



CARDADDA
AU SMALL FINANCE BANK

AU Altura+

LIFETIME FREE

ANNUAL FEE

₹0

Fees & charges

Joining fee	₹0 on the VISA/RuPay variant (currently); ₹499 + GST on other variants
Annual / renewal fee	₹0 on the VISA/RuPay variant (currently); ₹499 + GST otherwise
Fee waiver	On the ₹499 + GST variants: year 1 waived on ₹20,000 spend within 90 days; year 2+ waived on ₹80,000 spend in the prior card year

Why this card

- 1.5% cashback on offline/retail spends (plus 1 Reward Point per ₹100 on the same spends), 2X Reward Points on online spends
- 500 bonus points on ₹20,000+ retail spend in a calendar month
- 8 complimentary railway lounge visits a year
- 1% fuel surcharge waiver (up to ₹150 per statement cycle, dropping to ₹100 from 1 Oct 2026) on transactions between ₹400–₹5,000
- Free device-protection/extended-warranty insurance

Card names, fees and figures shown are illustrative; verify current terms with AU Small Finance Bank directly before applying. Cardadda — Verified 9 Sep 2026.