

# Key Fact Statement – BOBCARD One co-branded Credit Card

w.e.f 04.11.2025

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"> <li>Plastic Card</li> <li>Metal Card</li> </ul>	Nil Nil ₹3000
04	Card Cancellation Fee <ul style="list-style-type: none"> <li>If cancelled within 6 months of the virtual card being activated</li> </ul>	<b>Primary Cardholder</b> <ul style="list-style-type: none"> <li>Metal Card ₹3000</li> <li>Plastic Card ₹500</li> </ul> <b>Add-on Cardholder</b> <ul style="list-style-type: none"> <li>Metal Card Nil</li> <li>Plastic Card ₹500</li> </ul>
05	<b>Transaction-based service charges</b> <ul style="list-style-type: none"> <li>Reward redemption fee</li> <li>Forex Markup fee</li> <li>Over Limit Fee</li> </ul> <b>Rent Transaction fee</b> <ul style="list-style-type: none"> <li>Third-party merchants</li> </ul> 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 04.12.2025) 2% of the transaction amount (applicable w.e.f 05.12.2025)  1% of the transaction amount and capped till ₹400 per month  1% of the transaction amount (applicable till 04.12.2025)

		2% of the transaction amount (applicable w.e.f 05.12.2025)												
06	<b>Card Replacement Fee</b>	First Plastic Card - Nil Second Plastic Card - ₹145 Third Plastic Card onwards - ₹500 Metal Card- ₹3,000												
07	<b>Interest-Free Period</b>	Up to 48 days												
08	Interest Rate	3.75% per month 45% per annum												
09	Late Payment Charges	<table border="1"> <thead> <tr> <th>Outstanding Amount</th> <th>Fee</th> </tr> </thead> <tbody> <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> </tbody> </table>	Outstanding Amount	Fee	₹0 – 250	₹0	₹251-1000	₹250	₹1001-5000	₹500	₹5001 - 25000	₹1000	₹ 25001 and above	₹1250
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<b>Sr B</b>	<b>Drawal Limits</b>													
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 18th April to 17th May, the payment due date is 5th June. Assuming you have paid Your previous month's dues in full, the interest free period would be:

For the purchase dated 18th April, interest free grace period is from 18th April to 5th June = 48 days and for the purchase dated 6th May, interest free grace period is from 6th May to 5th June = 31 days.

**Billing Statement:** Your billing statement will be generated every month (billing date is visible in the app and can also be changed once from the profile section of the OneCard 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 BOBCARD One co-branded Credit Card statement, you can choose to pay the full amount (Total Amount Due) 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. Late Payment Charges will be applicable if the minimum amount due is not paid by the payment due date.

By utilizing the revolving credit facility and paying less than the total amount due, interest charges will apply to the entire residual outstanding balance (excluding fees and taxes), and all subsequent transactions will also immediately incur interest until the prior full outstanding balance is cleared.

Till 31.12.2025, Minimum Amount Due will be computed as below:

5% of the outstanding amount or ₹ 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.

Effective 01.01.2026, the Minimum amount due (MAD) will be computed as below  
Minimum Amount Due = 100% of (Fees + Charges + Interest) + 100% of GST + 100% of EMI + 2% of (Retail Spends + Cash Advance)

If Total Amount Due exceeds Credit Limit, Account overlimit amount (Total Amount due – Credit Limit) is greater than the Computed MAD, then MAD = Account overlimit amount

Any unpaid Minimum Amount Due (MAD) from previous statements will also be added to current statement's MAD

In cases where MAD value is below or equal to ₹100, the MAD value will be charged as ₹100. Where statement value of Total Amount Due (TAD) is ₹100 and lower, MAD will be equal to TAD.

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 BOBCARD One co-branded Credit Card 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 30 days.

Complete corporate Address of card issuer: BOBCARD Limited, 15TH FLOOR, 1502/1503/1504, DLH PARK, S.V. ROAD, GOREGAON, Mumbai, Maharashtra - 400 104

Grievance Resolution

Helpline Number: 1800-268-7111

Email id: bobcardone@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](mailto:grievances@getonecard.app)

Contact details of Grievance Redressal Official:

Mr. Ravi Ranjan Kumar,

Phone number: +91-22-69753600

Email: [escalations@bobcard.co.in/onecard@bobcard.co.in](mailto:escalations@bobcard.co.in/onecard@bobcard.co.in)

<https://www.bobcard.co.in/grievance-and-redressal>