

Key Fact Statement – Indian Bank One co-branded Credit Card

Schedule of Charges		
Sr.A	Fees and Charges	Unit Fess
01	Joining fee for Primary or Add-on cardholder	Nil
02	Annual Membership fee for Primary or Add-on cardholder	Nil
03	Issuance Fee (Primary) Issuance Fee (Add-on cardholder) Plastic Card Metal Card	Nil - Nil ₹3,000
04	Card Cancellation Fee *if cancelled within 6 months of virtual card being activated	Primary cardholder • Metal Card ₹3000 • Plastic Card ₹500 Add-on cardholder • Metal Card Nil • Plastic Card ₹500
05	Cash Advance Fee/ATM withdrawal fee	2.5% of amount withdrawn
06	Transaction based service charges • Rewards Redemption Fee • Forex Markup Fee • Over Limit Fee Rent Transaction Fee • Third-Party Merchants • OneCard In-App rent payment Rent Convenience Fee Fuel Surcharge Waiver Wallet Upload/Transfers fee on cumulative spends of ₹10,000 or more	Nil 1% of transaction amount 2.5% of overlimit amount (Min ₹ 500) 1% of transaction amount 0% of transaction amount 2% of transaction amount 1% of transaction amount and capped till ₹ 400 per month 1% of transaction amount
07	Card replacement fee	1st Plastic card - Nil 2nd Plastic card - ₹145 3rd Plastic card onwards - ₹500 Metal Card- ₹3,000
08	Interest Free Period**	Up to 48 days
09	Interest Rate	3.75% per month 45% per annum
10	Late Payment Charges	Outstanding Amount Fee ₹0-250 ₹0 ₹251-1000 ₹250 ₹1001-5000 ₹500 ₹5001-25000 ₹1000 ₹25001 and above ₹1250
Sr.B	Drawal Limits	-
01	Credit Limit	As visible in the OneCard App
02	Available Credit Limit	As visible in the OneCard App
03	Cash Withdrawal Limit	As visible in the OneCard App



Goods and Service Tax is applicable on all fees, interest and other charges

EMI charges are variable and shall be shown to the Cardholder at the time of conversion of the transaction into the EMI in the OneCard app.

****Illustration on Interest Free (grace) period:**

Interest free period will not be available if you have not paid the previous month's outstanding amount in entirety. Interest free period from the start of the billing cycle date shall not exceed 48 Days. Payment Due Date on your Card is 18 days after the Statement Date (Please check your statement for your exact Payment Due Date). Therefore, free credit period can range from up to 48 days depending on your Payment Due Date.

Illustrative Example for Interest Free Period Calculation:

For a statement for the period 14th April to 13th May, the payment due date is 1st June. Assuming you have paid Your previous month's dues in full, the interest free period would be: For the purchase dated 14th April, interest free grace period is from 14th April to 31st May = 48 days and for the purchase dated 2nd May, interest free grace period is from 2nd May to 31st May = 30 days.

Billing Statement: Your billing statement will be generated every month (billing date is visible in the app and can also be changed once from the profile section of the OneCard App as per your convenience)). It will contain a break-up of all purchases, repayments, fees, interest charges, refunds and taxes. In case the card was not used in a month, the statement will mention there were no spends in that month.

Mode of sending statement: Intimation of the billing statement will be done through email, on a monthly basis to you, and will also be available on your OneCard app.

*****Minimum Amount Due:** When you get your Indian Bank One co-branded Credit Card statement, you can choose to pay the full amount (Total Amount Due) or pay just 5% of the Total Amount Due. This is known as Minimum Amount Due (MAD), and at least this amount must be paid before the Payment Due Date (currently on 1st or 2nd). The remaining balance can be carried forward to subsequent months. This Minimum Amount Due will be:

(i). 5% of the outstanding amount or Rs.100 (whichever is greater) PLUS, (ii). Total sum of any card fee, overdue minimum payment, (iii). Any amount exceeding the credit limit, (iv). Entire amount of any instalments (EMI) due (if/as applicable)

You can also pay the Total Amount Due or an amount between the Minimum Amount Due and Total Amount Due.

Method of payment: You can pay the outstanding dues from the App itself, through the following modes: (a) Debit Card, (b) Netbanking, (c) UPI, (d) IMPS / NEFT to unique Indian Bank One co-branded Credit Card account number provided in OneCard app.

Billing Disputes Resolution: In case of any query or a dispute on any transaction, you must inform us within 30 days of receipt of the statement, by using any of the contact particulars stated below. We will assist you by providing information in relation to charges to the card account. A temporary suspension would be applied on the disputed transaction while under investigation. This would be resolved within a maximum of 60 days.

Complete Postal Address of card issuer: PB No: 5555, 254-260,
Avvai Shanmugam Salai, Royapettah,
Chennai – 600 014

Grievance Resolution

Helpline Number: 1800-210-9111

Email ID: help@getonecard.app

If you are not satisfied with the response from regular channels, you can escalate the issue by sending an email to grievances@fplabs.tech For any escalation beyond this level, you can contact the Nodal Officer at nodalofficer@fplabs.tech

Contact details of Grievance Redressal Official:

https://apps.indianbank.in/cgrc/frm_cgrs_cust_welcome.aspx

General Manager (KYC/AML)

Indian Bank, Head Office,

No. 66, Rajaji Salai

Chennai - 600001

Email- nodalofficer@indianbank.co.in