



Version: 30-Nov-2025

**The terms and conditions contained here pertain to Wish Card as issued by Utkarsh Small Finance Bank Limited ("Bank")**

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

<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 / Finance Charges</b>	3% per month, i.e. 36% on annualised basis
<b>Minimum Due Amount</b>	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
<b>Late Payment Fee</b>	10% of outstanding amount (TAD less any payments received by the payment due date), capped at Rs 1250
<b>Card Fee (on applying for a physical card)</b>	<b>Rs 249 plus taxes</b>  <ol style="list-style-type: none"><li>1. For customers meeting the Eligible Fixed Deposit (FD) Value Rs 10,000 or above, Card fee is not applicable 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.</li><li>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</li><li>3. Closure of account within 12 months of physical card issuance will result in applicable charges as given above</li><li>4. Fee will be levied only once per card (not including any replacements or renewals) on breach of conditions as defined above</li><li>5. The fee will be deducted from the FD proceeds (if any) before refunding the balance.</li></ol>

	<ol style="list-style-type: none"> <li>6. Date of issuance refers to the date on which physical card was issued</li> <li>7. 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.</li> <li>8. No claims, disputes or requests for refunds of fees or charges related to such physical card will be received post expiry of the aforementioned period</li> </ol> <p>Please note customers can apply for the physical card from the app once physical cards are available.</p>
<b>Card Fee (on Replacement and Renewal)</b>	Rs 249 plus taxes
<b>Credit Limit</b>	<p>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.</p> <p>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</p> <p>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 Card Fee.</p>
<b>Deposits</b>	Bank places a lien on any Fixed Deposits 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

<b>Available Limits</b>	"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 may be unavailable to certain cardholders for the time being.
<b>Interest Free Period</b>	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 or there are any cash withdrawal transactions. All cash advances will also be subject to interest charges from the date of withdrawal until the date of full payment. 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

	<p>been paid in full, the interest free period is as follows</p> <ul style="list-style-type: none"> <li>- For any purchases dated 5th April, interest free period is from 5th April to 20th May = 45 days</li> <li>- For any purchases dated 4th May, interest free period is from 3rd May to 20th May = 15 days</li> </ul>
<b>Interest / Finance Charges</b>	<p>Interest charges of 3% per month are applicable to all cardholders on their unpaid dues, and on any cash advance transactions from the date of transactions.</p> <p>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.</p>
<b>Forex Markup Fee</b>	<p>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.</p>
<b>Late Payment Fee</b>	<p>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.</p>
<b>Card Fee</b>	<p>This fee is billed in case the cardholder requests for a physical card, including any replacements. Please note customers can apply for the physical card from the app once physical cards are available.</p>
<b>Taxes</b>	<p>18% Goods and Service Tax is applicable on Fees, Interest and other charges</p>
<b>Billing statements</b>	<p>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</p> <p>Cardholders can view / download the statements from the app at any point.</p>
<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> <ol style="list-style-type: none"> <li>(a) 5% of the outstanding amount and;</li> <li>(b) Previous unpaid minimum amount dues, if any; and;</li> <li>(c) Entire amount of instalments (EMI) due, if any</li> <li>(d) 100% of any fees, interest, charges and taxes</li> </ol> <p>For any statement cycle, if TAD is less than Rs 100, then TAD = MAD.</p>

	Paying only the Minimum Amount Due each month will extend the repayment period and result in higher interest charges on your outstanding balance.
<b>Refunds/Chargebacks</b>	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
<b>Method of payment</b>	Payments should be made before Payment Due Date to avoid Late Payment Charges. Cardholders can pay the outstanding dues from the app itself via UPI payments from any virtual payment account
<b>Billing disputes resolution</b>	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.
<b>Refund of credit balance/excess amount</b>	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.
<b>Fixed Deposits</b>	<ul style="list-style-type: none"> <li>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.</li> <li>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 95% of the Fixed Deposit amount, whichever is earlier</li> <li>Any balance remaining after the above due adjustment shall be refunded to you.</li> </ul>

#### Enquiries and Complaints

<b>Customer Care Service</b>	
<b>Level 1</b>	
In-App	Help Centre -> Raise a Ticket
Email ID	<a href="mailto:securedcc@utkarsh.bank">securedcc@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>				
<b>Level 2 :</b> If the resolution you receive does not meet your expectations, you may raise your concern further to our below Nodal Officer at <a href="mailto:nodal.officer@utkarsh.bank">nodal.officer@utkarsh.bank</a>				
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.		
<b>Level 3</b>				
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: <a href="mailto:pno@utkarsh.bank">pno@utkarsh.bank</a> Call: 0542-7109115			
<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 (<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](mailto:crpc@rbi.org.in) of the office of the Banking Ombudsman.