The OneCard Credit Card Terms and Conditions

These Terms and Conditions (Terms) apply to OneCard Credit Card (OneCard) issued by CSB Bank Limited ("Bank") in partnership with FPL Technologies Private Limited (FPL or "Company"). Activating your card from the OneCard application or clicking on 'Submit' or 'I Agree' or any similar tab/icon would mean acceptance of the below terms and conditions by the Cardholder/ Cardmember (You).

These Terms presently in force were last updated on 20th September 2021 and are subject to changes from time to time. The most recent version will always be available on this website.

1. **Definitions and Interpretation**

1.1 "Applicant" means person(s) who have applied for a OneCard credit card;

1.2 "Application/App" means the OneCard App, through which the Cardmember can control all aspects of the OneCard;

1.3 "App PIN" means the Personal Identification Number created by the Cardmember from the OneCard Mobile Application, to password protect and secure the OneCard Mobile Application;

1.4 "Authorised Dealer" means an authorised dealer as defined in the Foreign Exchange Management Act, 1999, as amended from time to time;

1.5 "Bank" **shall mean CSB Bank Limited, issuers of the OneCard credit card;

1.6 "Business Day" means a day on which the relevant office of the Bank is open for normal business transactions;

1.7 "Cardmember/Cardholder" means an individual who has been issued the OneCard credit card;

1.8 "Cash Limit" means the maximum amount of cash that a Cardmember can withdraw from an Automated Teller Machine (ATM) using the OneCard credit card. This Cash Limit forms part of the Cardmember's approved credit limit;

1.9 "Charges" **means such charges as are set out in Clause 8 hereof or mentioned anywhere in these Terms. All details of Charges mentioned herein shall be as provided in the MITC unless specifically communicated to the Cardmember, as amended from time to time;

1.10 "Credit Limit/ Purchase Limit" means the limit up to which a Cardmember is authorised to use the OneCard credit card for a purchase transaction at an online/offline merchant establishment;

1.11 "Customer Care" refers to customer service and support systems provided by FPL Technologies Private Limited;

1.12 "Fingerprint Lock" refers to securing the OneCard mobile application by using the Cardmember's fingerprint as a locking mechanism;

1.13 "FPL" means FPL Technologies Private Limited, responsible for managing the OneCard credit card;

1.14 "Merchant Establishment" means an establishment which honours the OneCard credit card and shall include among others, stores, shops, restaurants, hotels, airlines, cash advance points including ATMs and mail order advertisers (whether retailers, distributors or manufacturers) and shall include establishments which honour the OneCard credit card for online transactions;

1.15 "Merchant" means any person who owns or manages or operates the Merchant Establishment, its successors and permitted assigns;

1.16 "Minimum Amount Due" or "MAD" means the amount mentioned in the OneCard credit card statement, which is the minimum payment a Cardmember must make by the payment due date to keep the card account in good standing;

1.17 "MITC" means the document containing the Most Important Terms and Conditions along with the schedule of charges applicable for the services offered on the OneCard credit card (as provided in Annexure I herein). These charges are subject to changes at the sole discretion of FPL. However, such changes in charges may be made only with prospective effect giving prior notice of 30 days to the Cardmember.

1.18 "OneCard" means the co-branded credit card managed by FPL Technologies Pvt. Ltd. and issued by CSB Bank Limited;

1.19 "OneCard Account" means the account opened in the name of the Cardmember for the purpose of usage of the OneCard credit card as per the terms and conditions set out herein;

1.20 "OneCard PIN" means the Personal Identification Number created by the Cardmember from the OneCard Mobile Application, to act as a security measure against potential misuse of the OneCard;

1.21 "Payment Due Date" means the date every month, on which the payment is due, towards charges incurred on usage of the OneCard;

1.22 "Primary Cardmember" is the person in whose name the Card Account has been opened and to whom the OneCard has been issued; ("You")

1.23 "RBI" means the Reserve Bank of India;

1.24 "Statement" means the monthly statement of account sent to a Cardmember containing the list of charges incurred on the card as well as the amount due and the date by which it is to be paid

1.25 "Supplementary Cardmember" means the family member(s) of the Primary Cardmember who become(s) a Cardmember by virtue of relationship with the Primary Cardmember.

1.26 "Total Amount Due" or "TAD" means the overall outstanding amount mentioned in the Statement;

1.27 "Transaction Instruction" means any instruction given by a Cardmember directly or indirectly to FPL and/or through the App or Customer Care to effect the transaction;

1.28 "Virtual Credit Card" shall mean a virtual rendition of the OneCard which can be used for online or app-based transactions;

1.29 "Website" shall mean the OneCard website, owned and maintained by FPL at the URL https://www.getonecard.app

2. Card Services

CSB Bank Limited is an issuer of the Credit Card, and FPL is a Outsourced Service Provider appointed by the Bank. FPL, who reserves the right to:

2.1 Ascertain your credit worthiness by obtaining a credit bureau report and any other reports as it may deem necessary; and

2.2 Decline to issue the OneCard to you at their sole discretion. The OneCard is not transferable, and its usage is subject to the Terms mentioned here and any additional conditions stipulated by the Bank from time to time.

2.3 Change the credit limit from when the card is reserved to when it is issued

2.4 Proceed with activation of the card subject to completion of KYC (Know Your Customer) norms and other guidelines

Please sign on the reverse of the OneCard immediately once you have received it. The OneCard App and Customer Care options are available to all Cardmembers.

