

# FAQ

## FEDERAL BANK CREDIT CARDS

Have questions about our Credit Card offerings?

You are in the right place!

Explore our FAQs to find answers to the most common queries.



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## GENERAL

### What is a Credit Card?

A Credit Card is a physical or virtual payment instrument issued by banks with a pre-approved revolving credit limit. It allows cardholders to make payments for purchases at POS / Online and withdraw cash at ATMs.

### What is the difference between a Credit Card and a Debit Card?

A debit card uses funds from the linked bank account while a credit card uses a credit line that can be paid back later, which gives more time to pay.

### What are the different types of credit cards offered by Federal Bank?

Federal Bank credit cards comes in three variants namely Celesta, Imperio and Signet.

- Signet: Curated for young, energetic persons like you, get exciting benefits on gadgets, apparels and entertainment.
- Imperio: Curated for you and your family, get exciting offers on healthcare, lifestyle and daily needs.
- Celesta: Upgrade your lifestyle with benefits on travel, luxury hotel bookings and premium golfing experience.

To view the respective card features, visit the Credit Card page at: <https://www.federalbank.co.in/credit-cards>.

### What are the major benefits of Federal Bank Credit cards?

- Your card is a Lifetime Free Credit Card with Zero Annual Membership Fee and Zero Joining Fee.
- Lowest Dynamic Annual Percentage Rate (APR) starting from 5.88% p.a.
- Accelerated Rewards point structure of 3x-2x-1x based on spends. Refer <https://www.federalrewards.in/>
- Attractive onboarding benefits including Amazon Pay e-Voucher, complementary airport lounge access, membership, BOGO Movie Ticket offer on INOX
- Fuel surcharge waiver Benefits @1%\*

### What is the total credit limit & available credit limit?

The total credit limit is the maximum amount that you can spend using your credit card, based on your eligibility. Available credit limit refers to the current balance available on your credit card after your monthly spends.

### What is Cash Withdrawal limit?

Cash Withdrawal Limit is the maximum amount that can be withdrawn as cash from an ATM, using your Credit Card. Cash withdrawal from your credit card is subject to applicability of interest charges and cash withdrawal fee.

Variant-wise cash advance limit is given below:

- Signet— 10%
- Imperio—20%
- Celesta— 25%

### **What is PIN number?**

A credit card PIN, or personal identification number, is typically a four-digit code you use to verify that you're the owner of a credit card. Like a signature, it's used to verify your identity and helps protect you against fraud.

### **How do I generate the PIN for my credit card?**

You can generate your credit card PIN by using either of the following options.

- Using FedMobile App: Login FedMobile → Credit Card → Set Credit Card Pin
- Using FedNet: Login FedNet → Credit Cards → Manage Card → Set Credit Card Pin
- Using Interactive Voice Response (IVR) System by dialling 0484-2630994

### **What is a CVV number?**

A Card Verification Value or a CVV number is a 3-digit code printed at the back of your credit card. It acts as an additional security layer protecting your data during online transactions. Cardholders must protect their CVV and not share it with anyone to avoid falling prey to cyber frauds.

### **My credit card is going to expire. When will I receive the renewal card?**

You will receive the new card (renewal card) at least a month before expiry of your present card.

### **How can I change or update my communication address in my credit card account?**

To change your communication address in your Credit Card account you can place a request at your nearest Federal Bank branch with the required documents. Alternately, if you hold a Federal Bank savings account, you can change the address by logging into Fedepoint section <https://www.federalbank.co.in/fed-e-point>

### **How can I change my registered mobile number of my credit card account?**

To change your registered mobile number in your Credit Card account you can place a request at your nearest Federal Bank branch.

### **How can I change my registered e-mail ID of my credit card account?**

To change your registered email id in your Credit Card account you can place a request at your nearest Federal Bank branch. Alternately, the email id can also be updated through Fedmobile by visiting Fedmobile → Menu → View profile → Personal details → Email address.

## Eligibility

### What is the basic eligibility for applying Federal Bank Credit Card?

- Age –Minimum 18 years of age to apply for a Secured Federal Credit Card. & minimum 21 years of age to apply for a Unsecured Federal Credit Card.
- Credit history – A good credit history will help you in getting you a Credit Card easily.
- Nationality – While applying for a Credit Card in India, you need to be an Indian resident or a Non-resident Indian (NRI)

## Credit Card Application

### How can I apply for Credit card?

If you are interested in Federal Credit Cards apply it via below link.

