



## Frequently Asked Questions

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

A. Aditya Birla Capital Limited, 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. You can apply through the link available on our website or download the Aditya Birla Capital – Finance Mobile 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 bank or financial institution issues 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 Capital – Finance Mobile 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 Capital – Finance Mobile app. Please call the AU Bank Customer Care at 180012001500 and place a request for replacement. 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 additional features while customizing your card at a nominal fee to earn 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. The eligibility criteria are as follows:

- Primary cardholder between the age of 21 years and 60 years
- Add-on cardholder should be over 18 years
- Should be a 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 customize 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 features that has already been selected by visiting the Aditya Birla Capital – Finance Mobile 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 Capital – Finance Mobile app for PIN generation, Transaction controls, Blocking of card, etc. You can download the Aditya Birla Capital – Finance Mobile app from Play Store or App Store.

### 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, [click here](#) 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:

**For any query during the journey:**

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)

**Aditya Birla Capital Ltd.**

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Aditya Birla Capital Limited

Regd. Office: Indian Rayon Compound, Veraval - 362 266, Gujarat.

Corporate Office: One World Centre, Tower 1, 18th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013. Tel No: 91-22-6723 9101 | CIN: L67120GJ2007PLC058890.

For more information, please visit [www.adityabirlacapital.com](http://www.adityabirlacapital.com). Terms and conditions apply. ABCL may use the services of their authorized agencies in servicing the requirements. This card is issued by AU Small Finance Bank Limited in partnership with Aditya Birla Capital Limited (co-branding partner). Terms and conditions of AU Small Finance Bank and third parties apply. AU Small Finance Bank and ABCL are not responsible for third party goods, services or offers. All pictures shown are for illustration purpose only.