SURYODAY
A BANK OF SMILES

STABLE MONEY SURYODAY SFB SELECT RUPAY CREDIT CARD

(w.e.f 15 November 2025)

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
Late Payment Fees	1% of the amount payable or ₹250 whichever is lower + GST	Cash Advance Fees	Up to 2.5% of the amount withdrawn, with a minimum of ₹500 + GST All Cash advances will be restricted to 20% of the credit limit.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	₹150 + GST
Issuance Fee*	₹150 +GST	Card Closure Fee*	₹150 + GST
Card Replacement Fee	₹150 + 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 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 ₹40,000 in a calendar 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.
Issuance Charges*	If You reduce the Credit Limit on Your card to zero for any reason within 12 months of the date of issuance, an issuance fee shall apply. Either the joining fee or the physical card issuance fee (whichever is applicable) will be treated as the issuance fee. The applicable issuance fee will be as per the charges mentioned in the KFS. This charge will be levied only once during the entire card lifecycle. This is not applicable if You have already paid a joining fee or issuance fee.
Closure Charges*	If You close the card within 12 months of issuance, a Card Closure Fee shall apply as per Bank policy.
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	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 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.*