The Cardmembers availing of any services/ facilities including but not limited to, enhancement of credit limit, enquiry on transactions, Total Amount Due, statement details, payment due date, etc. through the App and/ or Customer Care shall at all times continue to be bound by the Terms stipulated by FPL with respect to the services/ facilities and the mode of availing of such facilities/ services, as amended from time to time.

3. The OneCard Mobile Application

You can control the OneCard entirely from the powerful OneCard Mobile Application, some of the actions being:

3.1 Set your App PIN

3.2 Activate your OneCard

3.3 Make credit card bill payments

3.4 Manage your virtual credit card

3.5 Control your credit and cash withdrawal limits

3.6 Enable online, domestic and international usage

3.7 Set your OneCard PIN (For use at Point of Sale and ATMs)

3.8 Raise disputes or service queries on any aspect of your OneCard

4. Virtual Credit Card

4.1 In addition to the physical OneCard, you will also receive a virtual rendition of the same OneCard which will be available on the App, as part of the on-boarding process.

4.2 This virtual card is also a Mastercard powered credit card which you can use for any online or mobile application-based transactions or purchases. The security parameters are set as per industry standards.

5. Use of the OneCard

5.1 Your OneCard is an internationally valid credit card and valid world-wide except as provided in Clause 5.12 below. The OneCard is acceptable at any Merchant Establishments accepting Mastercard cards. Please use the OneCard for your bona fide personal or official purpose only.

5.2 However, FPL reserves the right to decline the use of the OneCard on account of but not restricted to regulatory restrictions, technical difficulties and unforeseen circumstances.

5.3 A Merchant Establishment has the right, at any time, to refuse the use of the OneCard at that Merchant Establishment for any reason whatsoever.

5.4 For any charges levied by the Merchant Establishment towards the services availed by you, the same shall be settled with the Merchant Establishment directly and FPL shall in no manner be held liable for them or the quality of service received or items purchased. On use of the OneCard at the Merchant Establishment, it is recommended that you collect a copy of the transaction/payment slip.

5.5 All the contents of the statement will be deemed to be correct and accepted if you do not inform us of any discrepancies within [30 days] of the statement date and not later than [60 days] from the date of transaction. In the event of billing disputes/discrepancies, we shall investigate and confirm the liability for such transactions. For certain disputes, we may offer a temporary credit

during the period of investigation, which may be reversed along with applicable charges subject to outcome of the investigation. GST levied will not be reversed on any dispute on fees and charges or interest.

5.6 You can use the OneCard:

5.6.1 within the Credit Limit notified by FPL to you; and

5.6.2 not after the last date of the month of the expiry date displayed on the card.

5.7 Your right to use the OneCard shall be determined forthwith:

5.7.1 in the event of termination pursuant to Clause 7 below; or

5.7.2 in the event of loss / misuse or theft of the card.

5.7.3 By usage of the Card, you are deemed to have made a standing request that renewal of period of the Card and / or replacement OneCards be issued to you until you request closure of the OneCard from the App or by contacting Customer Care, and such renewal and/or replacement shall be subject to the sole discretion of FPL.

5.8 The Total Credit Limit and Total Cash Limit on every OneCard, at any point in time are assigned at the sole discretion of FPL.

5.9 You shall act in good faith at all times in relation to all dealings with the Card and FPL.

5.10 The OneCard issued to you is valid world-wide for payment in foreign exchange except at Merchant Establishments in Nepal and Bhutan. Use of the card in Nepal or Bhutan for payment in foreign exchange would be a breach of the "Foreign Exchange Management Act" (FEMA) or any other corresponding law. You accept full responsibility for wrongful use in contravention to these conditions and undertake and agree to indemnify FPL and the Bank to make good any loss, damage, interest, conversion, any other financial charge that FPL or the Bank may incur and/or suffer as a result of your violations of the provisions thereof.

5.11 In compliance with RBI's circular of January 15, 2020, at the time of issue, your card shall be enabled for use only at contact based PoS or ATMs within India. The facility to enable or disable online transactions (domestic and international), international transactions and contactless transactions will be provided to you from the App.

5.12 Do not use your Internationally valid Card on the Internet or otherwise for purchase of prohibited items like lottery tickets, banned or proscribed magazines, participation in sweepstakes, payment for callback services, remittance in any form towards overseas forex trading, margin calls to overseas exchanges/overseas counterparty, trading in foreign exchange in domestic/overseas markets etc.

5.13 Authorised Dealers can accept payment by debit to the OneCard for exports made out of India irrespective of whether the importer client is on a visit to India or not. Therefore, Authorised Dealers may receive payment for exports made out of India by debit to the Credit Card of an importer, where the reimbursement from the Card issuing bank/organisation will be received in foreign exchange.

5.14 FPL reserves the absolute discretion and liberty to decline or honour the authorisation requests on the OneCard without providing any reason to the Cardmember. In certain cases, subject to its sole discretion, FPL may require you to contact Customer Care to authenticate the transaction before approving it and charging to the Card Account.

5.15 Further, You agree that you will not use the OneCard as payment for any illegal / unlawful purchase/purposes. The OneCard should be used only for lawful, bona fide personal purposes and must not be used for any money laundering, anti-social or speculative activities or must not be exploited commercially in business (e.g. for working capital purposes).