<https://www.federalbank.co.in/credit-cards>

### What are the documents required for applying a Credit Card?

Some of the documents that you may require while applying are listed below:

- PAN
- Aadhar Card
- Last 3 Months bank statement (PDF), (For salaried, salary crediting bank account statement required)  
Income Tax Login Credentials (for non-salaried/self-employed clients)

## Credit Card Delivery & Tracking

### How can I track the status of my credit card application?

Your physical card will be delivered to your communication address within a few days, and you can track the status using tracking ID shared by delivery partner via SMS. (An instant virtual credit card will be issued right away upon successful completion of Credit card application. This can be accessed via FedMobile App.)

### My credit card is undelivered and returned to the Bank. How can I get it re-dispatched?

You may contact us for any query via our toll-free number 1800-420-1199/1800-425-1199/0484-2630994. In usual cases, Bank team will contact the customer and arrange for redispach of the card.

## Credit Card Activation & Card Controls

### How can I activate my Credit Card?

To Activate your Physical Credit Card for POS/ATM/Contactless you need to first Set the PIN.

You can set your credit card PIN via either of the following options.

- Using FedMobile App: Login FedMobile → Credit Card → Set Credit Card Pin
- Using Interactive Voice Response (IVR) System by dialling 0484-2630994

To activate your credit card for E-com transactions:

- Login to FedMobile App → Credit Card → Accept the Terms & Conditions

### How to set Card controls or manage transaction preference?

You can conveniently enable/disable Online, Contactless and/or international transactions on your Credit Card through your FedNet/FedMobile app.

- FedMobile/FedNet → Credit Cards Tab → Manage Card → Manage Credit Card

To manage transaction limits (Domestic/International):

- FedMobile/FedNet → Credit Cards Tab → Manage Card → Manage Transaction Limits

### I attempted a Contactless transaction, but the same got declined.

This transaction might have declined as contactless transaction might have been disabled in your Card controls. Activate the same via below steps and try the transaction again.

Login to FedNet/FedMobile App → Credit Card → Manage Card → Manage Credit Card → Enable Domestic/International Contactless

### How can I increase the credit limit on my credit card?

The Bank, at its sole discretion, will assess your eligibility for revision of credit limit. Eligible Customers will be communicated via suitable channels.

## Rates & Charges

### What are the Fees and Charges associated with Credit Card?

Federal Bank Credit Cards are Life-time Free with no Joining Fee or Annual Membership Fee (Limited period offer). To know more refer Schedule of Charges <https://www.federalbank.co.in/rates-and-charges>

### When is the late payment fee charged on credit card?

The late payment charge on the card is levied when the cardholder fails to pay at least the 'minimum amount' due by the due date.

### What are the charges for replacing lost / stolen credit card?

A replacement fee of Rs 200 + applicable taxes will be charged in case of reissue/replacement.

### Are there any charges for redemption of reward points?

A nominal convenience fee (Min of Rs.99) will be charged per redemption request.

Actual redemption fee will be displayed at the time of redemption itself based on the category of redemption.

## Offers & Rewards

### Where to check for the offers available on credit card?

To check the latest offers on credit cards, please visit:

<https://www.federalbank.co.in/credit-card-offers>

## Contactless Payment

### What is Contactless Payment?

Make payments quickly, confidently, and securely with our contactless Credit Cards. Just tap your card to pay at retail outlets in seconds.

To activate contactless payments, please use FedMobile:

- Login to FedMobile App → Credit Card → Manage Card → Manage Credit Card → Enable Domestic/International Contactless

Alternatively, you can also activate it through Interactive Voice Response (IVR) System by dialling 0484-2630994.

### Where can the Contactless Credit Card be used?

You can make payments through the contactless mode at merchants having Near Field Communication (NFC) enabled POS machines. This facility enables payments without dip/swiping the card into the POS machine.

### Is there a limit for a contactless transaction amount?

Max limit for contactless payment is Rs.5000 without PIN, and Rs.50000 with PIN.

