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	NIL	Annual Fees	NIL
Late Payment Fees	2.5% of the outstanding or INR 250 + GST, whichever is higher	Cash Advance Fees	2.5% of the amount withdrawn, with a minimum of ₹500 + GST, per transaction & All Cash advances will be restricted to 20% of the credit limit.
Finance Charge (APR)	2.95% p.m. (35.40% p.a.) + GST	Foreign Currency Surcharge	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
		Physical Card Issuance Fee	NIL
Card Replacement Fee	NIL	Goods & Services Tax	Applicable as per the 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	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

	applicable on surcharge.		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 MITC* for further details.
Credit Limit	This is the maximum indebtedness that can be incurred at any point in time by You 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 can pay your credit card dues conveniently through any of the following options: 1. Suryoday SFB Account: Pay Instantly or set up an auto-debit mandate for hassle-free, recurring payments. 2. Mobile Apps: Use the Bill Repayment feature available on the Co-Suryoday Mobile Banking App using your Account Number or UPI. 3. Bharat Payment Bill System (BBPS): Make payments via any BBPS-enabled platform or mobile app. 4. Easy EMIs (Coming soon): Convert your unbilled transactions into monthly EMIs through the Suryoday Mobile Banking App. 5. NEFT (Coming soon): Fund Transfer from another Bank. Payments made through NEFT / UPI may take up to 2 (two) working days, to process & be reflected in your Credit Card Account.
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	1800 266 7711 (all calls to/from our call center may be recorded)
Email Address	scc@suryodaybank.com
Mailing Address	1101, Sharda Terraces, Plot No.65, Sector 11, CBD Belapur, Navi Mumbai – 400614
Grievance	In the event You are not satisfied with Our responses to Your inquiries or our handling of any of Your service

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Redressal	requests or complaints, You may kindly register your grievance for a suitable action through our Grievance Redressal process on our website https://suryoday.bank.in/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://suryoday.bank.in/.