5.16 If the OneCard is found to be used for prohibited, restricted, commercial purposes or any purposes as mentioned above in Clause 5.15, FPL may, at its sole discretion, exercise its right to close the concerned OneCard and Supplementary Cards without any notice to you.

5.17 FPL has the right to enquire over phone or through any other means of formal communication and seek details, information, proof etc. about the OneCard transactions, pattern of use, etc. and you are contractually bound to provide the information sought by FPL when requested.

Unsatisfactory responses or no responses from you may lead to blocking or termination of your OneCard account by FPL. Transactions on the OneCard will be allowed only up to the unused amount of Total Credit Limit on the Card Account at the time.

6. Identity Verification for OneCard and App usage

6.1 We have ensured that you can carry out transactions only in a secure environment after you authenticate yourself with your preferred authentication mechanism (Fingerprint Lock or App PIN) on the App. As a Cardmember, you should be aware of the features and impact of these transactions as you would be responsible for your actions within the App.

6.2 To prevent any unauthorised access, please secure the App with an App PIN or fingerprint lock. Further, to enable you to use the OneCard in a secure manner, a Personal Identification Number (OneCard PIN) for the OneCard will be issued. The OneCard PIN can be generated by you from the App , and may subsequently be changed by you from the App at any time.

6.3 The App PIN provides access to the Card Account and you accept the sole responsibility for use, confidentiality and protection of the App PIN, as well as for all orders and information changes entered into the Card Account using this App PIN.

6.4 Please do not share either your App PIN or OneCard PIN with anyone or store it in a way that a third party can access it. FPL is authorised by you for carrying out transactions and instructions authenticated by the PIN and shall not revoke the same.

6.5 For online purchases, we have ensured that the verification/authentication is not only secure but convenient. As a Cardmember, you can authenticate your online purchases using the following methods:

6.5.1 "Swipe to Pay" - We will send a notification on App whenever you make e-commerce purchases at domestic merchants. You would need to authenticate yourself using the App PIN or biometric credentials (as applicable) to access this notification. On successful verification, you will have to swipe to confirm the purchase. In case you do not wish to use this service, you can switch this off using the App controls.

6.5.2 One-Time Password (OTP): In case you wish to authenticate yourself using an OTP, you can always request an OTP during the purchase, based on which the transaction will be approved using the OTP sent on your registered mobile number. You shall at all times take all appropriate steps to maintain the security of the OneCard PIN. If you fail to observe the security requirements, you may incur a liability for FPL, who may, at its absolute discretion, issue a new OneCard PIN on the existing OneCard or ask you to create a new OneCard PIN from the App.

6.6 In case you have added your OneCard for any subscriptions or recurring payments, then the registration for these services and/or first transaction will be authenticated using any of the above methods provided in Clause 6.5. The subsequent transactions will not be authenticated and will be approved based purely on the first verification. In case you wish to change your subscription plan at any time, you can do that directly from the merchants website or app. You should note that the subscriptions/recurring payments arrangement is subject to the following conditions set forth by the RBI, which may be amended from time to time.

6.6.1 Any modification to these subscriptions/recurring payments will require authentication using any of the above methods stated in Clause 6.5.

6.6.2 The maximum permissible limit for these subscriptions/recurring payments is [Rs. 5,000]. At the time of registering for the aforesaid payments, you can set a fixed rupee value or a variable range within the [Rs. 5,000] limit which will be charged to your OneCard for the validity period of the subscriptions/recurring payments arrangement.

6.6.3 You will be given a pre-transaction notification at least [24 hours] prior to the amount being charged to your OneCard. The pre-transaction notification will be received by you on your preferred mode of communication provided by you at

the time of registering for this kind of payment arrangement.

6.6.4 This pre-transaction notification will contain the name of the merchant, transaction amount, date/time the OneCard will be charged, reference number of the transaction and reason for charge (which will be provided by Cardmember at the time of registering the subscription/recurring payment arrangement).

6.6.5 On receiving the pre-transaction notification, the Cardmember will have the facility to opt-out of paying for that transaction. If you choose to opt-out, the action will have to be authenticated using one of the methods provided in Clause 6.5. On receipt of intimation of such an opt-out FPL shall ensure that the particular transaction is not effected and subsequent recurring transactions are not effected as well. FPL shall send you an intimation to confirm the same to your preferred mode of communication.

6.6.6 You shall, at your sole discretion, have the option, to withdraw/revoke this subscription/recurring payments arrangement through the App or Website. Such withdrawal/revocation shall be authenticated using one of the methods provided in Clause 6.5. Any withdrawal/revocation from these subscriptions/recurring payments shall result in FPL not processing/effecting subsequent transactions for that particular arrangement. However, you may note that any pipeline transactions shall be effected.

"Pipeline transactions" shall mean those transactions for which pre-transaction notifications were sent to the Cardmember and the opt-out facility was not exercised however, the Cardmember chose to withdraw the payment arrangement before the transaction alert could be sent to or received by the Cardmember.

6.6.7 No charge shall be levied or recovered from you for availing this subscriptions/recurring payments arrangement.

7. Breach, Surrender and Termination/Revocation of Card Membership 😢

7.1 Breach:

In the event of breach of any of these Terms by any Cardmember:

7.1.1 Notwithstanding any other provision of these Terms the Cardmember will remain liable for any loss directly or indirectly resulting from such a breach; and

7.1.2 The Cardmember will be liable to pay upon demand, all amounts outstanding from the Cardmember, whether due and payable at the date of such demand or not.

