

Disclosure of revenue-sharing arrangement between DCB Bank Ltd. and Credilio Financial Technologies Pvt. Ltd. for DCB novio Co-Branded Credit Card:

Interchange income earned will be shared equally between both parties. Interest income will be divided such that 40% is received by the Bank and remaining 60% to the co-brand partner.

Any other income generated will be shared with 35% going to the Bank and 65% to the co-brand partner.

This notice is in adherence to the RBI Master Direction - Credit Card and Debit Card - Issuance and Conduct Directions, dated November 28, 2025.