

## Key Fact Statement – CSB One Co-Branded Credit Card

w.e.f. – 5<sup>th</sup> Dec'24

Issued By:



### 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) 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>Cash Advance Fee/ATM withdrawal fee</b>	2.5% of the amount withdrawn
06	<b>Transaction-based service charges</b> <ul style="list-style-type: none"> <li>Reward redemption fee</li> <li>Forex Markup fee</li> </ul> <b>Rent Transaction fee</b> <ul style="list-style-type: none"> <li>Third-party merchants</li> <li>OneCard in-app rent payment</li> </ul> Rent Convenience fee Fuel Surcharge waiver	Nil 1% of the transaction amount   1% of the transaction amount 0% of the transaction amount  2% of the transaction amount 1% of the transaction amount and capped till ₹400 per month  1% of the transaction amount
	Wallet upload/transfer fee on cumulative spends of ₹10,000 or more	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												

Goods and Service Tax is applicable on all fees, interest and other charges, which is currently 18%.

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 on the billing date shown in the OneCard app, you can also change the billing date once as per your convenience from the profile section of the app. You can view the statement in the OneCard app. It will contain a break-up of all purchases, repayments, fees, interest charges, refunds and taxes. In case the CSB One co-branded Credit Card was not used in a month, the statement will mention there were no spends in that month. The OneCard app also has an option to view the statement in PDF format, which can then be downloaded.

**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 CreditCard statement through the OneCard app.

**\*\*\*Minimum Amount Due:** When you get your CSB One Co-Branded Credit Card statement, you can choose to pay the full amount (Total Amount Due) or the Minimum Amount Due (MAD) as per your statement. This MAD must be paid before the 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 ₹ 100 (whichever is greater) PLUS ii) Previous unpaid minimum amount dues, if any; PLUS iii) Any amount exceeding the credit limit; PLUS 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 CSB 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 90 days.

**Complete Postal Address of card issuer:** : CSB Bank Limited, Head Office, CSB Bhavan, St Marys College Road, Thrissur – 680020 Kerala

### **Grievance Resolution**

**Helpline Number:** 1800 210 9111

**Email id:** [csbone@getonecard.app](mailto:csbone@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](mailto:grievances@fplabs.tech) For any escalation beyond this level, you can contact the Nodal Officer at [nodalofficer@fplabs.tech](mailto:nodalofficer@fplabs.tech)

Contact Details of Grievance Redressal Official: <https://www.csb.co.in/complaints-redressal>