

Key Fact Statement

Indian Bank One Co-Branded Credit Card

W.E.F.: 18.12.2025

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

Schedule of Charges		
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) <ul style="list-style-type: none"> Plastic Card Metal Card 	Nil Nil ₹3000
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	Transaction-based service charges <ul style="list-style-type: none"> Reward redemption fee Forex Markup fee Over Limit Fee Rent Transaction fee <ul style="list-style-type: none"> Third-party merchants Fuel Surcharge waiver Wallet upload/transfer fee on cumulative spends of ₹10,000 or more per month	Nil 1% of the transaction amount 2.5% of overlimit amount (Min ₹500) 1% of the transaction amount (applicable till 30.11.2025) 2% of the transaction amount (applicable w.e.f 01.12.2025) 1% of the transaction amount and capped till ₹400 per month 1% of the transaction amount (applicable till 30.11.2025) 2% of the transaction amount (applicable w.e.f 01.12.2025)
06	Card Replacement Fee	First Plastic Card - Nil Second Plastic Card - ₹145

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		Third Plastic Card onwards - ₹500 Metal Card- ₹3,000	
07	Interest-Free Period	Up to 48 days	
08	Interest Rate	3.75% per month 45% per annum	
09	Late Payment Charges	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	

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 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

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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: Intimation of the billing statement generated will be sent to you monthly via email / SMS / notifications within OneCard app. You can access your credit card statement through the OneCard app.

*****Minimum Amount Due:** When you get your Indian 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 Rs.100 (whichever is greater) PLUS ii) Total sum of any card fee, overdue minimum payment iii) Any overlimit principal 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: a) Debit Card, b) Net Banking, c) UPI, d) IMPS/ NEFT to unique Indian Bank One co-branded Credit Card account number provided in OneCard app.

Billing Disputes Resolution:

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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 90 days.

Complete Postal Address of card issuer: PB No: 5555, 254-260, Avvai Shanmugam Salai, Royapettah, Chennai – 600 014

Grievance Resolution

Helpline Number: 1800-267-4111

Email id: indianbankone@getonecard.app

If you are not satisfied with the response from regular channels, you can escalate the issue by sending an email to grievances@getonecard.app For any escalation beyond this level, you can contact the Nodal Officer at nodalofficer@fplabs.tech

Beyond this level, you can reach out to the Bank as per their complaint redressal system at https://apps.indianbank.in/cgrc/frm_cgcs_cust_welcome_new_UA1.aspx or can mail to creditcard@indianbank.co.in.

Contact details of grievance redressal official:

Shri Amit Chaudhari

General Manager (KYC/AML/CSC)

Indian Bank, Head Office,

No.-66, Rajaji Salai

Chennai- 600001

Telephone: 044-25279970

Email- nodalofficer@indianbank.co.in

***** END *****