

## Key Fact Statement

You can find below key information about your Credit Card such as your withdrawal limits, interest free period etc.

### BOBCARD (Card Issuer)

Uniorbit Platform Services Private Limited (Co-Brand Partner)



## Fees and Charges

### Joining Fee

GoldX & GoldX UPI	Zero
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### Annual Membership Fee

GoldX & GoldX UPI	Zero
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### Card Renewal Fee

GoldX & GoldX UPI	Zero
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### Card Replacement Fee

GoldX	₹100
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Cancellation Fee	Zero
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Cash Withdrawal Fee on each transaction	2.5% Min Fee of ₹300
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Rental Transaction Fee (on each transaction)	1.25% of the rental transaction amount or <b>Min</b> Fee to ₹100 whichever is higher. [Merchant Category Code/MCC: 6513] done using your Card. (This is subject to change)
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**Fuel Transaction Fee**  
(on each transaction)

1% of the fuel transaction amount on transactions of ₹10,000 or above [Merchant Category Code/MCC: 5172, 5541, 5542, 5983] done using your Card. (This is subject to change)

**Surcharge on education payment**

1% surcharge on education payment via 3<sup>rd</sup> party websites such as CRED, Phonepe, Amazon pay etc. [Merchant Category Code/MCC:8299,8211,8241,8244,8249,8220 (This is subject to change).

**Surcharge on utility transactions**

1% surcharge on utility transactions of ₹50,000 or above [Merchant Category Code/MCC:4900]  
Maximum surcharge: ₹3,000 per transaction

**Rewards**

1 (one) % of transaction value [This shall be subject to changes, revision, limits and exclusion as per prevailing rewards programme]. Rewards are applicable only on transactions of **₹100 or above** made via **GoldX UPI**.

**Service Charges**

Rewards Redemption Fee  
Forex Markup Fee

Nil  
Nil

**Interest Free Period**

Upto 50 days (Inclusive of 3 days grace period)

**Overdue Interest Charges**  
post interest free period

Per Month  
Per Annum

3.99%  
47.88%

**Interest on Cash Advance**  
from the date of transaction

Per Month  
Per Annum

3.99%  
47.88%

**Repayment Charges**

Nil

**Late Payment Charges**

Total Amount Due (in Rs)	Late Fee (without GST)
Less than ₹100	NIL
₹100-₹500	₹ 100
₹501-₹1000	₹ 400
₹1001-₹10000	₹ 750
₹10001-₹25000	₹ 950
₹25001-₹50000	₹ 1,100
More than ₹50000	₹ 1,300

#### Min. Amount Due (MAD)

100% of (all Fees/Charges + Finance Charges + GST + EMI amount) + 2% of all Spends or Rs. 200 whichever is higher

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

#### Withdrawal Limits

Credit Limit	Shown on offer screen at time of onboarding and on the app post onboarding
Available Credit Limit	Shown on offer screen at time of onboarding and on the app post onboarding
ATM Withdrawal Limit	Shown on offer screen at time of onboarding and on the app post onboarding

#### Other

#### Info

#### Rupay variant (GoldX UPI) card

The RuPay variant is a virtual-only card that shares its credit limit with the Visa variant. It can be used only for e-commerce and UPI transactions. Transactions via other channels (e.g., POS, ATM, or contactless swipes) are not permitted.

Customers are given an option to opt out of the RuPay variant during onboarding if they do not wish to activate it.

#### Illustration on Interest Free Period

Interest free period will not be available if you have not paid the previous months outstanding amount in entirety. Interest free period from the start of the purchase date shall not exceed 47 Days (50 days including 3 days grace period). Payment Due Date

on your Card is 19 days after the Statement Date (Please check your statement for your exact Payment Due Date). Therefore the free credit period can range from 20-50 days depending on your Payment Due Date.

### **Illustrative example for Interest free period calculation**

For a statement for the period 14th Oct to 13th Nov, the payment due date is 2nd Dec. Assuming you have paid your previous month's dues in full, the interest free period would be: For the purchase dated 14th Oct, interest free grace period is from 14th Oct to 2nd Dec = 50 days and for the purchase dated 22nd Oct, interest free grace period is from 22nd Oct to 2nd Dec = 41 days.

