The OneCard Credit Card Most Important Terms and Conditions (MITC)

- **March 03, 2023**

Issued by

CSB Bank

The OneCard Credit Card Terms and Conditions (In Hindi)
These Most Important Terms and Conditions apply to OneCard Credit Card issued by The CSB Bank Ltd (Bank) in partnership with its co -branding partner Oneconsumer Services Private Limited (OneCard Credit Card). Your OneCard Credit Card is managed by FPL Technologies Private Limited which is the outsourced technology service provider of the Bank.

Activating your card from the OneCard app 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/user (You).

The MITCs are in addition to and are to be read along with the detailed Terms and Conditions , and are subject to changes from time to time. The most recent version will always be available on this website.
Welcome to a world of convenience!

The OneCard Mobile App📱

You can control the OneCard Credit Card entirely from the powerful OneCard Mobile App, some of the actions being:

- Set your App PIN

- Activate your OneCard Credit Card

- Make credit card bill payments

- Manage your virtual credit card

- Control your credit and cash withdrawal limits

- Enable online, domestic and international usage

- Set your OneCard Credit Card PIN (For use at Point of Sale and ATMs)

- Raise disputes or service queries on any aspect of your OneCard Credit Card

We have ensured that you can do the above transactions only in a secure environment after you authenticate yourself with your preferred authentication mechanism (Fingerprint/PIN). As a cardholder, you should be aware of the features and impact of these transactions as you would be responsible for your actions within the OneCard App.

Virtual Credit Card 💳📲
In addition to the physical OneCard Credit Card, you will receive as part of the on-boarding process, a virtual rendition of the same OneCard Credit Card which will be available on the OneCard App.

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

A) FEES AND CHARGES 👀

We believe in keeping your life simple and our charges reflect our endeavor in that direction.

As long as you use the OneCard Credit Card within your approved credit limit, and pay the full outstanding by the due date, we wont charge you anything. However, in cases of delays in payments or part payments or using your card beyond the limit, there would be some charges levied.

Here’s a list of these charges:

Schedule of Charges

Sr	Fee Type	Fee Description	Unit Fees
1	Joining Fee	Joining Fee (Primary Cardholder)	Nil
		Joining Fee (Add-on Cardholder)	Nil
2	Annual Membership Fee	Annual Fee (Primary Cardholder)	Nil
		Annual Fee (Add-on Carholder)	Nil
3	Card Issuance Fee	Issuance Fee (Primary cardholder)	Nil
		Issuance Fee (Add-on cardholder)	
		→ Plastic Card	Nil
		→ Metal Card	Rs. 3000
4	Card Re-issuance Fee	Plastic Card	Nil
		2nd Replacement	Rs. 145
		3rd Replacement onwards	Rs. 500
		Metal Card	Rs. 3000
5	Card Cancellation Fee	Card Cancellation within 6 months of virtual card being activated	
		Primary Cardholder	
		→ Plastic Card	Rs. 500
		→ Metal Card	Rs. 3000
		Add-on Cardholder	
		→ Plastic Card	Rs. 500
		→ Metal Card	Nill
6	Cash Advance Fee	ATM Withdrawal Fee	2.5% of Amount withdrawal (Min Rs.300)
7	Service Charges for transactions	Rewards Redemption Fee	Nil
		Forex Markup Fee	1%
		Over Limit Fee	2.5% of the over limit amount (Min Rs.400)
		Rent/Transfers Loading Transaction Fee *(w.e.f 20th Feb'23)*	
		• Third-Party Merchants	1%
		• OneCard In-App rent payment	0%
		OneCard In-App Rent Convenience Fee	Upto 2%
		Fuel Surcharge Waiver Cap *(w.e.f 20th Feb'23)*	Upto Rs.400 per month per account
8	Interest	Interest Fee Period**	48 days upto 3.49% per month i.e. upto 41.88% on an annualised basis
			5% of Total Amount due (Min Rs.100)
9	Charges in case of default	Late Payment Charges	
		Total Amount Due(TAD)	Fee
		Rs. 0-99	Rs. 0
		Rs. 100 - 1000	Rs. 100
		Rs. 1001 - 5000	Rs. 250
		Rs. 5001 - 10000	Rs. 750
		Rs. 10001 - 50000	Rs. 1000
		Rs. 50001 and above	Rs. 1200

