

SSFB PLATINUM RUPAY CREDIT CARD

Card Issuing Bank	Suryoday Small Finance Bank	Card Type	Credit Card
Service Provider	42 Card Solutions Pvt. Ltd	Card Association	Rupay
Eligibility	Individuals – Indian citizens and residents		

FEES & CHARGES

Joining Fees	INR 150 + GST	Annual Fees	INR 150 + GST (To be waived off if the credit card utilization is minimum 40% of the approved credit limit.)
		Service Charges for Transactions	NIL
Late Payment Fees	1% of the amount payable or Rs 250 whichever is lower + GST	Cash Advance Fees	Up to 2.5% of the amount withdrawn, with a minimum of ₹500 + GST All Cash advances will be restricted to 20% of the credit limit.
Finance Charge (APR)	Up to 2.95% p.m. (35.40% p.a.) + GST	Foreign Currency Surcharge	Up to 2.50% for transactions not in Indian Rupees + GST
Minimum Payment Due	10% of billed amount, plus any overdue and overlimit amounts.	Return payment charge	NA
Card Replacement Fee	Rs. 500/- + GST	Goods & Services Tax	Applicable as per prevailing rates, currently 18%.
E-Statements	Nil	Physical Statement	NA
Surcharge on Rental Payments	A surcharge of 1% of the transaction amount shall be levied on rental payments performed under MCC 6513. GST and/or other govt taxes, if any, shall be applicable on surcharge.	Fuel Surcharge Waiver	Fuel surcharge waiver will be limited to Rs 40,000 in a calendar month with no single transaction being over Rs. 8,000. While You may undertake fuel transactions over and above the limits specified above, no surcharge waiver shall be applicable.

KEY TERMS

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. Kindly refer to the MITC* for further details.
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/or SMS.
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 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.
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	You have the following channels using which You may make payments to Your Credit Card Account: Use the link shared on SMS to pay the bill. The modes allowed within the payment gateway are Debit cards, net banking, and UPI Payments.
Minimum Amount Due	The Minimum Amount Due will be 10% of Your Total Amount Due plus any amounts that are overdue and/or over the Credit Limit.
Interest-Free Period	The period of 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 any balance from the previous month's bill is still outstanding. The Total Amount Due is as of the statement date. A customer whose account is accruing interest should pay the Total Amount Due plus any spends in the current cycle plus the accrued daily interest when making a payment to ensure that the next bill does not have interest. Please refer to the MITC for a detailed example.
Refund of Excess Amount	In the event of a credit card account closure, if a refund becomes due to the customer — whether resulting from cancelled orders or any other circumstance —and if such refund cannot be applied against the outstanding credit card limit, the customer hereby consents to have the excess amount credited to the beneficiary account(s) designated in the fixed deposit(s) on which a lien has been marked.

Dedicated Toll-Free Number	(all calls to/from our call center may be recorded) 1800 266 7711
Email Address	scc@suryodaybank.com
Mailing Address	1101, Sharda Terraces, Plot No.65, Sector 11, CBD Belapur, Navi Mumbai – 400614
Grievance Redressal	In the event You are not satisfied with Our responses to Your inquiries or our handling of any of Your service requests or complaints, You may kindly register your grievance for a suitable action through our Grievance Redressal process on our website https://www.suryodaybank.com/contact-us/ or write to grievances.tpp@suryodaybank.com

The terms on which this credit card is offered can change over time. You can check if any changes have been made by visiting our website <https://www.suryodaybank.com>. For more information on complete terms, eligibility, choosing and using credit cards. *MITC stands for the Most Important Terms & Conditions, which can be viewed by visiting https://www.suryodaybank.com/assets/pdf/MITC_SSFB_Platinum_Credit_Card.pdf and https://www.suryodaybank.com/assets/pdf/MITC_SSFB_SELECT_Credit_Card.pdf.