


Name : CHAUHAN JAYDEEP
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KARNATAKA
Mob:-8905624423

Statement Date	18-Jul-2025
Card Number	4069 XXXX XXXX 3843
Payment Due Date	05-Aug-2025
Total Amount Due ₹	1,984.98 Pay Now
Minimum Amount Due ₹	100.00
Credit Limit ₹	5,20,000.00
Available Credit Limit ₹	5,18,015.02
Cash Limit ₹	1,04,000.00
Available Cash Limit ₹	1,04,000.00

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Account Summary

Opening Balance	26,425.24
Purchases & Debits	1,984.98
Payments & Credits	26,425.24
Total Amount Due	1,984.98

Important Information

- Please note the Terms & Conditions of Minimum Amount Due calculation on your AU Credit Card have been revised. For details, [Click Here](#)
- Please use your ixigo AU Credit Card to access airport lounge within India and Priority Pass for airport lounge outside India. Priority Pass usage within India is chargeable [know More](#).

Transaction Summary

Date	Transaction Description	Amount ₹
23 / 06 / 2025	ZUDIO A UNIT OF TRENT BANGALORE IN	998.00 Dr.
30 / 06 / 2025	PYMNT RCV BBPS	26,425.24 Cr.
04 / 07 / 2025	AMAZON WEBSERVICES C BANGALORE IN	487.98 Dr.
16 / 07 / 2025	NETFLIX NETFLIX IN	499.00 Dr.

Reward Point Summary

Opening Balance	Earned	Bonus Points	Lapsed	Redeemed	Closing Balance
4,424.00	44.00	0.00	0.00	0.00	4,468.00
Points expiring in the next 30 days		0.00			

Important Information

- GST No. for AU Credit Cards : 08AAACL2777N3ZY
- For any service request, or in event of card loss, or any other immediate assistance, please log on to our Net Banking / Mobile Banking or call our 24 Hours Customer Care Number 1800 1200 1500.
- Credit Information companies, as are approved by Reserve Bank of India to facilitate an effective & informed Credit Risk Assessment, AU Small Finance Bank reserves the right to include your name in the list of defaulters and to share the conduct of your credit card account with these companies or statutory bodies in accordance with the Credit Information Companies Regulations Act 2005.
- AU Small Finance Bank's Available Credit Limit shown on this statement takes into account Charges incurred.
- Kindly ensure to pay at least the Minimum Amount Due to us by the Payment Due Date, to avoid any Late Payment Charges.
- **Making only the minimum payment every month would result in the repayment stretching over years with consequent interest payment on your outstanding balance.**
- Processing fee for rent transaction of any calendar month will be charged before 15th of next calendar month. For e.g.: Charges for rent txn done in April will be charged before 15th May.
- Please refer to below important links to refer to related important information:

Principal Nodal Officer Name: Mr. Deepak Babber Contact Number: 0141-6660645 (Timing: 9:15 am to 6:15 pm on working days of Bank) Address: AU Small Finance Bank Limited, Bank House, 6th Floor, Mile 0, Ajmer Road, Jaipur, Rajasthan, PIN - 302001 Email ID: pno@aubank.in

Most Important Terms & Conditions

Consumer Rights Policy

Grievance Redressal Mechanism

Bill Payment Channels & Other Information

Say **NO** to Multiple Bills!
Convert them into one easy EMI via:



Customer care:
1800 1200 1500

Multiple
Transactions

=



T&C Apply.

1800 1200 1500

creditcard.support@aubank.in

www.aubank.in

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Note: All contents for this Statement will be deemed to be correct and accepted by you, unless you inform us of any discrepancies within 30 days from the date of this statement
This is a system generated output and requires no signature.

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with **AU Credit Card**

croma | vijaya sales | AJIO

Know More

*T&C Apply | Offer can differ on basis of your AU Credit Card variant



Get up to **50% Off*** on Fun & Food with your **AU Credit Card**

PVR INOX | cinépolis | zomato

Know More

*T&C Apply | Offer can differ on basis of your AU Credit Card variant



Get up to ₹7,500 Amazon Voucher*
on Weekend Jewellery Shopping
using AU Credit Card

 Know More

*T&C Apply

Illustration for calculating Interest & Late Payment Charges

Interest Charges

Interest will be charged if the Total Amount Due (TAD) is not paid by the payment due date. Interest will be charged from the date of transaction on the outstanding amount (adjusted for payments/ refunds/ reversed transactions as and when credited) and on all new transactions except Fees/charges and GST/Taxes. For all cash advances, interest will be charged from the date of the transaction until the credit card outstanding is paid in full.

The following illustration will indicate the method of calculating interest charges:

Date	Transaction / Details	Amount	Balance	Transaction Type	Remarks
05-Dec	Apparel Purchase	10,000	10,000	Debit	
10-Dec	Electricity Bill Payment	5,000	15,000	Debit	
13-Dec	Food delivery	236	15,236	Debit	
15-Dec	Statement Date: 15-Dec-24 Total Amount Due: Rs. 15,236 Minimum Amount Due: Rs. 761.8 Payment Due Date: 02-Jan-25				
31-Dec	-	-15,000	236	Credit	Partial Payment done. Payment is less than Total Amount Due.
Interest Free Credit Period Lost, Only Interest charges applicable					

Date	To Date	Balance Amount	No. of Days	Interest Charges	Remarks
05-Dec	09-Dec	10,000	5	62	
10-Dec	12-Dec	15,000	3	55	
13-Dec	30-Dec	15,236	18	338	
31-Dec	15-Jan	236	16	5	
Total Interest to be Charged				460	In the next statement 15-Jan-2025
TOTAL CHARGES = Rs. 460					

** The above illustration assumes that customer is not delinquent prior to the statement generated on Dec 15, 2024. Please refer to Credit Card Most Important Terms and Conditions for more details.

Late payment Charges

The Late Payment charges on your card will be a function of the Total Amount Due minus any payment received before payment due date and will be as follows:

Outstanding = Total Amount due (as of previous statement) – Payment/Reversal Received before payment due date

Late Payment Charges would be applicable if Minimum Amount Due is not paid by the Payment due date

Statement Balance	Late Payment Charges
Less than or equal to ₹ 100	NIL
Above ₹ 100 and up to ₹ 500	₹ 100
Above ₹ 500 and up to ₹ 5,000	₹ 600
Above ₹ 5,000 and up to ₹ 10,000	₹ 700
Above ₹ 10,000 and up to ₹ 20,000	₹ 800
Above ₹ 20,000 and up to ₹ 50,000	₹ 1,100
Above ₹ 50,000	₹ 1,300

The following illustration will indicate the method of calculating Late Payment charges:

SL. No.	Transaction	₹
1	Purchase on Dec 12, 2024	21,000
2	Total Amount Due on statement dated Dec 23, 2024	21,000
3	Minimum Amount Due on statement dated Dec 23, 2024 (5% of TAD)	1,050
4	Payment due date – Jan 10, 2025	
5	Payment on Jan 08, 2025	750
6	Late Payment Fee on Jan 13, 2025 (based on 2 - 5)	1,100
7	GST on Late Payment Fee	198