

Hello, HARDIK KHANDELWAL

B - 013 RESIDENCY PARK HSR LAYOUT BANGALORE SOUTH, KA 560102

Statement for your credit card ending with 4236 (24 Dec - 23 Jan 2026)



Your Credit Card bill

Total bill amount	Minimum amount due
₹4,659.90	₹240.00

🕒 Total Credit Limit: ₹5,00,000.00

Payment due date **12 Feb 2026**

[Pay Now](#)

Ways to pay



AU0101 app

- Login to AU 0101
- Select 'Credit Card' and then click on 'Pay bill'
- Select the amount you wish to pay and click on Proceed
- Enter OTP for verification



Pay through NEFT

- Add biller by entering 16-digit AU Credit Card number
- Enter IFSC code: AUBLOCCARDS
- Enter amount you wish to pay
- Select payment mode as IMPS/NEFT

Bill summary

Opening balance	₹0.00
Total spends	₹4,659.90
Payments & Refunds	₹0.00
EMIs	₹0.00
Fee & Charges (Including Reversals)	₹0.00
Total amount due	₹4,659.90

Big bills bothering you?

Xpress EMI is here to make payments easier on your AU Credit Card

[Convert Now](#)



Your Transactions

12 Jan 26	MC DONALDS BENGALURU IN <small>Dr 1015 RP</small>	₹798.48
13 Jan 26	AMRITASARI TRULY NORTH BANGALORE IN <small>Dr 15 RP</small>	₹752.00

Your Transactions

13 Jan 26	BLINK COMMERCE PVT LTD BANGALORE IN Dr 30 RP	₹738.00
15 Jan 26	CURSOR USAGE MID JAN CURSOR.COM NY Dr	₹1,809.66
19 Jan 26	NAME-CHEAP.COM* RWE5EW WWW.NAMECHEAP AZ Dr	₹107.26
19 Jan 26	RAILWAY RAILWAY.COM CA Dr	₹454.50

Reward Points you have earned this month

1060 pts

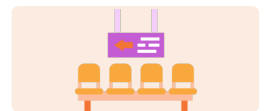
Opening balance	0
Earned	+ 60
Bonus Points	+ 1000
Lapsed	0
Redeemed	0

Total reward points 1,060

Key updates / features of your card



Earn 10 Reward pts
on Online Purchases



Lounge access
Your Card offers you 16 Airport and Railway Lounge every Year*.



Fuel Surcharge Waiver
Your card offers 1% fuel surcharge waiver INR 250 per statement cycle



Click to Gift
Exclusive deals on click to gift

Responsibility that rewards you!

Earn up to **10,000 Bonus Reward Points*** on insurance payments

[Know More](#)

*T&C Apply



Just So You Know



Support

For service requests, card loss, or immediate assistance, please log in to our netbanking/mobile banking or call our 24-hour customer care number **1800 1200 1500** or write to us at creditcard.support@aubank.in



Repayment

Making payment of only Minimum Amount Due every month would result in the repayment stretching over years with consequent interest payment on your Outstanding Balance.

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.

Quick links

[Most Important Terms and conditions >](#)[Consumer Rights Policy >](#)[Grievance Redressal Mechanism >](#)

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- 25 Total Amount Due: ₹15,236 Minimum amount due: ₹761.8 Payment due date: 04- Jan- 26				
02- Jan	-	₹ -15,000	₹236	Credit	Partial Payment done before due date. Payment is less than Total amount due.

Interest free credit period lost, Only Interest charges applicable

Interest Charges Calculation

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	01- Jan	₹15,236	20	₹376	
02- Jan	15- Jan	₹236	14	₹4	
Total Interest to be Charged				₹497	In the next statement 15- Jan- 2026 (assuming no additional spends in next cycle)

TOTAL CHARGES = ₹497 (excluding GST)

Just So You Know

The above illustration assumes that customer is not delinquent prior to the statement generated on Dec 15, 2025. 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:

Late Payment Charges = 15% of Total Outstanding* Balance Amount (Min Rs. 10 & Max Rs. 1300).
*Outstanding = Total Amount due (as of previous statement) – Payment/Reversal Received before payment due date.

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

SL. No.	Transaction	₹
1	Purchase on 05th Dec 2025	₹10,000.00
2	Purchase on 10th Dec 2025	₹5,000.00
3	Purchase on 13th Dec 2025	₹236.00
4	Total Amount Due on statement dated 15th Dec 2025	₹15,236.00
5	Minimum Amount due on Statement dated 15th Dec 2025 (5% TAD)	₹761.80
6	Payment due date - 04th Jan 2026	
7	Payment on 2nd Jan 2026	₹750.00
8	Late Payment fee on Jan 07, 2026 (based on above points)	₹1,300.00
9	GST on Late payment fee	₹234.00



Reach us at

Toll free no.- 1800 1200 1500
Email address: creditcard.support@aubank.in
Whatsapp banking- +91 8383838399



Address

JPO-1, CP-3/232, Apparel Park, RIICO Industrial Area Sitapura,
Mahal Road, Jagatpura, Jaipur, Rajasthan - 302022



GST Number

08AAACL2777N3ZY