



STUDENT CREDIT CARD FOR FUTURE BETTERMENT

STUDENT CREDIT CARD

- ◉ We are offering SMART CARD- more like Credit card specially for students only, who are pursuing their graduation or post graduation, or even doctorate in any field, or stream, in PAN India.
- ◉ **FLEXIBLE! EASY! AWESOME!**
With the Student Smart Card you have control over your funds like never before. In a few simple steps, get instant credit to make transactions, both online and offline. Here are all the benefits of the Smart Card.
- ◉ **FINANCIAL FREEDOM**
No needs to save for something you really want to buy! And you don't have to depend on anyone else for it either. What you want to buy is your business and so is managing is your finances. Get instant credit with our company. No bank account needed! Only for college students! Experience financial freedom like never before.

BENEFITS - ADVANTAGES - FEATURES

- ◉ **BUY NOW, PAY LATER**

No need to block your funds! You will be billed monthly for all the transactions that you do with the company's Smart Card. You get an interest free period of upto 45 days from your initial transaction date!

- ◉ **FLEXIBLE REPAYMENTS**

You can choose to pay the entire bill in one month, or the just the minimum amount required. Repayment in the first 30 days in interest-free. Pay interest only for the months you carry an outstanding balance. Close your balance anytime!

- ◉ **USE EVERYWHERE**

Ordering food or booking movie tickets from an app or website? Just enter the details and your OTP. Safe. Easy. Secure! Treating yourself to some retail therapy? Just swipe the Smart Card at any outlet in India.

- ◉ **ADDITIONAL BENEFITS**

Your Smart Card comes with more added benefits

- ◉ **DEALS & DISCOUNTS**

Avail exciting offers on your Smart Card. Explore our deals on App or on our website

**MOST
FREQUENTLY
ASKED
QUESTIONS**

WHO ARE WE?

Our client is Google & YC funded Fin tech company empowering Indian students financially. We provide interest free 1k to 60k loans for anything that the student wishes for, be it paying for an online course or a coaching centre to enjoying a popcorn tub at cinemas and travelling to Himalayas!!

WHY SHOULD I USE THIS COMPANY'S CREDIT CARD?

Whatever your needs or luxuries are, use Credit pay Card to pay online & offline. And that too with 30 days Interest free money!! Credit pay Card can be used to pay for purchasing merchandise online or swipe it in any food chain outlet to complete your transaction.

HOW DO I APPLY?

- All you have to be is a College Student. Just click on apply now, fill in your credentials & our executive will contact you within 24 hours where any other queries will be cleared. We pre-load Credit pay with credit of Rs. 2000. Just ask if you need more! Our executive will visit you at your place for physical verification and hand over the Credit pay Card.

WHAT IS PHYSICAL VERIFICATION?

- As per the guidelines issued by Government of India, before issuing a credit card, a physical verification is required to check the authenticity of the borrower. Our executive will verify your student ID, your age proof and address proof.

FLEXIBILITY OF PAYMENTS IN EMIS?

You can pay your EMIs in 3/6/9/12 months basis. Choose the plan & EMI that suits best to you & your budget. Pay through net banking, e-wallets, Pay U, debit cards or schedule a cash pickup at your location. You can anytime convert your 6 EMIs Duration into 9 or 12 months EMIs to reduce the EMI amount.

HOW DOES SMART CARD WORK?

- Unlike market rate of interest, we neither charge hefty 3.5% monthly interest nor compound it monthly. We like to keep it simple- Just 2% monthly simple interest. If the transaction amount is paid within 45 days , then the amount you pay is absolutely interest free, or else you can convert your payment into flexible EMI's on which 2% interest will be applied.

WHAT IF I DEFAULT (DON'T PAY YOU BACK)?

- Company uploads the CIBIL score of every user. If the user pays their EMI on time their CIBIL score will improve. CIBIL score determines the credit worthiness of borrower. Banks consider CIBIL score before giving away any loan, also, in many foreign countries, CIBIL score is widely used to check the credibility of a user.

PHYSICAL CREDIT CARD FEES

- ◉ Any student can have this smart credit card physically, at his/her registered Aadhar Card Address within 5-7 days of Approval given by the company app, on which required details have to be added and images have to be uploaded.
- ◉ Normally company charges Rupees 750/- to issue the credit card physically. But because of the referral code, we will provide to student, during conference/event, Rupees 400/- Will be discounted, and student has to give only Rupees 350/- in Cash or can through transfer in Paytm Wallet, or other wallet given as option.
- ◉ The fees of Rs. 350/- is to get physical credit card, and all related details for the customer, will be embossed on the card with sponsoring bank. And this fees has to be paid only after approval and KYC confirmation of the student, student has to pay the fees.



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