



## RuPay Credit Card

### Why RuPay Credit Cards?

Andhra Bank introduced premium credit card under the variant **RuPay (AB RuPay Platinum Credit Card)** which understands your lifestyle and rewards you for your needs. You will earn 10 Points for every ₹150/- spent by you using your **AB Bank RuPay Platinum Credit Card** for transactions done at various merchant locations. The Points earned on the add-on cards if any will be clubbed with those of the primary card (main card) and will be redeemed as per the bank policy in force. For detailed reward points terms and conditions click the below link.

<https://onlinecreditcards.andhrabank.in/abcc/RewardPoints.html>

### Process of conversion from VISA Classic Credit Card to RuPay Platinum Credit Card:

1. Send SMS as **RUPAY** <space> **XXXX** (where **XXXX** is last four digit of your visa classic credit card from your **Registered Mobile Number (RMN) to 7836884400**).
2. The primary card along with add on card if any will be converted to RuPay Platinum Credit Card.
3. The new RuPay Platinum Credit Card will be delivered to the address registered with the bank through speed post and the tracking number will be sent to the card holder mobile once the card is dispatched. The card will contain the welcome letter along with the Most Important Terms and Conditions (MITC) which contains all the information about the card.

### Advantages of RuPay Platinum Credit Cards

<b>Particulars</b>	<b>VISA Classic Credit Card</b>	<b>RuPay Platinum Credit Card</b>
Reward Points for every Rs 150 Spent	<b>5</b>	<b>10</b>
Reward Points Redemption Rate	Rs 0.10 per point	Rs 0.10 per point
Roll Over Facility	5%	5%
Service charges on credit facility if MPD is paid within due date	<b>2.5 % p.m or 34.49 % Annualized percentage rate</b>	<b>2 % p.m or 28.30 % Annualized percentage rate</b>
Service charges on credit facility if MPD is not paid within due date	2.95% p.m or 41.75 % Annualized percentage rate	2.95% p.m or 41.75 % Annualized percentage rate
Annual Subscription on Main Card	<b>Rs 550/-</b>	<b>Rs 299/-</b>
Annual Subscription on Add on Card <b>Note : (No Charges for applying for add on card)</b>	<b>Rs 200/-</b>	<b>Rs 199/-</b>
Accidental Insurance Coverage	<b>Rs 2,00,000/-</b>	<b>Rs 2,00,000/-</b>
Accidental Insurance Premium	<b>To be borne by the card holder</b>	<b>Free ( subject to one successful merchandise transaction once in 90 days)</b>

**To know the AB RuPay Platinum Credit Card features click on the below link**

[https://onlinecreditcards.andhrabank.in/HTML/ADB\\_CC\\_RUPAY\\_PLATINUM.jsp](https://onlinecreditcards.andhrabank.in/HTML/ADB_CC_RUPAY_PLATINUM.jsp)

The above charges are exclusive of taxes and subject to change as per bank discretion from time to time without any prior notice.

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