* *Cash Withdrawal from ATMs*
You can use the OneCard Credit Card to withdraw cash from ATMs in India and/or overseas (except foreign currency transactions in Nepal and Bhutan) in accordance with the compatibility of the OneCard Credit Card at the said ATM(s). Cash withdrawal charges or ATM withdrawal fee as mentioned above shall be levied on all such withdrawals and would be billed to you in the next/forthcoming OneCard Credit Card statement.

** *Interest Free Period*
Please remember that this facility of an interest free period will not be available to you if you have not paid the previous month's outstanding amount in entirety.

*** *Interest Rate*
At the end of each day, the current balance/outstanding amount will be multiplied by the daily rate to arrive at the daily interest charges, which then get added to your outstanding balance. A simple formula would be as below: ((Number of days X Entire outstanding amount X (Interest rate per month x 12 months))/365 days.Currently, the interest rate on unpaid dues is 36% per annum or 3% per month.

With effect from April 02, 2023 it will be upto 41.88% per annum, or upto 3.49% per month, for all OneCard Credit Card members on their unpaid dues.

Sample Illustration 1 (dues not paid in full)
Purchase: Rs.10,000 on January 15, 2021

Statement Date: February 01, 2021

Total Amount Due: Rs.10,000

Payment Due Date: February 18, 2021

Payment Done: Rs.500 on February 10, 2021

No other transactions in February.

As per the formula shared above, the interest will be charged as follows:

Balance (Rs)	Period	No.of Days	Calculation	Interest (Rs)
Rs. 10,000	15-31 Jan	17	(17x10,000x(3.49/ 100x12))/365	195.06
Rs. 10,000	01-09 Feb	9	(9x10,000x(3.49/ 100x12))/365	103.27
Rs. 9,500	10-28 Feb	19	(19x9,500x(3.49/ 100x12)/365	207.11
Interest Charged				505.43

Goods & Services Tax (GST) at the prevailing rate (currently 18%) will be levied on this interest charged, which is Rs. 90.98.

This will be added to the outstanding amount so in your statement on March 01, 2021, the Total Amount Due will be **Rs.10,096.41** (Rs.9,500 + Rs. 505.43 + Rs.90.98)

Sample Illustration 2 (Dues revolved, fresh purchase)

Statement Date: March 01, 2021

Total Amount Due: Rs.9,927.23

Payment Due Date: March 18, 2021

Payment Done: Rs.500 on March 10, 2021

New Purchase: Rs.5,000 on March 20, 2021

Interest will be charged as follows:

Balance (Rs)	Period	No.of Days	Calculation	Interest (Rs)
Rs.9,927.23	01-09 Mar	9	(9x9,927.23x (3.49/100x12))/365	102.51
Rs.9,427.23	10-19 Mar	10	(10x9,427.23x (3.49/100x12))/365	108.17
Rs.14,427.23	20-31 Mar	12	(12x14,427.23x (3.49/100x12))/365	198.65
Interest Charged				409.33

Goods & Services Tax (GST) at the prevailing rate (currently 18%) will be levied on this interest charged, which is Rs.73.68.

This will be added to the outstanding amount so in your statement on April 01, 2020, the Total Amount Due will be **Rs.14,910.24** (Rs.14,427.23 + Rs. 409.33 + Rs.73.68).
Note: These illustrations are meant to be indicative and to show how interest is calculated and charged. Actual amounts can vary depending on specific cases.
The Minimum Amount Due is a variable percentage of Net Debits + Full Over. The Limit amount + EMI billed for the month inclusive of EMI interest, fees and taxes + Previous statement unpaid minimum amount dues if any.

