Revision of *SELECT* Credit Card Terms and Conditions

While you continue to enjoy the benefits on your ***SELECT*** Credit Card, the following revisions will be applicable on your credit card basis the below effective dates:

Effective 28-08-2026:

- Dynamic Currency Conversion markup will be revised to 3.5% from 1.5%.

- The late payment fee remains unchanged for outstanding balances below INR 50,000. For outstanding balances of INR 50,000 and above, the revised late payment fee will be INR 1,300.

Slabs of outstanding amount	**Late payment fee charges**
Amount < INR 500	Nil
Amount INR 501 to INR 5000	INR 500/-
Amount INR 5001 to INR 10000	INR 750/-
Amount INR 10,001 to INR 50,000	INR 1200/-
Amount > INR 50,000	INR 1300/-

- When you make a payment towards your credit card outstanding, the payment will be adjusted across different components of your outstanding balance in a defined order. Payments will be adjusted first towards applicable fees and charges (including taxes), followed by EMIs, interest charges, purchase transactions and cash advances.

- Gift card purchases will continue to be excluded from rewards category and will not earn rewards or contribute towards spends based fee waiver calculations or milestone benefits. However, instead of being classified under “Wallet” spend category, they will now be reclassified under a separate spends category titled “Gift card”. Additionally, please note that no rewards shall be earned on spends made on Bridge Fees, Road Fees & Tolls.

Effective 01-10-2026:

- Upon achieving annual spends of ₹3 lakh in an anniversary year, you will continue to unlock milestone benefits of 6 additional international lounge visits and 6 additional golf rounds in the same anniversary year, along with Priority Pass renewal for the next anniversary year. However, spends made on existing excluded merchant categories which do not earn reward points, will no longer be considered towards meeting the anniversary year spend threshold for these benefits. These excluded merchant categories are – Insurance, rent, fuel, educational services, utilities & telecom, wallet, Gold/Jewellery, government services and gift card.

Effective 01-11-2026:

- To be eligible for the "Buy one get one" free District offer, you need to spend INR 25,000 in the previous 3 months.
  - In the case of a newly issued card, the minimum spends criteria is waived for the month of card issuance as well as the following 3 calendar months
  - An upgrade from one card variant to another will not be considered as a new card issuance. However, issuance of an additional card alongside an existing card relationship will be treated as a new card issuance. All spends considered at account level.
  - Customers can view their eligible spends through billed transactions available on Net Banking and Mobile Banking. Only transactions settled during the preceding 3 calendar months will be considered for eligibility. Please note that the settlement date may differ from the transaction date, and transaction settlement may take up to 5 working days. Payments towards interest, fees, charges, reversals, refunds, and other bank-related dues shall not qualify as eligible spends.
  - Upon meeting the applicable spend requirement, customers will become eligible for the complimentary Movie Offer benefits available on their Credit Card. The number of complimentary tickets/discounts and applicable benefit limits shall be governed by the specific Card variant and its prevailing terms and conditions.
  - Fee charges and Interest will not be included in the spends calculation
  - **Please note:** that EMI transactions will not be considered at the full transaction value for spend eligibility calculations. Only the monthly EMI installment amount billed during the respective statement cycle will be considered towards the spend calculation.

Effective 15-11-2026:

- Complimentary memberships linked to your ***SELECT*** Credit Card will be renewed only with your explicit consent. Renewal details, including consent options, will be shared closer to the renewal date. Please click here to view the list of applicable memberships.

We would like to remind you of the airport lounge access benefits applicable to your credit card and share a few important guidelines to keep in mind while accessing these services.

- To access eligible international airport lounges, please present your Priority Pass along with your boarding pass at the lounge reception for authentication.
- Effective 28-08-2026, the Priority Pass card will not be valid for accessing domestic airport lounges in India.

- To access eligible domestic airport lounges in India, please present only your ***SELECT*** Credit Card along with your boarding pass at the lounge reception for authentication. To view the list of eligible domestic airport lounges in India, click here

Please note: Eligible airport lounges at Indian international terminals after immigration are considered international lounges and can be accessed using your Priority Pass.