tamil Nadu, Madhya Pradesh, Andhra Pradesh , Telangana, Kerala, Puducherry, Uttarakhand and Uttar Pradesh.
Level 3		
Grievance Redressal Officer Call Timing: Monday to Saturday, 9:30 am to 6:30 pm, excluding Sundays, public holidays, 2nd & 4th Saturdays.	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 Call: 0542-7109115	

RBI Ombudsman	
	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. You may also lodge your grievances at the following email address crpc@rbi.org.in of the office of the Banking Ombudsman.