7.2 Procedure for surrender of card by card holder – due notice

7.2.1 You can close your OneCard account any time by calling our Customer Care team or by emailing us. The entire card outstanding dues and loans / EMI facilities linked to your OneCard (if applicable and/or availed of) will immediately become due.

7.2.2 Any refund/reversal that is received after the card closure will be intimated to you and refunded electronically to the account number shared with customer care after verifying the ownership.

7.2.3 Once the virtual OneCard is activated, the physical card will be sent to you. If you choose to cancel card membership within 6 months of activating the virtual card, a charge of [Rs. 3,000] will be levied. This would be added to the overall outstanding amount and the card account will be closed once all dues are paid.

7.2.4 Upon termination/revocation of OneCard membership for any reason whatsoever, whether at the instance of the Cardmember or FPL, the Cardmember shall remain liable for all charges incurred by the use of the OneCard.

7.2.5 You specifically acknowledge that once your OneCard account is closed, the privileges (including but not limited to all benefits and services accrued, reward points not redeemed etc) of the OneCard stand nullified. Reinstatement of the same is neither automatic nor attendant and will take place solely at the discretion of FPL.

7.2.6 For avoiding misuse, it is advised to destroy the OneCard ensuring that the hologram, magnetic strip and chip are destroyed permanently.

7.2.7 Your OneCard account will be closed only once FPL receives the payment of all amounts due and outstanding in respect of the said OneCard account.

7.3 Procedure for revocation of card membership

Your access to your OneCard may be cancelled / revoked at any time without prior notice, if we consider it necessary for business or security reasons, including but not limited to:

7.3.1 Delayed or dishonoured payments, improper use of the OneCard potentially in violation of RBI and Foreign Exchange rules.

7.3.2 Misleading or incorrect information / documents given along with card application;

7.3.3 Failure to furnish information or documents as required under the Know Your Customer (KYC)/ Anti Money Laundering (AML) / Combating the Financing of Terrorism (CFT) guidelines;

7.3.4 Involvement in any civil litigation or criminal offense / proceedings by any authority, court of law or professional body or association; and

7.3.5 Changes in credit policy due to prevailing conditions / unforeseen circumstances.

7.3.6 Credit scores below the threshold limit fixed from time to time

You may continue to get your OneCard statements with actual outstanding, even after closure of the Card Account.

8. Charges and Payments

Here are some of the charges payable by you on the payment date (currently on 18th), which will be shown in the App:

8.1 The amount of any purchase of goods and/or services or a cash withdrawal;

8.2 Any fees as specified in Clause A of the MITC.

8.3 Service charges on specific types of transactions as decided by FPL from time to time may be levied.

8.4 All statutory taxes, Goods and Services Tax (GST), and other taxes (of any description whatsoever) as may be levied from time to time by the Government or other authority in respect of or in connection with the OneCard.

8.5 Delayed or Amended Charges:

8.5.1 A Merchant may process delayed or amended charges if you have consented to be liable for delayed or amended charges for a hotel, car rental company, cruise line transaction or any other transactions; and

8.5.2 Delayed or amended charges shall be processed to the Card Account within 90 calendar days of the transaction date of the related transaction.

8.6 These transactions may include room, food or beverage charges, taxes, fuel, insurance, rental fees, damage to rental vehicles, parking tickets and other traffic violations, and goods and services purchased aboard a cruise line vessel.

8.7 Transactions at Fuel Stations: When you use the OneCard to pay for fuel, you will be levied a surcharge. This will be completely waived for the fuel transactions made on OneCard. Such reversal will not include the applicable tax paid on such purchase.

8.8 You shall become liable to pay as soon as a Charge has been incurred by use of the OneCard. If

there is a previous outstanding amount, interest would be levied on those amounts as well.

8.9 The Charge is computed on an average daily balance method and will be levied from either of the following dates:

8.9.1 Where the Charge is in respect of purchase of goods or services, from the date of it being included in the records of FPL; and

8.9.2 Where the Charge is in respect of cash withdrawal, then from the date of cash withdrawal up to the date of receipt of payment by FPL.

8.10 When you get your Statement (currently on 1st), you can choose to pay the Total Amount Due (TAD) or the Minimum Amount Due (MAD) as per your statement. The remaining balance can be carried forward to subsequent months..

This Minimum Amount Due will be:

8.10.1 5% of the outstanding amount or Rs.100 (whichever is greater); PLUS

8.10.2 Previous unpaid minimum amount dues, if any; PLUS

8.10.3 Any amount exceeding the credit limit; PLUS

8.10.4 Entire amount of any instalments (EMI) due (if/as applicable)

Besides the Total Amount Due or Minimum Amount Due, you can also pay an amount between the Minimum Amount Due and Total Amount Due. Payment should be made before Payment Due Date to avoid Late Payment Charges.

