



# **Key Fact Statement – BOBCARD One co-branded Credit Card**

w.e.f March 12, 2024

Sr.A	Fees and Charges	Unit Fees								
01	Joining fee for Primary or Add-on cardholder	Nil								
02	Annual Membership fee for Primary or Add-on cardholder	Nil								
03	Issuance Fee (Add-on cardholder) Plastic Card Metal Card	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05	Cash Advance Fee/ATM withdrawal fee	2.5% of amount withdrawn (Min ₹300)								
06	Service Charges levied for transactions: Rewards Redemption Fee Forex Markup Fee Over Limit Fee  Rent Transaction Fee <ul style="list-style-type: none"><li>Third-Party Merchants</li><li>OneCard In-App rent payment</li></ul> OneCard In-App Rent Convenience Fee Fuel Surcharge Waiver Cap  Wallet Upload/Transfers fee On cumulative spends of ₹10,000 or more (w.e.f 20th Sept'23)	- Nil 1% of transaction amount 2.5% of over limit amount (Min ₹400)  1% of transaction amount 0% of transaction amount  2% of transaction amount ₹400 per month per account  1%								
07	Card replacement fee	Plastic card - Nil 2nd replacement - ₹145 3rd replacement onwards - ₹500 Metal Card- ₹3,000								
08	Interest Free Period**	Up to 48 days								
09	Interest Rate	3.49% per month 41.88% per annum								
10	Late Payment Charges	<table><tr><th>Total Amount Due (TAD)</th><th>Fee</th></tr><tr><td>₹0-99</td><td>₹0</td></tr><tr><td>₹100-1000</td><td>₹100</td></tr><tr><td>₹1001-5000</td><td>₹250</td></tr></table>	Total Amount Due (TAD)	Fee	₹0-99	₹0	₹100-1000	₹100	₹1001-5000	₹250
Total Amount Due (TAD)	Fee									
₹0-99	₹0									
₹100-1000	₹100									
₹1001-5000	₹250									



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 18th April to 17th May, the payment due date is 5th June. Assuming you have paid Your previous month's dues in full, the interest free period would be:

For the purchase dated 18th April, interest free grace period is from 18th April to 5th June = 48 days and for the purchase dated 6th May, interest free grace period is from 6th May to 5th June = 31 days.

**Billing Statement:** Your billing statement will be generated every month (currently on 18th or 22nd and can be changed once from the app). 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 sent through email, on a monthly basis to you, and will also be available on your OneCard app.

\*\*\*Minimum Amount Due: When you get your BOBCARD 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 (Please check your statement for your exact Payment Due Date). The remaining balance can be carried forward to subsequent months. This Minimum Amount Due will be:

i) 5% of the outstanding amount or ₹ 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: Debit Card b) Netbanking c) UPI d) IMPS/NEFT to unique BOBCARD 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 corporate Address of card issuer: BOBCARD Limited, 15TH FLOOR, 1502/1503/1504, DLH PARK, S.V. ROAD, GOREGAON, Mumbai, Maharashtra - 400 104

Grievance Resolution

Helpline Number: 1800-210-9111

Email id: [help@getonecard.app](mailto: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](mailto:grievances@fplabs.tech)

Contact details of Grievance Redressal Official:

<https://www.bobfinancial.com/grievance-redressal-mechanism.jsp>