### **Bill Statement**

BOBCARD is currently being issued for the billing cycles of 1st, 7th, 13th, 16th, 18th, or 25th of the month as per discretion of BOBCARD LIMITED. The cardholder has a one-time option to change the existing billing cycle as available. Cardholder may write to [care@uni.club](mailto:care@uni.club) for a change in the billing cycle. The Billing statement shall be sent monthly through email to the registered mail address of the Cardholder. You can view the billing statement in 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. The App also has an option to view the statement in PDF format, which can then be downloaded from the mobile phone. If the cardholder requires a duplicate copy of the Billing Statement, then the cardholder shall email such request to [care@uni.club](mailto:care@uni.club). The hard copy of the Billing Statement shall be sent within seven days from the date of acknowledgement of request

**Illustration:** If the bill generation date is 1st of the month, then due date will be 20th of the month i.e. 19 days from bill generation date. Non-receipt of bill does not absolve the Cardholder of his/her obligations and liabilities under this agreement and the Cardholder shall be solely liable to settle the outstanding balance on the card within the due date.

### **Mode of Sending Statement**

Your bill statement will be sent to your registered email address on a monthly basis. You can also access it via the Uni app.

### **Minimum Amount Due**

If you need more time to pay your full Billed Amount, you can choose to clear your bill by paying Minimum Amount Due instead. In this case, the remaining amount will be carried over to the succeeding months. Making only the minimum payment every month would result in the repayment stretching over months / years with consequential compounded interest payment on your outstanding balance.

If the Cardholder pays more than the Minimum Amount Due but less than the Total Amount Due by the Due date, then no late Fee will be charged.

For cases where Total Amount Due exceeds Credit Limit, account overlimit amount (Total Amount due – Credit Limit) is greater than the Computed MAD, then MAD = Overlimit Amount

### **Mode of Payment**

You can use the Uni app to make payments towards your card. In the app, you will find options to pay via UPI, Net Banking and Debit Card. You can also pay via third party apps such as CRED, Paytm etc. Please exercise due caution and refrain from making payments through modes other than those authorised by us. However BOBCARD/Uni will not be responsible for delay in credit updation due to the availing of amount mode not mentioned here. Actual date of credit will be on which the date of payment will be received in the system.

### **Billing Disputes Resolution**

All the contents of the statement will be deemed to be correct and accepted if you do not inform us of any discrepancies within 30 (Thirty) days of the statement date. In the event of billing disputes/discrepancies, BOBCARD shall investigate and confirm the liability for such transactions. For certain disputes, BOBCARD may, at its sole discretion, offer a temporary credit during the period of investigation, which may be reversed along with applicable charges subject to the outcome of the investigation. GST levied will not be reversed on any dispute on fees / charges or interest.

### **TDS on Cash Withdrawals above ₹1 Crore**

With effect from 1 September 2019, TDS of 2% is applicable on aggregate Cash Withdrawals exceeding ₹1 Crore from all accounts and cards with BOBCARD in a particular financial year.

### **Complete Postal Address of Card Issuer**

BOBCARD LIMITED (formerly known as BOB Financial Solutions Limited )  
15th Floor, 1502/1503/1504, DLH Park,  
S.V. Road, Goregaon West,  
Mumbai – 400104

### **Customer Service & Grievance Resolution**

#### **Level 1**

Customer Service Number 080-6821-6821  
WhatsApp on 7026022022

TAT: Within 24 hours

**Level 2**

Email ID: [care@uni.club](mailto:care@uni.club)

TAT: 7(seven) days

*If your grievance is not satisfactorily resolved after reaching out to the above channels you may reach out to BOBCARD as follows:*

Mr. Ravi Ranjan Kumar

Designation: Grievance Redressal officer

Email id: [escalations@bobcard.co.in](mailto:escalations@bobcard.co.in)

Contact no: +91-22- 69753600

BOBCARD Address:

BOBCARD LIMITED (formerly known as BOB Financial Solutions Limited )

15th Floor, 1502/1503/1504, DLH Park,

S.V. Road, Goregaon West,

Mumbai – 400104

TAT: 5 (five) to 7 (seven) days