Suryoday RuPay Select Credit Card
(w.e.f 05/10/ 2026)

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Late Payment Fees	₹250 or 1% of outstanding amount, whichever is lower	Cash Advance Fees	Up to 2.5% of the amount withdrawn, with a minimum of ₹500 + GST All Cash advances will be restricted to 20% of the credit limit.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	NIL
Minimum Payment Due	10% of billed amount, plus EMIs and any overdue and overlimit amounts.	Physical Card Issuance Fee	NIL
Cashback & benefits	0.5% cashback *	Early Closure Fee/Limit Reduction Fee	₹150 inc GST If the Credit Limit gets reduced to <= Rs. 4,500 within 3 Months of card issuance
Card Replacement Fee	NIL	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

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			is greater.
Fuel Surcharge	1% + GST	Overlimit Fee	NIL
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	₹40K/month; each transaction below ₹8K. While customer may undertake fuel transactions over and above the limits specified above, no surcharge waiver shall be applicable.
Second Card issuance Fees	For Virtual Platinum Card – Rs. 150(incl. GST) For Physical Platinum Card – Rs. 250(incl. GST) For Virtual/Physical Select Card – Rs. 500(incl. GST)		

KEY TERMS

Dispute Resolution	If You do not recognize any Transaction on Your Statement, you should raise a dispute by calling or emailing Us within 15 days from the Statement date. Kindly refer to the MITC for further details.
Credit Limit	The credit limit will be assigned by the Bank based on internal policies and/or linked fixed deposit, wherever applicable. The Bank may review and revise the credit limit periodically.
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.
Early Closure Fee/Limit Reduction Fee	If the Credit Limit gets reduced to <= Rs. 4,500 within 3 Months of card issuance
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.

Payment Due Date	The Payment Due Date for the Credit Card shall be the 5th of every month. The customer may request a change in the billing cycle after the card is activated through the application. Such a request can be made only once every six months.
Grace Period	A grace period of 3 days from the Payment Due Date shall be provided for payment of dues, subject to applicable terms and conditions.

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: Covert your unbilled transactions into monthly EMIs through the Suryoday Mobile Banking App. 5. NEFT: Make payments by adding the beneficiary account using your registered mobile number + last 4 digits of your Credit Card number (use IFSC code SURY0BK0000)
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, any excess amount upon card closure shall be refunded to the customer's designated bank account as per Bank policy.
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://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/. For more information on complete terms, eligibility, choosing and using credit cards.