8.11 If the Total Amount Due is less than [Rs.100], Minimum Amount Due would be equal to the Total Amount Due, i.e. Rs.100. You can pay the outstanding dues through the App using the following modes:

8.11.1 From any UPI Handle

8.11.2 Using your Debit Card

8.11.3 Via Netbanking

8.11.4 Via IMPS or NEFT, to the unique OneCard account number provided in the app

We know you believe in digital payments, so we do not accept repayments via cash or cheque 😉

8.12 Any payments received from you against the amounts specified in a particular Statement shall be adjusted towards such dues in the following order:

8.12.1 Billed cash advance (including interest, fees & taxes)

8.12.2 Billed purchases with interest, fees & taxes as applicable

8.12.3 Unbilled cash advance (including interest, fees & taxes)

8.12.4 Unbilled purchases with interest, fees & taxes as applicable

Within the above, the order of adjustment shall be: Taxes, Fees, Interest, Purchases.

8.13 The above order of appropriation stated in Clause 8.12 may be modified by FPL at its discretion. Excess amounts, if any, remaining after such appropriation may be appropriated against the amounts, which are to be specified in the immediate next Statement(s) to be generated by FPL, and no interest will be paid on such excess amounts.

8.14 FPL will assign a Credit Limit which must not be exceeded at any time. However, if the total outstanding amount exceeds the Total Credit Limit, an additional charge will be levied on the excess amount. The Cardmember can request for a review of the Total Credit Limit on the App. Increase in the Total Credit Limit, if any, will be at the sole discretion of FPL.

8.15 FPL also reserves the right to recommend a credit limit increase to you based on your OneCard usage, inside the OneCard app. This recommendation and its associated Terms and conditions will be made available to you to consider before accepting the recommendation.

8.15.1 Once you read and agree to the Terms related to credit limit increase displayed inside the OneCard app and provide your consent to increase the limit, FPL will enhance the credit limit on your card. Your acceptance of the limit increase recommendation received through electronic means inside the OneCard app where you specifically validate the limit increase and agree to the MITC will be treated as a consent.

8.15.2 FPL will keep the digital records of such consent, and will treat it as proof of consent in case of any dispute arising later on account of limit increase.

8.16 FPL will review your account periodically, and reserves the right to decrease your credit limit based on your transaction patterns, repayment behaviour and other internal criteria. This will be informed to you via the OneCard app and/or via email and SMS.

8.17 In case the payment instrument or instruction given by the Cardmember towards payment of OneCard dues is not honoured, or must be returned to you because it cannot be processed, FPL reserves the right to initiate legal proceedings against you and will levy a fee at its sole discretion and/or temporarily disable / permanently cancel the OneCard. You will also be liable to pay the late payment charges or any other charges as may be decided by FPL.

9. Cash Withdrawal

9.1 You can use the OneCard to access emergency cash from ATMs. The total amount that can be withdrawn under this facility at any point in time should not exceed the available Cash Limit as shown in your App.

9.2 You shall be required to retain the record of the transaction generated by the ATM.

9.3 A transaction fee would be levied on all charges and would be billed to you in the next Statement. All cash withdrawals will also attract a service charge calculated on an average daily outstanding balance method from the date of such withdrawal till the payment is received by FPL. This service charge will be debited to the Card Account. The transaction fees and service charges as stated above are non-refundable.

9.4 The Cash Limit is a part of the overall Credit Limit assigned to you though unavailable to cardholders for the time being. An intimation will be shared once it is enabled.

10. Lost, Stolen or Misused Credit Cards/Lost Phone 😠

10.1 Procedure to be followed in case of loss, theft or misuse of the OneCard

10.1.1 In case your OneCard is lost, stolen, misplaced, or if the OneCard PIN has been compromised, report this immediately from the App or call us on 1800 210 9111 or email us on help@getonecard.app. If your OneCard is misplaced, you can freeze the card temporarily from the App.

10.1.2 If your OneCard is lost or stolen, you can block the lost or stolen OneCard from the OneCard Mobile Application and a new card will be sent to you. You can also reset the OneCard PIN from the App.

10.1.3 In case the mobile phone with the OneCard Mobile Application is lost or stolen, inform us immediately by calling on 1800 210 9111.

10.1.4 Please also report the theft of the OneCard or phone to the police by lodging a First Information Report (FIR) and share a copy of that with us when requested.

10.1.5 If you wish to change your registered mobile number or e-mail address, please inform us immediately via email to help@getonecard.app.

10.2 Liability of card holder in case of Clause 10.1 above

10.2.1 You will not be liable for any misuse on the OneCard after informing us of the loss, unless you have acted with gross negligence.

10.2.2 You will be liable for all losses owing to any misuse that happened with your consent or knowledge or prior to informing us about loss of card / phone.

Never share your OneCard PIN and App PIN with anyone!

11. **Liability:** 💻

11.1 We shall be responsible for direct losses incurred by you due to a system failure or malfunction within our control.

11.2 However, our responsibility for the non-execution or defective execution of the transaction is limited to the principal sum and the loss of interest subject to applicable laws for the time being in force.

12. **Exclusion of Liability** 👈

12.1 Without prejudice to the remedies available to FPL and these Terms, FPL shall be under no liability whatsoever to the Cardmember you in respect of any loss or damage arising directly or indirectly out of:

12.1.1 any defect in any goods or services supplied;

12.1.2 the refusal of any person/ Merchant Establishment to honour or accept the OneCard;

12.1.3 the malfunction of any computer terminal;

12.1.4 the giving of transaction instruction by any person other than by a Cardmember;

12.1.5 handing over of your OneCard by you to anybody other than FPL or its representatives;

12.1.6 FPL exercising its right to demand and procure the surrender of the OneCard prior to the expiry date stated on the OneCard;

12.1.7 FPL exercising its right to terminate any OneCard and the corresponding Card Account; or

12.1.8 any injury to your credit character and reputation alleged to have been caused by the repossession of the OneCard and/or, any request for its return or the refusal of any Merchant Establishment to honour or accept the OneCard.

