FAQs

1. **What is slice trying to solve for Indian consumers?**

At the heart of it, we're solving for simplicity and control. In India, banking has historically felt heavy; lots of jargon, confusing rules, unclear fees. For most users, especially young or first-timers, the experience feels more intimidating than empowering. We're changing that. We want people to feel like they're finally in the driver's seat when it comes to money. Whether it's credit, savings, payments, or investments; it should all feel fast, transparent, and designed around you, not the other way around.

2. **Why is the slice super card our first key product?**

Because that's how people know us, and more importantly, how they trust us. The slice card has always been our entry point. It's fast, intuitive, and transparent. That kind of clarity is rare in credit. So rather than reinventing the wheel, we will double down. The slice super card – our breakthrough UPI credit card that charges no joining or annual fee – will not just be a product. It's our first handshake. From there, users grow into savings, UPI, deposits. The card rewards customers up to 3% cashback while our innovative slice in 3 feature offers instant ability to convert spends into three interest-free installments.

3. **Looking ahead, what do you think slice will be known for five years from now?**

Hopefully not just one thing. The card puts us on the map, sure. But what we're building now is much bigger than that. In five years, I'd like slice to be known as the most intuitive way to manage money in India. A place where everything, from saving ₹10 to investing ₹10 lakh – just works, in one clean, simple flow. We're not here to replicate banking. We're here to reimagine it around real people, real challenges, real behaviour, and real-time experiences.

4. **What makes slice different?**

We're not just digitizing old processes or putting a fresh coat of paint on legacy systems. We're designing experiences from scratch, questioning every assumption traditional banks have made. That means removing friction, reducing complexity, and constantly asking: does this actually solve something? If the answer is no, we scrap it.

The slice credit card is a great example. We've built it not just as a standalone product, but as a thoughtful funnel — a way for users to experience how simple, safe, and rewarding credit can be. It's also our way of closing the credit gap in India by offering smarter access, even for those who've been underserved or declined.

While UPI has brought more than 400 million Indians into the digital payments revolution, industry estimates show more than 200 million users remain underserved – often forced to seek credit on unfavorable terms. Because we've built our own underwriting systems, we're able to take more nuanced, behavior-based calls; which means more users get a fair shot at credit, not just the top tier.

Unlike much of the fintech industry that relies on third-party banking partners, slice operates as a bank following our merger with North East Small Finance Bank, owning every element of our infrastructure – from core banking systems to advanced underwriting capability.

From there, users naturally explore savings, deposits, UPI payments, and more; all within one clean, continuous flow.

5. **What makes UPI-enabled credit card a gamechanger in India?**

UPI is India's default payment system now. But credit has yet to catch up, only a tiny fraction of UPI payments is powered by credit cards. That's a missed opportunity. With slice, users can link their credit card directly to UPI and use it just like they'd use their bank account; to scan QRs, pay at stores, split bills, or order online. We didn't ask users to learn a new system. We brought credit to where they already are. That's the difference; it's not just about being credit-friendly, it's about being UPI-native, which is also why the slice credit is UPI-enabled Rupay credit card.

6. **What is the significance of opening a physical bank branch when slice is digital-first?**

The slice digital-first branch is not a traditional bank branch. It is designed as an experience centre that brings slice's digital ecosystem into the physical world. Our first UPI-powered bank branch in Koramangala, Bengaluru, transforms banking from a necessity into an experience. Customers can explore products, onboard instantly, and interact with slice's services in a space that mirrors the app – with UPI at the core, minimal paperwork, and self-service as the standard.

Customers can make withdrawals as well as deposits from our UPI ATM, open accounts and explore other banking products from kiosks. Together, these innovations represent slice's boldest

move to shape a banking future that is natively digital, built around UPI's inclusiveness and universal accessibility.

7. Historically, slice has been very focused on younger users. Is that still the primary audience, or is the scope expanding now?

We started by building for digital natives like students, first-jobbers, young professionals. And they'll always be core to our story. But now, the scope is definitely expanding. Because we're realizing that everyone wants the same thing from money: clarity, speed, and control. Whether you're 22 or 42, you don't want to deal with vague charges or complicated terms. If the experience is intuitive enough for a first-time user, it'll work for anyone. So, we're scaling the product but keeping the same design principles that made it work in the first place.