The Minimum Amount Due variable percentage can range between (5% - 100%) and will be based upon the cardholder's repayment status.

The Interest rates are subject to changes made by the Bank and Reserve Bank of India from time to time.

**** *Late Payment Fee*
You are charged a Late Payment Fee if there has been no payment or a payment less than the Minimum Amount Due is received by the Payment Due Date.

Example:

Consider the Total Amount Due (TAD) is Rs.5,000 and Payment Due Date is 4 May, 2020. In case the cardholder does not pay the Minimum Amount Due by the Payment Due Date, a Late Payment Fee of Rs. 250 will be levied on the next bill due date. Late Payment Fee is Rs 250 if the TAD is in the range of 1001-5000.

Forex Markup Fee:
When you use your OneCard Credit Card to transact in a foreign currency, that transaction amount is converted to Indian Rupees (INR) on the settlement date. This could be different from your transaction date.

If the transaction is not in USD (US Dollars), the amount will first be converted to USD, and then the USD amount will be converted to INR as per rate provided by MasterCard. On this amount, a forex markup fee will be levied, and GST will be applicable on the markup fee. If this transaction is reversed within 30 days, the markup fee and GST will be reversed to the cardholder.

A forex markup fee 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.

B) DRAWAL LIMITS 💸
Your Credit Limit and Cash Withdrawal Limit are both dynamic. You can request for an increase in your credit limit from the app if you're eligible for this option. Once approved, this revised amount would be your new Credit Limit.

FPL also reserves the right to recommend a credit limit increase to you based on your OneCard Credit Card 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.

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. 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.

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

“Available Credit Limit” or “Available Cash Limit” is the limit up to which you can make purchases or withdraw cash from an ATM respectively. 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.

C) BILLING

i) Billing statements (periodicity and mode of sending)

Your billing statement will be generated every month (currently on 5th) and can be modified once to 18th as per your convenience. 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 card was not used in a month, the statement will mention there were no spends in that month. The app also has an option to view the statement in PDF format, which can then be downloaded from the phone. The billing statement will be sent to the registered E mail ID as well if you opt so. The billing statement shall be deemed to be a demand notice for payment and no separate intimation would be made in this regard.

ii) Minimum Amount Due

When you get your Statement (currently on 5th and changed to 18th post onboarding from the OneCard App), 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:

i) 5% of the outstanding amount or Rs.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 installments (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. Payment should be made before Payment Due Date to avoid Late Payment Charges.

When you make a payment, it is adjusted in this order:

Billed Cash Advance Fees with Interest and Taxes ⏭ Billed Purchases with Fees, Interest and Taxes (as applicable) ⏭ UnBilled Cash Advance Fees with Interest and Taxes ⏭ UnBilled Purchases with Fees, Interest and Taxes (as applicable).

Within these, the payment is further adjusted as below:

Taxes ⏭ Fees ⏭ Interest ⏭ Purchases.

If Total Amount Due is less than Rs.100, Minimum Amount Due would be equal to the Total Amount Due, ie. Rs.100.

Be smart. Avoid the debt trap	
Paying entire outstanding amount or higher than Minimum Amount Due each month	Paying only the Minimum Amount Due each month
✔ Clear dues faster ✔ Pay lesser interest ✔ Free your spending limit ✔ Improve your credit score	Could take around 10 years or more to clear the entire amount due.

iii) Refunds/Chargebacks/Reimbursements

You must pay for the transactions billed in the OneCard statement to avoid any additional charges being levied. Any refunds, chargebacks or reimbursements which are not shown in the OneCard statement, should not be adjusted or reduced by you from the Total Amount Due (TAD) on your own when making the payment. Refunds/chargebacks/reimbursements if any, will be reflected in your OneCard Account, as and when such

refunds/chargeback/reimbursement are received and these will be adjusted against your dues in your next OneCard statement.

iv) Method of payment
You can pay the outstanding dues from the App itself, through the following modes:

a) Debit Card b) Netbanking c) UPI

You can also make the payment via IMPS or NEFT to the unique OneCard Credit Card bank account number provided in the app.