12.2 You acknowledge that the facility of receiving alerts on the registered mobile phone number or email provided by you while applying for the OneCard, is dependent on the infrastructure, connectivity and services to be provided by service providers engaged by FPL or otherwise.

12.3 The Cardmember accepts that timelines, accuracy and readability of alerts sent by FPL will depend on factors affecting other service providers engaged by FPL or otherwise. FPL shall not

be liable for non-delivery or delayed delivery of alerts, error, loss or distortion in transmission of alerts to you.

13. Supplementary Card 👦👧👶😇

13.1 You can request for an add-on / supplementary card for your family members from the App. (*currently unavailable in the beta version*)

13.2 Use of the Supplementary Card shall be deemed acceptance of these Terms and the MITC . The Supplementary Cardmember and you, by authorising its issuance, are jointly bound by these Terms and the MITC.

13.3 It shall be the Primary Cardmember's responsibility to ensure payment of all Charges due and payable under the Supplementary Card. The Supplementary Card can be used so long as the primary card is active.

14. Collections 📞

14.1 You agree that if you fail to make the payment when due, FPL shall, without prejudice, exercise all or any of its rights and remedies available to it in these Terms, the MITC and/or applicable laws.

14.2 If you do not pay at least the Minimum Amount Due [3 days] beyond the Payment Due Date, the OneCard will be reported as delinquent by the Bank to the Credit Information Companies (CICs) authorised by the RBI. Non-payment of Minimum Amount Due may also lead to discontinuation of credit card services.

14.3 Once reported to the Credit Information Companies (CICs), there is no withdrawal of the report. However, if dues are settled by you, this information will be provided to the Bank for sharing with Credit Information Companies (CICs) in the subsequent month.

14.4 In the event of a default, you will be sent reminders by SMS, Email, telephone, post for settlement of any outstanding dues. If no response is received from you via regular channels, third parties may be engaged to remind, follow up and collect dues.

14.5 A message may be left with your spouse / parent / other direct adult family member / secretary / accountant / other colleague, as available, at your residence / office / phone. Any such third party appointed shall adhere fully to the code of conduct on debt collection.

14.6 In case of accidental death of the primary cardholder, a waiver on outstanding amount due up to [Rs. 50,000] will be offered subject to approval of claim by the Insurance Company. This will be applicable only for an active card (a card with at least one ATM/POS/E-Commerce transaction in the [90 days] prior to date of death). Claim documents are to be submitted by Bank/Cardholder to [ICICI Lombard General Insurance Company Limited] within [60 days] from the date of

intimation. This waiver does not apply to any amount spent by family/friends after the primary cardholder's death. If the outstanding amount is more than [Rs. 50,000], FPL will follow up with the cardholder's legal heirs, informing them about the outstanding amount and requesting them to clear these dues.

15. Charges made in Foreign Countries/Currency 💲

15.1 When using your OneCard abroad, you agree to use it strictly in accordance with the relevant exchange control regulations, issued and as amended by RBI from time to time.

15.2 In the event you exceed your entitlements as per the exchange control guidelines of RBI, you shall bring the same to the notice of FPL via email. If the passport is required to be endorsed for any such charges incurred as stipulated by RBI, the onus of getting the passport endorsed shall lie entirely on the Cardmember.

15.3 In the event of any failure to comply with the prevailing exchange control guidelines issued by RBI, the Cardmember you shall be liable for any action under the Foreign Exchange Management Act, 1999 as amended from time to time, and be debarred from the credit card facility either at FPL's instance or by RBI.

15.4 FPL shall be under no liability in respect of any loss or damage arising directly or indirectly out of decline of a charge because of exceeding foreign exchange entitlements as prescribed by RBI guidelines issued from time to time, on FPL becoming aware of you exceeding your entitlements.

15.5 If a transaction is made in a currency other than Indian Rupees, that transaction will be converted into Indian Rupees and shown in your Statement. The conversion will take place on the date the transaction is settled with FPL, which may not be the same date on which the transaction was done.

15.6 If the transaction is not in US Dollars (USD), the conversion will be made through US Dollars, by converting the charged amount into US Dollars and then by converting the US Dollar amount into Indian Rupees (INR), at the rate provided by Mastercard on the settlement date. On this amount, a forex markup fee will be leviedfor every foreign transaction made with OneCard.

15.7 A forex markup fee for every foreign transaction made with OneCard will also be levied in case of an Indian Rupee (INR) transaction done at a merchant or payment gateway that is based out of India.

16. Disputes 💬

16.1 Any requisition received from a Merchant Establishment by FPL for payment shall be conclusive proof that the Charges were properly incurred by you, unless the OneCard is lost, stolen or fraudulently misused and the same is reported as provided in Clause 8 above - which you would need to prove.

16.2 Your signature on any chargeslips or authentication of the transaction by input of your OneCard Credit Card PIN, OneCard App PIN, One-Time-Password (OTP) sent on your registered mobile number or the gesture of swiping the transaction confirmation notification i.e. Swipe to Pay shall be conclusive evidence of the liability incurred by you.

