

Key Fact Statement – SBM One co-branded Credit Card

- w.e.f April 30, 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	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	Transaction based service charges <ul style="list-style-type: none">• Rewards Redemption Fee• Forex Markup Fee• Over Limit Fee Rent Transaction Fee <ul style="list-style-type: none">• Third-Party Merchants• OneCard In-App rent payment 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 02.06.2024 2.5% of overlimit amount (Min ₹ 500) applicable w.e.f 03.06.2024 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	Card replacement fee	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 02.06.2024 41.88% per annum applicable till 02.06.2024 3.75% per month applicable w.e.f 03.06.2024 45% per annum applicable w.e.f 03.06.2024																										
09	Late Payment Charges	<i>Applicable till 02.06.2024</i> <table><tr><th>Outstanding Amount</th><th>Fee</th></tr><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></table> <i>Applicable w.e.f 03.06.2024</i> <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	₹0-99	₹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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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																										



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

**** Illustration on Interest Free (grace) period**

An 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 upto 48 days depending on your Payment Due Date which includes 3 days of grace period.

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 (currently on 1st). 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 be done through email, on a monthly basis to you, and will also be available on your OneCard app.

*****Minimum Amount Due:** When you get your SBM 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 Rs.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. For the sake of clarity, the late payment charges shall be charged on the outstanding amount.

Method of payment

You can pay the outstanding dues from the OneCard app itself, through the following modes: Debit Card b) Netbanking c) UPI d) IMPS/NEFT to unique SBM One co-branded 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 Postal Address of card issuer: SBM Bank (India) Limited, 1st Floor, Raheja Center, Free Press Journal Marg, Nariman Point, Mumbai, Maharashtra, India, 400021

Grievance Resolution

SBM Bank Customer Care Number: 1800 1033 817

Helpline Number: 1800-210-9111

Email id: help@getonecard.app

SBM Bank Customer Care

Email Id: customercare@sbmbank.co.in

Email id: 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

For any escalation beyond this level, you can contact the Nodal Officer at nodalofficer@fplabs.tech

Contact details of Grievance Redressal Official:



[https://www.sbmbank.co.in/aboutus/grievance-redressal-mechanism.p
hp](https://www.sbmbank.co.in/aboutus/grievance-redressal-mechanism.php)