

Key Fact Statement Edge CSB Bank RuPay Credit Card (Issued by CSB Bank)

Fees and Charges

S.No.	Type	Description	Unit Fees	Levied On
1.	*Joining Fee for primary and add-on cardholders	Fee paid at the time of issuance of the Edge CSB Bank Credit Card	Nil	–
2.	*Annual Membership Fee for primary cardholders	Fee paid to use the Edge CSB Bank Credit card for one year	Nil	One year from the date of card issuance. The fee will be added to the bill.
3.	Card Issuance Fee	Fee for issuance of the physical Edge CSB Bank Credit card	Nil	–
4.	Card Replacement Fee	Fee paid in case of replacement of physical Edge CSB Bank credit card	₹ 249	At the time of card replacement. The fee is added to the next bill
5.	Card Closure Fee	Fee paid for the closure of card account	Nil	–
6.	Service charges levied for	Service charges levied	Nil	

	transactions	for transactions.		
7.	Forex Markup Fee	Fee paid on every international transaction	3.5% on every international transaction	At the time of settling an international transaction. The fee and applicable GST is added to the next statement
8.	**Overlimit Fee	Fee charged if a transaction exceeds your assigned credit limit	Nil Your Edge CSB Bank Credit Card doesn't allow overlimit transactions	—
9.	Late payment Charge	Fee charged if the minimum amount due (MAD) is not paid by payment due date	Nil if total payment Due is up to Rs. 500 Rs. 250 if total payment due is between Rs. 501 - Rs. 5000 Rs. 750 if total payment due is between Rs. 5,001 - Rs. 10,000 Rs. 1200 if total payment due is	Statement generation date

			Rs. 10,001 and above.	
10.	Interest on purchase transactions	Interest charged on purchase transactions if the entire bill amount isn't paid by payment due date	3.5% monthly interest rate and 42% annual interest rate on the outstanding amount	Statement generation date
11.	Interest on cash advances	Interest charged on cash withdrawals	3.5% monthly interest rate and 42% annual interest on the cash withdrawal amount	Statement generation date
12.	Fuel surcharge ***	Surcharge charged on every fuel purchase	Rs. 10 for transactions upto Rs. 400, 1% of transaction value above 400.	At the time of a fuel transaction. The fee is added to the next statement
13.	GST	GST is applicable on all fees, interest, surcharge and other	The GST rate for banking and financial	At the time of the corresponding fee being

		charges	services is at 18%	levied
14.	Auto-debit failure fee	Fee charged in case auto-debit for your bill payment fails	Nil	–

Joining and Annual Membership fee for the primary user is Nil only for the first two lakh customers. Such fee shall be notified at the time of availing the credit card on the Jupiter App

** Overlimit - While we do not generally allow overlimit transactions. In case Cardholder's credit limit is breached due to a higher amount presented by the merchant at the time of settlement, there will be no charges levied.

*** Users to be eligible for 1% (Maximum Rs.100/-) Fuel Surcharge Waiver upon spend of minimum Rs.400/- and maximum spend of Rs.3,000/- exclusive of GST and other charges.

Withdrawal Limits

Your Credit Limit will be communicated to you at the time of card issuance. These limits will be mentioned in your monthly statements.

Available credit limit is calculated by deducting the utilised limit from the Total Credit Limit. "Available Credit Limit" is the limit up to which you can make purchases or withdraw cash from an ATM respectively.

Cash limit is a subset of your credit limit i.e. up to 20% of your Credit Limit and is assigned based on your usage patterns, payment behaviour and credit history. It will only be activated after 180 days from the date of issuance of the Edge-CSB Bank RuPay Credit Card. After this 180 day period, your cash limit will be made available at the sole discretion and on such terms as may be communicated by CSB Bank from time-to-time.

Billing Statement

Your billing statement will be generated every month and sent to your registered email address (Refer to the MITC or Jupiter App for the exact dates based on your Billing cycle) It will contain a break-up of all fees, purchases, interest charges, repayments, refunds and taxes. In case the card was not used during the billing cycle, the billing statement will mention there were no spends in that month.

Minimum Amount Due

When you receive your Edge-CSB Bank RuPay Credit Card statement, you can choose to pay the total amount due or the Minimum Amount Due. Minimum Amount Due stated in the monthly statement shall be calculated as per the following formula:

5% of the total amount due

+

EMI amount billed for the month

+

100% of any fees, interest, charges and taxes

If the minimum amount due is less than Rs. 500, you'll be charged 500 as the minimum amount due. If the total amount due is less than Rs. 500 then the total amount due value becomes the minimum amount due.

The Minimum Amount Due should be paid before the Payment Due Date. The remaining balance can be carried forward to subsequent months. Note, that paying the minimum amount due would still incur you finance charges on the unpaid bill amount.

Method of payment

You can pay the outstanding dues from the mobile app using the following modes:

Auto-debit from your bank account Bank transfer from your bank account

- UPI payments (up to Rs. 2 lakh or any other such amounts prescribed from time to time) from any virtual payment account added to the Jupiter App.
- Via debit card and net banking through any bank account using a unique payment link sent to you via SMS and email

CSB Bank has the right to add/remove any methods of payment at any time.

