



# Key Fact Statement

## AmpliFi Fi-Federal Credit Card

### I. Charges & Fees:

Joining Fee	₹2000																
Renewal Fees	₹2000 Waived off if you spend ₹2,50,000 or more in the previous year																
Card re-issuance fees	₹250 Waived off if card was blocked due to suspected fraud																
Cash advance fees	Nil - ATM cash withdrawal not provided on card																
Interest free period	Up to 48 days																
Annual Percentage Rate (APR) on credit	3.75% per month i.e. 45% annually																
Late payment charges	<table><thead><tr><th>Total amount due</th><th>Charges applicable</th></tr></thead><tbody><tr><td>₹0 - ₹100</td><td>₹0</td></tr><tr><td>₹101 - ₹500</td><td>₹100</td></tr><tr><td>₹501 - ₹5,000</td><td>₹500</td></tr><tr><td>₹5,001 - ₹10,000</td><td>₹750</td></tr><tr><td>₹10,001 - ₹25,000</td><td>₹1,000</td></tr><tr><td>₹25,000 - ₹50,000</td><td>₹1,500</td></tr><tr><td>More than ₹50,000</td><td>₹2,000</td></tr></tbody></table> <p>Charges may be applied on each statement based on the total amount due at that time, if at least the minimum amount due is not paid every month</p>	Total amount due	Charges applicable	₹0 - ₹100	₹0	₹101 - ₹500	₹100	₹501 - ₹5,000	₹500	₹5,001 - ₹10,000	₹750	₹10,001 - ₹25,000	₹1,000	₹25,000 - ₹50,000	₹1,500	More than ₹50,000	₹2,000
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Service charges for transactions	Forex markup: 1% Effective 06 Dec, 2023 – Forex markup: 0% Service charges not applied for any other transactions
Over-limit charges	Nil, over-limit facility not provided on the card currently
Auto debit reversal	₹250
EMI processing charges	2.5% or minimum ₹200
Minimum amount due	5% of purchases and 100% of overlimit spend, EMIs due, charges & fees

**Note:**

- Add-on credit card facility is not available as of now. Joining and/or annual fees for add-on cards (if applicable) will be communicated to you when this service is activated.
- GST at 18% will be applicable on all fees and charges as mandated
- Fuel Surcharge (usually around 1%) is levied by acquiring bank providing the terminal to the merchant and will be applied on the card. This rate can vary depending on the fuel station and their acquiring bank. This surcharge is applied post the fuel purchase transaction and will appear as a separate entry on the credit card statement and on Fi app. Any waiver of this surcharge is not provided on the card.
- Forex markup of 0% will be applicable on cross-border transactions initiated after 6th Dec, 2023. This waiver on forex markup maybe provided as a direct removal of fees or direct cash back after transaction settlement if the fees is not removed.

**a. Interest Free Period:** Payment due date on your card is 18 days after the statement date and thus, interest free period from the start of the billing cycle date shall not exceed 48 days. From the date of expenditure, the interest free period on a purchase can range from 18-48 days depending on the payment due date. For instance, if statement is generated on 01 May (for spend period 01 April – 30 April), and due date is on 18 May – interest free period will be 30 days for a purchase made on 18 April (18 April – 17 May) and 20 days for a purchase made on 28 April (28 April – 17 May).

If Total Amount Due is not paid by the payment due date, then there will be no interest free period.

**b. Finance Charges:** Interest charges are paid at a monthly percentage rate on all transactions from the date of transaction when you choose not to pay your balance in full. On all cash advances, interest charges are applied till they are paid back. Interest charges, if payable, are debited to your credit card account till the outstanding on the card is paid in full.

## II. Credit Limit, Available Credit Limit and Cash Withdrawal Limits

Credit Limit is the maximum limit up to which you are authorized to spend on the card. The available credit limit at any point of time is the remaining limit that is available for you to spend. Credit limit utilized at the time of generation of each monthly statement is provided as a part of the said statement. Cash limit forms a subset of your credit limit. The Bank will review your card account periodically and may decrease your credit and cash limits based on its internal criteria.

## III. Billing

**a. Statement Periodicity and Mode of Sending:** Bank will send a monthly statement via email showing details of purchases and dues as on that date. The exact date of statement generation depends on the billing cycle of each customer and can be seen in the Fi app at any time. Statements will also be available via the Fi app.

**b. Minimum Amount Due (MAD):** Minimum amount due is calculated as 5% of Total Amount Due + EMI debits for the month + any over limit spends + all applicable, unpaid charges and fees including interest charges + GST

If you deposit part of the Total Payment Due or the MAD (not less than the MAD under any circumstance), the balance outstanding amount payable shall be carried forward to subsequent statements. This amount will attract interest charges until the date of full and final payment. Please note that paying only the MAD every month will result in the repayment stretching over a long period with consequent interest payment on your outstanding balance.

**c. Methods of Payment:** You can pay outstanding dues on your credit card via the following methods:

- Send money from your Federal Bank savings account opened via Fi app
- Use third party applications that allow repayment for the credit card

**d. Billing Disputes Resolution:** In the event that you disagree with the charges indicated in the statement, it should be communicated to the Bank by calling customer care on 1800-296-1199 or email Federal Bank at [federalcards@federalbank.co.in](mailto:federalcards@federalbank.co.in) within 30 days of receipt of the statement,

failing which it would be construed that all charges indicated in the statement are accepted by you.

**IV. Postal address of the issuer:** This credit card is a co-branded credit card issued by the Federal Bank Ltd, 2nd Floor, Parackal Towers, Federal Bank, Operations Department, Parur Junction, Aluva, Ernakulam, Kerala- 683102

## **V. Customer Services and Grievance Redressal**

### **Level 1**

Telephone – You can reach Federal Bank’s 24-hour customer care on 1800-296-1199

Email – Reach Federal Bank at [federalcards@federalbank.co.in](mailto:federalcards@federalbank.co.in)

### **Level 2:**

If you are not happy with the resolution, please contact the Nodal Officer.

Email: [grievanceescalations@federalbank.co.in](mailto:grievanceescalations@federalbank.co.in)

Nikhil A

Associate Vice President – Nodal Officer

The Federal Bank Ltd. 2nd Floor, Municipal Building, Aluva, Ernakulam, Kerala, India, 683101

Phone: 0484-2866511

### **Level 3:**

If your complaint has not been handled properly or there has been a delay in resolving the issue to your satisfaction, please escalate to our Principal Nodal Officer

Email: [support@federalbank.co.in](mailto:support@federalbank.co.in)

Biju K.

Executive Vice President – Principal Nodal Officer

The Federal Bank Ltd. Federal Towers, Aluva, Ernakulam, Kerala, India, 683101

Phone: 0484-2866521

**Level 4:**

If you are still not satisfied with the resolution of your complaint you can approach the Banking Ombudsman. Please take note that the first point for redressal of complaints is the Bank itself. The complainants may approach Reserve Bank Integrated Ombudsman through the link below.  
<https://cms.rbi.org.in/>

OR

Write to CRPC in the below address: Reserve Bank of India, 4th floor,  
Sector 17, Chandigarh, 160017 RBI Contact Centre – 14448

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