(v) Billing disputes resolution
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. 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.

(vi) Contact particulars of card issuer
In case you need any help or want to raise a grievance, you can:

📱 Select “Need Help?” from the Profile section in the OneCard App

✉️ Email your query or concern to help@getonecard.app
📞 Call us on our helpline number at 1800-210-9111

🏢 Write to us or visit us at: FPL Technologies Pvt. Ltd., Disha Bldg, Survey No 127, Mahavir Park, Opposite Sarjaa, Aundh, Pune 411007

(vii) Grievance Redressal Escalation
The Grievance will be acknowledged via registered E mail with a unique grievance reference number Response to the grievance will be offered in 7 working days and the same will be intimated via registered Email.

If you are not satisfied with the response from regular channels, you can send an email to grievances@fplabs.tech and a response will be offered in 7 working days and intimated to the registered E mail.
Beyond this level, you can reach out to the bank as per their complaint redressal system as detailed below.

Escalation	Email	Contact No.
CSB Bank	customercare@csb.co.in	18002669090

If the issue remains unresolved beyond 30 days even after reaching out to the above channels, or if the response is unsatisfactory, you may write to the Banking Ombudsman for an independent review. Details of the Banking Ombudsman Scheme are available on the Reserve Bank of India (RBI) website at https://www.rbi.org.in/

viii) Refund of credit balance/excess amount

In case there is a credit balance/excess amount lying in your OneCard Credit Card account due to additional repayment or a refund, this amount can be adjusted against future pending dues or it can be refunded to you as per your request.

a) if this credit balance/excess amount is to be adjusted against future pending dues, no action is required by you.

b) if this credit balance/excess amount is to be refunded, the following procedure must be followed by you:

- request a refund of this credit balance/excess amount in writing by sending an email to help@getonecard.app from your registered email id, along with the reason for making a repayment in excess of the current dues
- submit the bank statement of the account from where the last two repayments towards your OneCard Credit Card have been made

- submit a copy of your PAN card, if the credit balance/excess amount is more than Rs. 49,000

- if your OneCard Credit Card account has been closed, provide details of the savings bank account to which the credit balance/excess amount can be refunded

c) Requests for refund of credit balance/excess amount less than Rs. 1,000 will not be processed

d) If the credit balance/excess amount is due to an additional repayment, it will be reversed within 7-10 working days into the source account from which the cardholder made the repayment

e) If the OneCard Credit Card account stands canceled, the credit balance/excess amount will be refunded to the cardholder's savings bank account as per the procedure outlined in clause b) above. Bank account details must be provided in the email.

f) No interest will be payable on any credit balance/excess amount lying in the cardholder's OneCard Credit Card account.

g) Cardholders are not permitted to make excess payment into their OneCard Credit Card account to artificially enhance their sanctioned credit limit for honouring high value transactions. In case there is a need for enhancement of credit limit, a request can be placed separately for that.

D) DEFAULT AND CIRCUMSTANCES 😫

i) Procedure including notice period for reporting a cardholder as defaulter

If you do not pay at least the Minimum Amount Due even 3 days after the Payment Due Date, the card will be reported as delinquent by the Bank to the Credit Information Companies (CICs), authorized by the Reserve Bank of India (RBI). Non-payment of Minimum Amount Due may also lead to discontinuation of the credit card services.

ii) Procedure for withdrawal of default report and the period within which the default report would be withdrawn after settlement of dues

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.

iii) Recovery procedure in case of default

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. A message may be left with your spouse / parent / other direct adult family member / secretary / accountant or 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.

(iv) Recovery of dues in case of death/permanent incapacitance of Cardholder

In case of accidental death of the primary cardholder, a waiver of the outstanding amount due up to Rs. 50,000 or as per the credit limit held by the cardholder will be offered if the claim is honored 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.