16.3 In case of any facility availed of through Customer Care or the App by using the OneCard PIN, App PIN or User ID will be conclusive proof that you have effected the transaction. FPL shall not be required to ensure that you have received the purchased goods or services.

16.4 In the event you disagree with a Charge indicated in the Statement, please let us know within [60 days] of receipt of the Statement, failing which it would be assumed that all Charges indicated in the Statement are in order.

17. Quality of Goods and Services 👍👎

17.1 FPL shall not, in any way, be responsible for merchandise, merchandise warranty or services purchased, or availed by you from Merchant Establishments, including on account of delay in delivery, non-delivery, non-receipt of goods or receipt of defective goods by you.

17.2 OneCard is purely a facility to you to purchase goods and/or avail of services, and FPL holds out no warranty or makes no representation about quality, delivery or otherwise of the merchandise.

17.3 Any dispute or claim regarding the merchandise or service must be resolved by you directly with the Merchant Establishment. The existence of the claim or dispute shall not relieve you of your obligation to pay all the Charges to FPL and you agree to pay such charges promptly.

18. Credit Transaction 💰

18.1 A debit for a purchase and a subsequent credit for cancellation of goods / services are considered to be two separate transactions. You must pay for the purchase transaction as it appears in the Statement to avoid any additional charges being levied.

18.2 On cancellation, the refund will only be credited to the Card Account (less cancellation charges) as and when received by FPL. If the credit is not posted to the Card Account within a period of [30 days], you can notify FPL via email or phone.

19. Disclosures 📣

19.1 The Bank will share credit information including but not limited to the current balance, loans / EMI facilities linked to the OneCard (if applicable and/or availed of), balance outstanding on the OneCard / loan, payment history etc. with Credit Information Companies (CICs) authorised by RBI, as per the Credit Information Companies (Regulation) Act, 2005.

19.2 Banks have all responsibility for adherence to all regulatory rules, directions, and guidelines

including guidelines on outsourcing of financial services by banks or NBFCs issued by the RBI. The company does not provide any services in contravention of the guideline on outsourcing of financial services by banks or NBFCs issued by the RBI.

19.3 FPL will provide particulars of the Card Account to the statutory authorities and the Bank, as needed.

19.4 Transaction alerts received may not be assumed as a confirmation of transaction completion.

19.5 If you do not wish to receive any marketing calls from FPL for other products, you can register your request by sending us an email on help@getonecard.app as well as opt-out from promotional/marketing emails via the Unsubscribe link which will be provided in such emails.

19.6 You will continue to receive communications about transactions and core features of OneCard.

20. Settlement of Disputes ⚖

All disputes are subject to the exclusive jurisdiction of the competent courts in Pune only.

21. Reward Points 🎁

By using your OneCard, you are automatically enrolled in the OneCard Rewards Programme. When you transact with your OneCard, reward points are credited to your OneCard account depending on the transaction value and the purchase category. These reward points can be accumulated and further used to repay other purchases or redeemed for exciting offers shown in the OneCard App from time to time.

I. Earn Reward Points

a) Reward points will be credited only on regular purchases across any category at the discretion of FPL/Bank.

b) Reward points will not accrue for money transfers, rent payments, cash withdrawals and digital wallet loading or top-up transactions. Sometimes, when you purchase a service/product on a digital wallet app which also offers in-app purchases, you may not get reward points, as it involves actual wallet load, which is then used to make payment to the merchant.

c) Currently, you will get 1 Reward Point on every purchase of Rs. 50.

d) For purchase amounts below Rs. 50, fractional points will be credited. For example, if you spend Rs. 25 on a recharge, 0.5 reward points will be credited.

e) Bonus Rewards: Valid and confirmed purchases across the Top 2 categories in a month are eligible for “5X” rewards, which means you would receive 5 times the

reward points on those categories for that month.

To qualify, you must make purchases across at least 3 categories in a month. From these, the top 2 categories would be eligible for 5X rewards.

Points accruing due to 5X rewards will be credited to your points balance on the 10th day of the subsequent month. For example, if your purchases in July are eligible, 5X points will be credited to your points balance on August 10.

II. Redeem Reward Points:

a) No fee is levied if you wish to redeem reward points.

b) Rewards points can be redeemed including in the following ways:

- Pay with points: which lets you pay for previous transactions
- Redeem points for other offers/benefits as applicable from time to time

c) The "Pay With Points" functionality will be available against transactions that are less than two months old. For example, if you make a purchase on July 15, you can repay it with points till September 14 only (subject to available points balance).

d) On redemption, the rewards points so redeemed will be automatically subtracted from the accumulated reward points in your OneCard account.

e) To pay with points, simply swipe right on a transaction. In case available points are inadequate, a message will be shown to indicate how many points are needed.

