



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

- w.e.f May 22, 2024

### 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	<b>Primary cardholder</b> <ul style="list-style-type: none"> <li>• Metal Card ₹3000</li> <li>• Plastic Card ₹500</li> </ul> <b>Add-on cardholder</b> <ul style="list-style-type: none"> <li>• Metal Card Nil</li> <li>• Plastic Card ₹500</li> </ul>																										
05	<b>Transaction based service charges</b> <ul style="list-style-type: none"> <li>• Rewards Redemption Fee</li> <li>• Forex Markup Fee</li> <li>• Over Limit Fee</li> </ul> <b>Rent Transaction Fee</b> <ul style="list-style-type: none"> <li>• Third-Party Merchants</li> <li>• OneCard In-App rent payment</li> </ul> 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 ₹ 400) applicable till 22.06.2024 2.5% of overlimit amount (Min ₹ 500) applicable w.e.f 23.06.2024  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																										
06	<b>Card replacement fee</b>	1st Plastic card - Nil 2nd Plastic card - ₹145 3rd Plastic card onwards - ₹500 Metal Card- ₹3,000																										
07	Interest Free Period**	Up to 48 days																										
08	Interest Rate	3.49% per month applicable till 22.06.2024 41.88% per annum applicable till 22.06.2024  3.75% per month applicable w.e.f 23.06.2024 45% per annum applicable w.e.f 23.06.2024																										
09	Late Payment Charges	Applicable till 22.06.2024 <table border="1"> <thead> <tr> <th>Outstanding Amount</th> <th>Fee</th> </tr> </thead> <tbody> <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> <tr> <td>₹5001-10000</td> <td>₹750</td> </tr> <tr> <td>₹10001-50000</td> <td>₹1000</td> </tr> <tr> <td>₹50001 and above</td> <td>₹1200</td> </tr> </tbody> </table> Applicable w.e.f 23.06.2024 <table border="1"> <thead> <tr> <th>Outstanding Amount</th> <th>Fee</th> </tr> </thead> <tbody> <tr> <td>₹0-250</td> <td>₹0</td> </tr> <tr> <td>₹251-1000</td> <td>₹250</td> </tr> <tr> <td>₹1001-5000</td> <td>₹500</td> </tr> <tr> <td>₹5001-25000</td> <td>₹1000</td> </tr> <tr> <td>₹25001 and above</td> <td>₹1250</td> </tr> </tbody> </table>	Outstanding Amount	Fee	₹0-99	₹0	₹100-1000	₹100	₹1001-5000	₹250	₹5001-10000	₹750	₹10001-50000	₹1000	₹50001 and above	₹1200	Outstanding Amount	Fee	₹0-250	₹0	₹251-1000	₹250	₹1001-5000	₹500	₹5001-25000	₹1000	₹25001 and above	₹1250
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<b>Sr.B</b>	<b>Drawal Limits</b>	-																										
01	Credit Limit	As visible in the OneCard App																										
02	Available Credit 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 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 (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 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.bobcard.co.in/grievance-and-redressal>