E) TERMINATION/REVOCATION OF CARD MEMBERSHIP 😢

i) Procedure for surrender of card by Cardholder - due notice –

a) You can close your OneCard Credit Card account any time by calling the Customer Care team at 1800 210 9111 or by writing an email at help@onecard.app. The entire card outstanding dues and loans / EMI facilities linked to your OneCard Credit Card (if applicable and/or availed of) will immediately become due.

b) 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.

c) Once the virtual OneCard Credit Card 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.

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

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

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

g) Your OneCard Credit Card account will be closed only once the Bank receives the payment of all amounts due and outstanding in respect of the said OneCard Credit Card account.

h) You can call the customer care via phone on 1800 210 9111 or raise a ticket in the OneCard App for initiating closure of card subject to the outstanding dues being cleared.

ii) Procedure for revocation of card membership

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

a) Delayed or dishonoured payments, improper use of credit card (in violation of RBI and Foreign Exchange rules).

b) Misleading or incorrect information / documents given along with card application.

c) 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.

d) Involvement in any civil litigation or criminal offence / proceedings by any authority, court of law or professional body or association.

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

Credit scores below the level as fixed from time to time

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

f)In case your OneCard Credit Card has not been used for more than one year then we will notify you of the dormancy within 30 days. If the card is still not used or no reply is received for the continuation of OneCard Credit Card, OneCard Credit Card will be closed and reported to the bureau, subject to payment of all dues by the cardholder .

F) LOSS/THEFT/MISUSE OF CARD 😠

i) Procedure to be followed in case of loss/theft/misuse of card
In case your OneCard Credit Card is lost, stolen, misplaced, or if the credit card PIN has been compromised, report this immediately from the OneCard App or via phone on 1800-210-9111 or email us on help@getonecard.app.
If your OneCard Credit Card is misplaced, you can lock the card temporarily from the OneCard App.

If your OneCard Credit Card s lost or stolen, you can block the OneCard Credit Card from the OneCard App and a new card will be sent to you. You can also reset the Card PIN from the OneCard App.

In case the mobile phone with the OneCard App is lost or stolen, inform us immediately by calling on 1800-210-9111. Please also report the theft of the

OneCard Credit Card or phone to the police by lodging a First Information Report (FIR) and share a copy of that with us when requested.

If you wish to change the registered mobile number or e-mail address, you can intimate us by sending an email to help@getonecard.app.

ii) Liability of cardholder in case of (i) above

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

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 App PIN and credit card PIN with anyone!

G) DISCLOSURES 📣

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

ii) 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. FPL does not provide any services in contravention of the guideline on outsourcing of financial services by banks or NBFCs issued by the RBI.

iii) FPL will provide particulars of the OneCard Credit Card account to the statutory authorities and the Bank, as needed.

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

v) If you do not wish to receive any marketing calls/emails from Oneconsumer or FPL for other products, you can register for the Do Not Disturb service and also unsubscribe from promotional emails by clicking on the link which will be provided in such emails.

vi) You will continue to receive communications about transactions and core features of OneCard Credit Card. A copy of this MITC document, Terms and Conditions, and FAQ will always be available on www.getonecard.app.

H) Grievance Redressal and Compensation Framework

i) Grievance redressal and escalation process and Timeline for redressal of grievance

a) Timeline for redressal of grievance

If your grievance is not satisfactorily resolved after reaching out to grievances@fplabs.tech, you can reach out to the bank as per their escalation matrix.
If the issue remains unresolved beyond 30 days even after reaching out to the above channels, or if the response is unsatisfactory, you may write to the Banking Ombudsman for an independent review. Details of the Banking Ombudsman Scheme are available on the Reserve Bank of India (RBI) website at https://www.rbi.org.in/

ii) Below compensation framework will be followed in case of delay in resolving

Sr.A	Description of Incident	Compensation Payable
01	Card Closure request subject no pending dues to be cleared	Rs.500 + G.S.T per day of delay beyond T+ 7 days
02	Point of Sale/ CNP Transaction debited from account but not settled by merchant	Rs.100 + G.S.T per day of delay beyond T+5 days for domestic and T+7 days for international

iii) Contact details of the card-issuer are as following

✉ Email your query or concern to help@getonecard.app
📞 Call us on our helpline number at 1800-210-9111

