

## Frequently Asked Questions

### **Q. Tell me more about Aditya Birla Co-branded Credit Cards Program.**

A. Aditya Birla, in partnership with AU Small Finance Bank, is offering 4 co-branded credit card variants for its customers – ABC Flex Credit Card, ABC Nxt Credit Card, ABC Pro Credit Card & ABC Biz Credit Card.

### **Q. How can I apply for Aditya Birla Co-branded Credit Cards?**

A. Apply for credit card through the link available on our website or download the Aditya Birla Finance app from Play Store or App Store and proceed to apply for Aditya Birla Co-branded Credit Cards. The entire process is a simple 4 step digital journey and takes less than 10 minutes.

### **Q. Which banks or financial institution issue the Aditya Birla Co-branded Credit Cards?**

A. ABC Credit Card is a Co-branded credit card issued in partnership with one of our banking / financial institution partners AU Small Finance Bank.

### **Q. Is this a contactless card?**

A. Yes, the Aditya Birla Co-branded Credit Card is a contactless card. It means you can tap your card at a terminal to pay for transactions up to ₹5,000 without having to input the PIN. Currently this limit is applicable only in India and on those terminals, which accept contactless payments.

### **Q. What is a virtual credit card?**

A. In addition to your plastic Aditya Birla Co-branded Credit Card, there is a virtual rendition of the same card available for you in the Aditya Birla Finance app. This card is also a VISA/RuPay powered credit card so you can use it for any online or app-based transactions or purchases. The security parameters are set as per industry standards.

### **Q. What should I do if I've lost or misplaced my Aditya Birla Co-branded Credit Card?**

A. We completely understand that sometimes we lose things, so if you feel your card is misplaced, you can block it from the Aditya Birla Finance app. Please call the AU Bank Customer Care at 180012001500 and place a request. Card Replacement charges of ₹100/- + taxes are applicable.

### **Q. Is there any annual/monthly fee levied on Aditya Birla Co-branded Credit Card?**

A. ABC Flex Credit Card and ABC Nxt Credit Card are lifetime free. However, you may choose features at a nominal fee to earn rewards, cashback & other varied benefits on your card.

ABC Pro Credit Card has an annual fee of ₹999/- + taxes, which can be reversed, if you spend at least ₹1,50,000/- for that year.

ABC Biz Credit Card has a monthly fee of ₹49/- + taxes, which can be reversed, if you spend at least ₹10,000/- for that statement cycle.

### **Q. What are the eligibility criteria on Aditya Birla Co-branded Credit Card?**

A. Applicant should be

- Primary cardholder between the age of 21 years and 60 years
- Add-on cardholder should be over 18 years
- Resident Indian

These criteria are only indicative. AU Small Finance Bank reserves the right to approve or decline applications for Credit Card.

### **Q. Are the features auto renewed on Aditya Birla Co-branded Credit Card?**

A. All customers can customise features on their credit cards by opting for specially curated byte sized products. Except in case of onboarding, all the features are valid for 90 days effective from the day they are activated. Each feature, however, will be designated as auto renewal and will be renewed

after 90 days. Customers can disable auto renewal of any feature that has already been selected by visiting the Aditya Birla Capital App. Once disabled, feature would not be renewed post 90 days of existing feature duration. Please note that these features can be availed on the ABC Flex Credit Card & ABC Nxt Credit Card only.

**Q. How can I manage my Aditya Birla Co-branded Credit Card?**

A. Manage your card using Aditya Birla Finance app for Pin generation, Transaction controls, Blocking of card, etc.

**Q. How do I track the status of my Aditya Birla Co-branded Credit Card application and Card delivery?**

A. Your application once submitted will be approved within 7 to 10 working days, subject to policy checks. Generally, the physical card shall be delivered at your delivery address given at the time of application within 3 working days of application approval.

To track your Aditya Birla Co-branded Credit Card application and Card delivery, login to Credit Card application portal (OTP authentication based) >> Track my application, to check the status of your Aditya Birla Co-branded Credit Card.

**Q. Where will my Aditya Birla Co-branded Credit Card be delivered?**

A. Your Aditya Birla Co-branded Credit Card will be delivered to your card delivery address given during your application.

**Q. What if I am not able to complete the journey at one go due to any issues?**

A. You can always resume the journey from where you left off by providing your Mobile number.

**Q. Whom can I reach out to in case of any help during the journey?**

A. You can approach us in any of the following ways:

- Call us at our Customer Care number: +918045858057 and +918069170708
- Write to us at: [abc.cards@adityabirlacapital.com](mailto:abc.cards@adityabirlacapital.com)  
For any queries on the card,
- Call the AU Bank Customer Care number: 180012001500
- Write at: [creditcard.support@aubank.in](mailto:creditcard.support@aubank.in)