III. Other Terms:

a) Reward points which have been credited or debited to or from your OneCard account shall be reflected on the OneCard app. You can also view the reward points accumulated by you on the OneCard app.

b) FPL reserves the right to wholly or partly modify the OneCard Rewards Programme. FPL also reserves the right to change the reward point conversion rate, withdraw reward points awarded or to vary any of the terms and conditions herein in its absolute discretion without prior notice to the cardholder.

c) In case this OneCard Rewards Programme comes in conflict with any rule, regulation or order or any statutory authority, then FPL has the absolute authority and right to modify or cancel this rewards programme to give effect to said requirements.

d) Reward points do not expire and have lifetime validity, except in circumstances detailed below:

- If the OneCard is not used for more than 365 days, the accrued reward points will be nullified.
- FPL reserves the right to cancel or suspend the accrued reward points if the OneCard account is in arrears, suspension or default or if the OneCard account is or is reasonably suspected to be operated fraudulently.
- In case of cardmember's death, the reward points earned but not redeemed at that time will be forfeited.
- If a transaction is reversed by way of a refund/chargeback/reimbursement, the transaction amount shall be credited back to your OneCard account. In such instances, the reward points accrued on those transactions will be reduced from the overall points balance.
- In case a cardmember cancels vouchers that were availed of by redeeming reward points, points can be reinstated at FPL's discretion at the same rate at which they were redeemed.
- On closure/termination of OneCard membership, any reward points pending to be claimed in the cardmember's account will be forfeited.

e) FPL will not be held responsible if any supplier of products / services offered to you withdraws, cancels, alters or amends those products / services.

f) FPL makes no warranties for the quality of products / services provided by the merchant establishments participating in the OneCard Rewards Programme.

g) You may note that every purchase is assigned a different "Category" depending upon the Merchant Category Code ("MCC") defined by Mastercard. According to this, the merchant acquiring bank classifies the merchant depending on the service provided by them. For example, Food & Dining, Shopping, Travel, Entertainment, Groceries, Bills & Utilities, Fuel, and so on. FPL does not have any control over this MCC classification.

22. Referral Programme

These referral programme terms and conditions shall apply to the customer who uses the OneCard ("Cardholder"/"You") and the person who agrees to be referred to the OneCard ("Referred User"). Participation in this referral programme is entirely voluntary and it is

understood that participation by the Cardholder, shall be deemed to have been made on a voluntary basis.

You will receive [Two Thousand Five Hundred (2,500) bonus] reward points for every new user who joins OneCard through your referral link.

22.1 The Referred User will have to download OneScore App and fill details to get their OneCard unlocked. Once the OneCard is unlocked, the Referred User has to download OneCard app and activate their virtual OneCard. Only for Referred Users who successfully activate the OneCard, will the Cardholder receive bonus points.

22.2 If a Referred User does not join OneCard through your referral link, then you will lose out on the bonus points.

22.3 Points earned for referring users will not be eligible for the monthly [5X rewards] boost.

22.4 If a Referred User is already a OneScore App user and has applied for OneCard, then such a Referred User will not be considered for bonus reward points.

22.5 If more than one Cardholder provides the same reference, the Referred User shall receive a referral link from both the Cardholders and the Referred User can choose to apply using any referral link and the corresponding Cardholder shall receive the reward points.

22.6 The referral link shall be valid only for 30 days. In case a Referred User joins after 30 days, then the Cardholder will not receive points for the same.

22.7 The decision of issuing OneCard to the Referred User will be at the sole discretion of FPL Technologies, as per our evaluation policy.

22.8 IMPORTANT Sharing of personal information between the Cardholder and the Referred User:

As part of this referral programme and the Cardholder being able to receive reward points for successful referrals using a referral link, the Referred User acknowledges, understands and agrees that when the Referred User accepts the invitation via the referral link and successfully activates the virtual OneCard, the Cardholder will know that the Referred User has received the OneCard. If the Referred User desires to avoid disclosing this personal information, then the Referred User may choose to apply independently and not via the referral link sent by the Cardholder.

Likewise, by sending a referral link, the Cardholder, acknowledges, understands and agrees that the Referred User will know that the Cardholder stands a chance to get rewarded by way of bonus points. If the Cardholder does not desire to disclose this information, the Cardholder should not send a referral link. All communications related to the OneCard approval or rejection will be communicated to the Referred User only and not to the Cardholder. Only a successful referral will trigger a communication to the

Cardholder along with the reward redemption details.

22.9 FPL reserves the right to disqualify the Cardholder from the benefits of this programme, if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under this programme or otherwise by use of the OneCard.

22.10 FPL has the sole discretion to change, suspend or modify, from time to time, the referral programme and the terms and conditions herein in accordance with applicable laws.

23. Terms and Conditions 🛠

23.1 A soft copy of these Terms, the MITC, relevant credit card guidelines and FAQs are all available on https://www.getonecard.app. FPL shall have the absolute discretion to amend or supplement any of the Terms, features and benefits offered on the OneCard including, without limitation to, changes which affect existing balances, interest charges or rates and methods of calculation at any time.

23.2 You will be liable for all charges incurred and all other obligations under these revised Terms until all the amounts under the OneCard are repaid in full. Changes in charges (other than interest) may be made upon giving notice via email or SMS of at least one month. FPL may also communicate the amended Terms by hosting the same on https://www.getonecard.app/ or in any other manner as decided by FPL.

23.3 You shall be responsible for regularly reviewing these Terms including amendments thereto as may be posted on the website and shall be deemed to have accepted as the amended Terms by continuing to use the OneCard.

Any change in the Terms shall be communicated to you, in the above manner, one month prior to the date of their implementation. I/We hereby accord our consent to OneCard for sharing or transferring data or information about me/us, which is either provided by me/us to OneCard directly or fetched by OneCard from external sources (including UIDAI, CIBIL etc.), to OneCard's partners/service providers as part of providing the credit card services or any other services/products to me/us by OneCard.