## Add-on Card

### What is Add-on Credit Card and the benefits?

Add-on Credit Card is a supplementary Credit Card which can be issued to Primary card holder's family members, within the credit limits and liability of the primary card holder. The Add-on Card allows you to share existing Credit card limit and features with up to 4 family members.

### How can I apply for an Add-on credit card?

Existing Cardholders can apply for add-on cards through FedMobile app by following the below steps:  
FedMobile → Credit Cards Tab → More → Request Add on Card

### Will the limit of Add-on card be over and above the limit of the primary Card?

Credit Limit of the Primary Cardholder will be shared with the Add-On card customer. (Up to Maximum available limit)

### Additional details about Add-on Card.

- Add-On Card has the same features as that of the Primary Credit Card.
- Up to 4 Add-On cards can be availed. Applicable Charges: ₹100 + GST per card.
- Only Primary holder can activate & enable/disable card controls of the Add-On Card (either via FedMobile or IVR).
- Add-On Card will be delivered to the Registered Address of the Primary Cardholder.
- OTP for Ecom transactions initiated with the Add-On card will be sent to the registered Mobile Number of Primary card holder.
- The Primary Credit Card holder is liable for all spends and transactions done by Add-On Credit Card holder, and such spends will be part of the Primary Credit Card holder's monthly statement/Bill.
- For more details visit Add-On Cards ([federalbank.co.in](http://federalbank.co.in))

## Credit Card EMI

### What are the benefits of converting transactions to EMI?

- Flexible Repayment Tenures
- No Down Payment
- Attractive Cashbacks & Instant Discounts
- Processing fee starting at just ₹25\*

For more details visit <https://www.federalbank.co.in/credit-card-emi>

## How can I convert my transactions to EMI?

You can convert your spends to flexible EMIs and repay in multiple tenures of your choice, either at the time of purchase or after the purchase. You can choose any of the following modes to opt for EMI:

- **POS Machines of Select Payment Aggregators:** opt for Credit Card EMI while making a payment through POS machines of our partnered payment aggregators, Pinelabs, Ezetap and PayTM.
- **Select Online Merchants:** Opt for Credit Card EMI while making purchases at prominent Online Merchants supported by Razorpay.
- **FedMobile:** Login to your FedMobile app, navigate to Credit Cards > More > EMI Conversion. Select the transaction you wish to convert into an EMI and choose a suitable repayment plan, to complete the EMI conversion.
- **EMI on Call:** Dial our toll-free numbers 1800-420-1199 / 1800-425-1199 and follow the instructions to convert your transaction to EMI.

## What are the Rates & Charges on EMI?

For transactions converted into EMI, the principal, interest and upfront discount provided by the merchant (if any), would be communicated at the time of conversion/transaction.

### Interest Rate:

- The interest rates range from 13% to 15% per annum (based on the tenure availed) + Applicable GST. Refer General EMI T&C for more details: <https://www.federalbank.co.in/credit-card-emi-terms-and-conditions>

### Processing Fee:

- Transactions converted to EMI via Offline merchant outlets or online merchants: 1% of the transaction amount or Rs. 99, whichever is lower, will be collected at the time of conversion.
- Transactions converted to EMI via FedMobile/FedNet/ Contact Centre: 2.5% of the transaction amount or Rs. 200, whichever is higher will be collected after the conversion.

## Additional details about Add-on Card.

- Add-On Card has the same features as that of the Primary Credit Card.
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- Add-On Card will be delivered to the Registered Address of the Primary Cardholder.
- OTP for Ecom transactions initiated with the Add-On card will be sent to the registered Mobile Number of Primary card holder.
- The Primary Credit Card holder is liable for all spends and transactions done by Add-On Credit Card holder, and such spends will be part of the Primary Credit Card holder's monthly statement/Bill.
- For more details visit Add-On Cards ([federalbank.co.in](http://federalbank.co.in))

## Balance Transfer

### What is Balance Transfer (BT)?

Balance transfer is a facility that allows you to transfer your existing other Bank Credit Card's outstanding balance to your Federal Bank Credit Card.

### Is there a balance transfer option available for Federal Bank?

Yes. It is available for Federal Bank Credit Card Customers based on eligibility.

