

Key Fact Statement – Federal Bank One Co-Branded Credit Card

w.e.f Dec, 2024

Schedule of Charges		
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	Primary Cardholder <ul style="list-style-type: none"> • Metal Card Nil • Plastic Card Nil Add-on Cardholder <ul style="list-style-type: none"> • Metal Card ₹3000 • Plastic Card Nil
04	Card Cancellation Fee <ul style="list-style-type: none"> • If cancelled within 6 months of the virtual card being activated 	Primary Cardholder <ul style="list-style-type: none"> • Metal Card ₹3000 • Plastic Card ₹500 Add-on Cardholder <ul style="list-style-type: none"> • Metal Card Nil • Plastic Card ₹500
05	Cash Advance Fee/Cash withdrawal fee	NA
06	Transaction-based service charges <ul style="list-style-type: none"> • Reward redemption fee • Forex Markup fee • Overlimit fee Rent Transaction fee <ul style="list-style-type: none"> • Third-party merchants • OneCard in-app rent payment Rent Convenience fee Fuel Surcharge waiver	Nil 1% of the transaction amount 2.5% of overlimit amount (Min ₹500) 1% of the transaction amount 0% of the transaction amount 2% of the transaction amount

	Wallet upload/transfer fee on cumulative spends of ₹10,000 or more	1% of the transaction amount and capped till ₹400 per month 1% of the transaction amount												
07	Card Replacement Fee	First Plastic Card - Nil Second Plastic Card -₹145 Third Plastic Card onwards - ₹500 Metal Card- ₹3,000												
08	Interest-Free Period**	Up to 48 days												
09	Interest Rate	3.75% per month 45% per annum												
10	Late Payment Charges	<table><tr><th>Outstanding Amount</th><th>Fee</th></tr><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></table>	Outstanding Amount	Fee	₹0 – 250	₹0	₹251-1000	₹250	₹1001-5000	₹500	₹5001 - 25000	₹1000	₹ 25001 and above	₹1250
Outstanding Amount	Fee													
₹0 – 250	₹0													
₹251-1000	₹250													
₹1001-5000	₹500													
₹5001 - 25000	₹1000													
₹ 25001 and above	₹1250													
Sr B	Drawal Limits													
01	Credit Limit	As visible in the OneCard App												
02	Available Credit Limit	As visible in the OneCard App												
03	Cash withdrawal Limit	As visible in the OneCard App												
Federal One Co-branded Credit Card														

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

****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 18-48 days depending on your Payment Due Date.

Illustrative Example for Interest Free Period Calculation:

For a statement for the period 14th April to 13th May, the payment due date is 1st June. Assuming you have paid Your previous month's dues in full, the interest free period would be: For the purchase dated 14th April, interest free grace period is from 14th April to 31st May = 48 days and for the purchase dated 2nd May, interest free grace period is from 2nd May to 31st May = 30 days.

Billing Statement: Your billing statement will be generated every month (bill date is visible in the app and can also be changed once from the profile section of the 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: The billing statement will be shared over email, on a monthly basis to you, and will also be available on your OneCard app.

*****Minimum Amount Due:** When you get your Federal Bank 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 (currently on 1st or 2nd). 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 Federal Bank One Co-Branded Credit Card account number provided in 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 Postal Address of card issuer: The Federal Bank Ltd, 2nd Floor, Parackal Towers, Federal Bank, Operations Department, Parur Junction, Aluva, Ernakulam, Kerala, India, 683 102

Grievance Resolution

1. In-app Chat support through OneCard App: The customer can chat with an agent in the Mobile App provided to the customers or call the customer care number.
2. Email to help@getonecard.app or call to help line no: 1800-210-9111.

Level 1

If you are not satisfied with the response from regular channels, you can send an email to grievances@fplabs.tech.

Level 2

If you are not happy with the resolution, please contact Nodal Officer.

Email: grievanceescalations@federalbank.co.in

Nikhil A

Associate Vice President

The Federal Bank Ltd. 2nd Floor, Municipal Building, Aluva, Ernakulam, Kerala, India, 683101

Phone: 0484-2866511

Level 3

If your complaint has not been handled properly or there has been a delay in resolving the issue to your satisfaction, please escalate to our Principal Nodal Officer:

Email :- support@federalbank.co.in

Minimole Liz Thomas

Head – Service Quality Department

The Federal Bank Ltd. Federal Towers, Aluva, Ernakulam, Kerala, India, 683101

Tel: 0484-2626366

Level 4

If you are still not satisfied with the resolution of your complaint you can approach Banking Ombudsman. Please take note that the first point for redressal of

complaints is the bank itself. The complainants may approach Reserve Bank Integrated Ombudsman through the link below. (<https://cms.rbi.org.in/>)

OR

Write to CRPC in the below address: Reserve Bank of India, 4th floor, Sector 17, Chandigarh, 160017 RBI Contact Centre – 14448