

Key Fact Statement

SURYODAY SFB 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 | ₹150 +GST (waived on annual spends of ₹20,000 or more) |
| Late Payment Fees | 1% of the amount payable or ₹250 whichever is lower + GST | Cash Advance Fees | Up to 2.5% of the amount withdrawn, with a minimum of ₹500 + GST All Cash advances will be restricted to 20% of the credit limit.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) | 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 EMIs and any overdue and overlimit amounts. | Physical Card Issuance Fee | ₹299 + GST |
| Card Replacement Fee | ₹299 + GST | Goods & Services Tax | Applicable as per prevailing rates, currently 18%. |
| E-Statements | Yes | Physical Statement | NA |
| EMI Interest Rate | 18% pa | EMI Tenure | 3,6,9 and 12 months |
| EMI Processing Fee | 3% of the principal amount or ₹300, whichever is greater. | EMI Preclosure Charges | 3% of the Principal Outstanding at the time of foreclosure or ₹300 whichever is greater. |
| Fuel Surcharge | 1% of the transaction amount. | Overlimit Fee | NA |
| Surcharge on Rental Payments | A surcharge of 1% of the transaction amount shall be levied | Fuel Surcharge Waiver | Fuel surcharge waiver will be limited to ₹40,000 in a calendar |

| | | | |
|--|---|--|--|
| | on rental payments performed under MCC 6513. GST and/or other govt taxes, if any, shall be applicable on surcharge. | | month with no single transaction being over ₹8,000. While customer 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 represents the maximum outstanding amount you can incur on your Credit Card Account, as determined by the Bank. Since this is an FD-backed card, your credit limit is linked to your fixed deposit(s). You can increase or decrease your limit by adding or withdrawing linked FDs. The Bank may also review your account periodically and reserves the right to revise or revoke the limit based on transaction behaviour and internal policies. Any changes will be communicated via the Bank's app, 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 at the email address provided by you. You will be provided 20 days from the statement generation date to repay the dues. |

| | |
|------------------------------|---|
| Credit Card Payment Channels | <p>You can pay your credit card dues conveniently through any of the following options:</p> <ol style="list-style-type: none"> 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 Debit Card, Net Banking, or UPI. 3. Bharat Payment Bill System (BBPS): Make payments via any BBPS-enabled platform or mobile app. 4. Easy EMIs (Coming soon): Covert your unbilled transactions into monthly EMIs through the Suryoday Mobile Banking App. |
|------------------------------|---|

| | |
|-------------------------|--|
| Minimum Amount Due | The Minimum Amount Due will be 10% of Your Total Amount Due, due EMIs and any amounts that are overdue and/or over the Credit Limit. |
| Interest- Free Period | The period 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. |
| EMI Facility | Eligible purchase transactions can be converted into Equated Monthly Installments (EMIs) at applicable interest rates and processing fees. EMI tenures and charges are as per the EMI terms and conditions available at the time of booking an EMI. EMI conversion shall be initiated upon the consent from the cardholder through secure means as per the regulatory guidelines. |

| | |
|----------------------------|---|
| 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 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.