

**Key Fact Statement**  
**SIB One co-branded Credit Card**

w.e.f 31-12-2025

Issued By  
South Indian Bank



## Schedule of Charges

01	Joining Fee for Primary or add-on cardholder	Nil
02	Annual Membership fee for primary or add-on cardholder	Nil
03	Issuance Fee (Primary) Issuance Fee (Add-on Cardholder) <ul style="list-style-type: none"> <li>● Plastic Card</li> <li>● Metal Card</li> </ul>	Nil  Nil ₹3000
04	Card Cancellation Fee <ul style="list-style-type: none"> <li>● If cancelled within 6 months of the virtual card being activated</li> </ul>	Primary Cardholder <ul style="list-style-type: none"> <li>● Metal Card                    ₹3000</li> <li>● Plastic Card                    ₹500</li> </ul> Add-on Cardholder <ul style="list-style-type: none"> <li>● Metal Card                    Nil</li> <li>● Plastic Card                    ₹500</li> </ul>
05	Transaction-based service charges <ul style="list-style-type: none"> <li>● Reward redemption fee</li> <li>● Forex Markup fee</li> <li>● Over Limit Fee</li> </ul> Rent Transaction fee <ul style="list-style-type: none"> <li>● Third-party merchants</li> </ul> Fuel Surcharge waiver	Nil 1% of the transaction amount 2.5% of overlimit amount (Min ₹500)  1% of the transaction amount (applicable till 31-01-2026) 2% of the transaction amount (applicable w.e.f 01-02-2026)  1% of the transaction amount and capped till ₹400 per month

	Wallet upload/transfer fee on cumulative spends of ₹10,000 or more per month	1% of the transaction amount (applicable till 31-01-2026) 2% of the transaction amount (applicable w.e.f 01.02.2026)												
06	Card Replacement Fee	First Plastic Card - Nil Second Plastic Card - ₹145 Third Plastic Card onwards - ₹500 Metal Card- ₹3,000												
07	Interest-Free Period	Up to 48 days												
08	Interest Rate	3.75% per month 45% per annum												
09	Late Payment Charges	<table border="1"> <thead> <tr> <th>Outstanding Amount</th> <th>Fee</th> </tr> </thead> <tbody> <tr> <td>₹0 – 250</td> <td>₹0</td> </tr> <tr> <td>₹251-1000</td> <td>₹250</td> </tr> <tr> <td>₹1001-5000</td> <td>₹500</td> </tr> <tr> <td>₹5001 - 25000</td> <td>₹1000</td> </tr> <tr> <td>₹ 25001 and above</td> <td>₹1250</td> </tr> </tbody> </table>	Outstanding Amount	Fee	₹0 – 250	₹0	₹251-1000	₹250	₹1001-5000	₹500	₹5001 - 25000	₹1000	₹ 25001 and above	₹1250
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Sr B	Drawal Limits													
01	Credit Limit	As visible in the OneCard App												
02	Available Credit Limit	As visible in the OneCard App												

Goods and Service Tax is applicable on all fees, interest and other charges.

EMI charges are variable and shall be shown to the Cardholder at the time of conversion of the transaction into the EMI in the OneCard app.

#### **Illustration on Interest Free (grace) period**

Interest free period will not be available if you have not paid the previous month's outstanding amount in entirety. Interest free period from the start of the billing cycle date shall not exceed 48 Days. Payment Due Date on your Card is 18 days after the

Statement Date (Please check your statement for your exact Payment Due Date). Therefore, the free credit period can range up to 48 days depending on your Payment Due Date.

**Illustrative Example for Interest Free Period Calculation:**

For a statement for the period 16th April to 15th May, the payment due date is 3rd June. Assuming you have paid your previous month's dues in full, the interest free period would be:

For the purchase dated 16th April, interest free grace period is from 16th April to 2nd June = 48 days and for the purchase dated 4th May, interest free grace period is from 4th May to 2nd June = 30 days.

**Billing Statement:** Your billing statement will be generated every month (bill date is visible in the app and can also be changed once from the profile section of the OneCard App as per your convenience). It will contain a break-up of all purchases, repayments, fees, interest charges, refunds and taxes. In case the card was not used in a month, the statement will mention there were no spends in that month.

Mode of sending statement: Intimation of the billing statement will be done through email, on a monthly basis to you, and will also be available on your OneCard app.

**\*\*\*Minimum Amount Due:** When you get your SIB One co-branded Credit Card statement, you can choose to pay the full amount (Total Amount Due) or pay just 5% of the Total Amount Due. This is known as Minimum Amount Due (MAD), and at least this amount must be paid before the Payment Due Date (currently on 2nd or 3rd). The remaining balance can be carried forward to subsequent months. This Minimum Amount Due will be:

- i) 5% of the outstanding amount or Rs.100 (whichever is greater) PLUS
- ii) Total sum of any card fee, overdue minimum payment
- iii) Any amount exceeding the credit limit
- iv) Entire amount of any instalments (EMI) due (if/as applicable)

You can also pay the Total Amount Due or an amount between the Minimum Amount Due and Total Amount Due.

**Method of payment**

You can pay the outstanding dues from the App itself, through the following modes:

- a) Debit Card
- b) Net Banking
- c) UPI
- d) IMPS/NEFT to unique SIB 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 60 days.

Complete Postal Address of card issuer: The South Indian Bank Ltd, Retail Banking Department, Administrative Building-2,, 7th floor, North Zone,, Rajagiri Road, Rajagiri Valley, Near Info Park Expressway, Kakkanad, Kochi- 682039.

### **Grievance Resolution**

Helpline Number: 1800-210-9111

Email id: [help@getonecard.app](mailto:help@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.southindianbank.com/content/grievance-registration/287>