Interest-Free (grace) period

Interest-free period, from the start of the billing cycle date, shall be 13 - 47 days (depending on the date of the transaction). However, the interest-free period will not be available if you fail to pay the total amount due of the previous month. The payment due date for the Edge-CSB Bank RuPay Credit Card comes at least 14 days after the Statement Generation Date (Please check your statement for your exact Payment Due Date). Therefore, the interest free credit period can range from 13 - 47 days depending on the date of your credit card transaction.

Illustrative Example for Interest-Free Period Calculation

For a statement for the period from May 1, 2023 to May 30, 2023 the payment due date would be Jun 15, 2023. Assuming that you have paid the Total Amount Due of the previous month statement by the payment due date, the grace period would be:

Thus, the grace period can vary depending upon the date of purchase.

Note:

1. If the Total Amount Due is not paid by the payment due date, then there will be no interest free period.
2. For cash advances, interest is charged from the date of the transaction until the date of payment.
3. There is an additional three day period (as mandated by the Reserve Bank of India (“RBI”) post the payment due date during which if you make a repayment, it is considered a timely repayment.

Illustration of Interest Charges

1. Interest will be charged if the Total Amount Due (“**TAD**”) is not paid by the payment due date. Interest will be charged on the outstanding amount due and on all new transactions (from the transaction date) till such time as the total amount due is paid in full.
2. Additionally, interest will be levied on all cash advances from the date of the transaction until the date of payment.

The following example shows how interest is calculated. In the table given below, it has been assumed that the TAD of the previous month’s statement has been paid by the payment due date and there is no outstanding amount. The statement generation date is the 1st. Given these assumptions, interest will be calculated as shown:

Date	Details
5 March, 2023	Transaction of ₹10,000
27 March, 2023	Transaction of ₹5000
1 April, 2023	Statement generated - Total Amount Due: ₹15,000 - Minimum Amount Due: ₹750
15 April, 2023	Payment due - Total Amount Due: ₹15,000 - Minimum Amount Due: ₹750
19 April, 2023	Transaction of ₹1000
21 April 2023	Payment of ₹2000 made

On statement dated 1 May 2023, the following interest charges will be levied. Interest is calculated using the following formula:

$$\text{Outstanding transaction amount} * \text{Number of days since transaction} * (\text{Interest rate} \times 12 \text{ months}) / 365$$

Details	Reason	Amount	Calculation
Interest on ₹10,000 for 47 days (from Mar 5 to Apr 20)	Interest on entire transaction amount from transaction date till the date of payment	₹473.42	$(10000 \times 47 \times (3\% \times 12)) / 365$
Interest on ₹8,000 for 10 days (from Apr 21 to Apr 30)	Interest on outstanding transaction amount from the date of payment till the next statement date	₹78.90	$(8000 \times 10 \times (3\% \times 12)) / 365$
Interest on ₹5,000 for 35 days (from Mar 27 to Apr 30)	Interest on entire transaction amount till the next statement date	₹345.21	$(10000 \times 35 \times (3\% \times 12)) / 365$
Interest on ₹1,000 for 12 days (from Apr 19 to Apr 30)	- Since TAD has not been paid, interest free period doesn't apply on this transaction - Interest on entire transaction amount till the next statement date	₹11.84	$(1000 \times 12 \times (3\% \times 12)) / 365$
Total Interest Payable	Sum of all the above charges	₹909.37	$(₹473.42 + ₹78.90 + ₹345.21 + ₹11.84)$
GST in applicable on interest charges	GST is applicable on all fees, interest, surcharge and other charges	₹163.69	$18\% \times 909.37$

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Note: These illustrations are meant to be indicative and to show how interest is calculated and charged.

Billing disputes resolution

In the event the Card Member disagrees with the charges indicated in the statement, it should be communicated to Bank by calling Customer Care on +91 86550 55086 within 30 days of receipt of the statement, failing which it would be construed that all charges indicated in the statement are accepted by you.

Complete postal address of Card-Issuer

CSB Bhavan, P.O Box No. 502, St. Mary's College Road, Thrissur - 680 020, Kerala, India

Customer Care Numbers & Grievance Resolution Procedures

In the event that you are not satisfied with our services, you may register your grievance by any one of the methods given below.

1. Call our Customer Care number at +91 86550 55086
2. Write to us at grievance@jupiter.money
3. Beyond this level, you can reach out to the bank on edge-csb-support@jupiter.money
4. If you are not satisfied with the above, you may escalate the matter to Nikhil Godbole- Nodal Officer for Customer Grievances, Amica Financial Technologies Private Limited, Address: Address: Plot no.94, 17th Cross, 14th Main Rd, 4th Sector, HSR Layout, Bengaluru, Karnataka 560034, Email - nikhil.godbole@jupiter.money
5. If you are not satisfied with the above, you may escalate the matter to Smt. M Sreelatha - Principal Nodal Officer for Customer Grievances, CSB Bank Limited, Address: Head Office, CSB Bhavan, St. Marys's College Road, Thrissur - 680020 Kerala, Ph - 04872333020, Email - pno@csb.co.in

In all your communications with us, please indicate your complete registered mobile number and the last 4 digits of your Edge CSB Bank Credit Card number.

If the issue remains unresolved beyond 30 days even after reaching out to the above channels, or if the response is unsatisfactory, you may write to the Banking Ombudsman for an independent review. Details of the Banking Ombudsman Scheme are available on the Reserve Bank of India (RBI) website at <https://www.rbi.org.in/>.