### What are the benefits of Federal's Balance Transfer Facility?

- Pay in easy EMIs.
- Zero Processing Fees
- Zero Documentation
- Lowest Interest rates at 0.83% p.m. (9.99% p.a.)
- Easy repayments with tenures of 3 & 6 Months

### How can I do Balance Transfer to my credit card?

Eligible customers will be intimated via SMS/Email/Push Notification, etc by the bank subject to bank's policy.

### What is the amount of Balance Transfer I can avail with BT?

Minimum amount that can be requested is Rs 2500/- and a maximum amount of Rs 7,50,000/- based on available credit limit.

## Secured Credit Cards

### What is a Secured Credit Card?

Secured Credit Cards are issued against eligible Fixed Deposits (FD) held by Customers with Federal Bank. Customers can avail up to 80% (capped at ₹10Lakh) of the FD amount as Credit limit.

### What is the basic eligibility for applying a Secured Credit Card?

The basic eligibility criteria for availing Secured Credit Card are as below:

- Should maintain a Fixed Deposit with Federal Bank.  
(Minimum FD amount INR 25000 & Minimum FD tenure 6 months.)
- Age: Minimum 18 years & Maximum 80 years
- Both Residents and Non-Residents can apply.
- Should have an existing Savings Bank account with Federal Bank.

## Transactions & Limits

### How can I check available credit and cash limit of my card?

You can check your limit details via FedMobile/FedNet:

- FedMobile/FedNet → Credit Cards Tab → Account Summary: Available Credit Limit
- FedMobile/FedNet- Credit Cards Tab → Account Summary → View More: Total Credit Limit/Total Cash Limit

## Credit Card Billing & Payments

### What is a billing date/cycle and due date?

Billing date is the date on which Bill generates and Billing cycle is the interval between two billing dates. Due date is the last date before which you are supposed to clear dues. The billing date for your Federal Credit Card is 21st of every month by default and the due date will be billing date plus 18 days.

### Can I change my billing date/cycle?

Yes. As a one-time option you can choose a different billing date/cycle. To opt for a different billing date/cycle, you may dial our toll-free number 1800-420-1199/1800-425-1199/0484-2630994 (for abroad calls) or email to [creditcards@federalbank.co.in](mailto:creditcards@federalbank.co.in)

### What is Total Amount Due (TAD) and Minimum Amount Due (MAD)?

Total Amount Due is the amount due for payment as on the Billing date. It includes your opening balance, new spends, fees & finance charges, if any, minus your last payment or any other due credits.

Minimum Amount Due is the amount that the cardholder is required to pay on or before the payment due date. When you pay the minimum amount the rest of the balance gets carried forward and interest is charged on that amount. Minimum Amount Due (MAD) is calculated as 5% of Total Amount Due (subject to minimum of Rs. 200/-).

### What is Late Payment Charge (LPC)?

Late payment charges will be applicable if the Minimum Amount Due is not paid by the payment due date. This is not inclusive of the interest applicable on the unpaid balance.

### How can I pay my Credit Card bills?

To know more about the available modes of bill payment please refer [Know Your Federal Credit Card](#).

## Card Disputes & Grievance

### Within how many days can I dispute a transaction?

You can initiate a dispute within 30 days of making the transaction.

### What are the channels through which I can report a disputed transaction?

For any queries/disputes you may reach out to our Customer Service team via the below channels:

- Visit nearest Federal Bank branch.
- FedMobile: Login FedMobile- Help and Support- Category: Credit Card- Raise Ticket
- Through IVR:
  - First level (Grievance Redressal Officer)

You may register your grievance by dialling our toll-free number 1800-420-1199/1800-425-1199/0484-2630994 (for abroad calls) or email to [creditcards@federalbank.co.in](mailto:creditcards@federalbank.co.in)

- Second Level (Principal Nodal Officer)

If you are not satisfied with the resolution provided, please forward your concern to [support@federalbank.co.in](mailto:support@federalbank.co.in) with complaint details.

### How long will it take to resolve a billing dispute?

Billing disputes will be normally addressed within 14 working days depending on the nature of dispute.

### How will I come to know that the dispute is resolved?

You will be intimated through SMS/e-mail or call regarding the resolution of the dispute.