

Schedule of Charges

Sr.	Fee Type	Fee Description	Unit Fees
1	Joining Fee	Joining Fee (Primary cardholder)	Nil
		Joining Fee (Add-on cardholder)	Nil
2	Annual Membership Fee	Annual Fee (Primary cardholder)	Nil
		Annual Fee (Add-on cardholder)	Nil
3	Card Re-issuance Fee	Plastic Card 2nd Replacement onwards	Nil Rs. 145
		Metal Card	Rs. 3,000
4	Card Cancellation Fee	Card cancelled within 6 months of virtual card being activated.	Rs. 3,000
5	Cash Advance Fee	ATM Withdrawal Fee*	2.5% of Amount Withdrawn (Min. Rs. 300)
6	Service Charges for transactions	Rewards Redemption Fee	Nil
		Forex Markup Fee	1%
		Over Limit Fee	2.5% of the over limit amount
7	Interest	Interest Free Period**	48 days
		Interest Rate (monthly and annualised basis)***	2.5% to 3.5% per month and 30% to 42% on an annualised basis
		Minimum Amount Due	5% of Total Amount Due (Min. Rs. 100)
8	Charges in case of default	Late Payment Fee****	2.5% of Total Amount Due (Max. Rs. 1,000)

Goods and Services Tax (GST) is applicable on all fees, interest and other charges and is subject to change as and when notified by the Government of India.

** Cash Withdrawal from ATMs*

You can use the OneCard to withdraw cash from ATMs in India and/or overseas (except foreign currency transactions in Nepal and Bhutan) in accordance with the compatibility of the OneCard at the said ATM(s). Cash withdrawal charges or ATM withdrawal fee as mentioned above shall be levied on all such withdrawals and would be billed to you in the next/forthcoming OneCard statement.

*** Interest Free Period*

Please remember that this facility of an interest free period will not be available to you if you have not paid the previous month's outstanding amount in entirety.

**** Interest Rate*

At the end of each day, the current balance/outstanding amount will be multiplied by the daily rate to arrive at the daily interest charges, which then get added to your outstanding balance. A simple formula would be as below: $((\text{Number of days} \times \text{Entire outstanding amount} \times (\text{Interest rate per month} \times 12 \text{ months}))/365 \text{ days})$. Currently, the interest rate on unpaid dues is 30% per annum, or 2.5% per month