🏢 Write to us or visit us at: FPL Technologies Pvt. Ltd., Disha Bldg, Survey No 127, Mahavir Park, Opposite Sarjaa, Aundh, Pune 411007

If you are not satisfied with the response from regular channels, you can send an email to grievances@fplabs.tech

I) REWARD POINTS 🎁

By using your OneCard Credit Card, you are automatically enrolled in the OneCard Rewards Programme. When you transact with your OneCard Credit Card, reward points are credited to your OneCard Credit Card 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 and at the discretion of Bank/FPL and you shall have no right to claim the Reward points if not credited.

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 Credit Card 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 Credit Card 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 Credit Card 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 Credit Card account is in arrears, suspension or default or if the OneCard Credit Card 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 Credit Card 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.

J) REFERRAL PROGRAMME 💳💳

These referral programme terms and conditions shall apply to the customer who uses the OneCard Credit Card ("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.

This programme will be applicable for all OneCards Credit Card activated via referral links

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

b) The Referred User will have to download the OneCard app using the link provided by you and activate their virtual OneCard Credit Card. You will receive bonus points only for Referred Users who successfully activate the OneCard Credit Card.

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

d) Points earned for referring users will not be eligible for the monthly 5X rewards boost.

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

f) 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.

g) 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.

h) Along with the referral rewards value and applicable limits, the decision of issuing OneCard Credit Card to the Referred User will be at the sole discretion

of FPL Technologies, as per our evaluation policy, and is subject to change without prior notice.

i) **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 Credit Card, the Cardholder will know that the Referred User has received the OneCard Credit Card. 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 Credit Card 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.

j) 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 Credit Card.

k) You can earn bonus reward points for a maximum of 25 referrals in any calendar month, and a maximum of 100 referrals in a calendar year.

l) 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.

IMPORTANT REGULATORY INFORMATION

i) Your OneCard Credit Card is valid for use both in India as well as abroad. It is, however, not valid for making foreign currency transactions in Nepal and Bhutan.

ii) Foreign exchange trading through Internet trading portals is not permitted. In the event of any violations or failure to comply, you may be liable for penal action and/or closure of the card.

Declaration And Consent

I hereby acknowledge that I have applied for the OneCard Credit Card issued by the Bank in partnership with Oneconsumer Services Ltd and declare that I am a resident Indian over 18 years of age. I declare that all the particulars and information given as part of application are true, correct and complete and that OneCard is entitled to verify these details directly or through any third-party agent. I further understand that OneCard may at its sole discretion sanction or decline this application for the Card, without assigning any reason whatsoever. I undertake to inform OneCard regarding any change in my application credentials originally submitted and to provide any further information that they may require to process the Application and/or continued usage on the OneCard. I hereby authorize and give express consent to OneCard (including the Bank and FPL) to disclose, without notice to me, my Personally Identifiable Information (PII) and other Non-Personally Identifiable Information (NII) furnished by me in any application form(s) or related documents executed or furnished by me in relation to the OneCard to other branches of the Bank, subsidiaries or affiliates of OneCard, Credit Information bureaus, rating agencies, service providers, service partners (including any insurance partners) other banks or financial institution, governmental/ regulatory authorities or third parties for KYC verification , bank account statement verification, credit risk analysis, or for other related purposes that OneCard may deem fit to process my application and/or for continued usage of the OneCard and/ or for any other marketing objectives. I hereby specifically waive the privilege of privacy and privity of contract.