

# Federal Bank One Co-Branded Credit Card

## Key Fact Statement

**w.e.f 30<sup>th</sup> April, 2026**

| 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                                                                                                                                                                                                                                                                     | <b>Primary Cardholder</b> <ul style="list-style-type: none"> <li>• Metal Card Nil</li> <li>• Plastic Card Nil</li> </ul> <b>Add-on Cardholder</b> <ul style="list-style-type: none"> <li>• Metal Card ₹3000</li> <li>• Plastic Card Nil</li> </ul>   |
| 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/Cash withdrawal fee</b>                                                                                                                                                                                                                                      | NA                                                                                                                                                                                                                                                   |
| 06                  | <b>Transaction-based service charges</b> <ul style="list-style-type: none"> <li>• Reward redemption fee</li> <li>• Forex Markup fee</li> <li>• Overlimit fee</li> </ul><br><b>Rent Transaction fee</b> <ul style="list-style-type: none"> <li>• Third-party merchants</li> </ul> | Nil<br>1% of the transaction amount<br>2.5% of overlimit amount (Min ₹500)<br><br><br>1% of the transaction amount                                                                                                                                   |

|                                    | <ul style="list-style-type: none"><li>Fuel Surcharge waiver</li><li>Wallet upload/transfer fee on cumulative spends of ₹10,000 per month or more</li></ul> | 1% of the transaction amount and capped till ₹400 per month<br><br>Till 29 <sup>th</sup> May, 2026, 1% of the transaction amount<br><br>From 30 <sup>th</sup> May, 2026, 2% of the transaction amount                                                                               |                    |     |          |    |           |      |            |      |               |       |                   |       |
|------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|-----|----------|----|-----------|------|------------|------|---------------|-------|-------------------|-------|
| 07                                 | Card Replacement Fee                                                                                                                                       | First Plastic Card - Nil<br>Second Plastic Card -₹145<br>Third Plastic Card onwards - ₹500<br>Metal Card- ₹3,000                                                                                                                                                                    |                    |     |          |    |           |      |            |      |               |       |                   |       |
| 08                                 | Interest-Free Period**                                                                                                                                     | Up to 48 days                                                                                                                                                                                                                                                                       |                    |     |          |    |           |      |            |      |               |       |                   |       |
| 09                                 | Interest Rate                                                                                                                                              | 3.75% per month<br>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                                                                                                                                                                                                                                                       |                    |     |          |    |           |      |            |      |               |       |                   |       |
| Federal One Co-branded Credit Card |                                                                                                                                                            |                                                                                                                                                                                                                                                                                     |                    |     |          |    |           |      |            |      |               |       |                   |       |

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

**\*\*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 18-48 days depending on your Payment Due Date.

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

For a statement for the period 14th April to 13th May, the payment due date is 1st June. Assuming you have paid Your previous month's dues in full, the interest free period would be: For the purchase dated 14th April, interest free grace period is from 14th April to 31st May = 48 days and for the purchase dated 2nd May, interest free grace period is from 2nd May to 31st May = 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 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 generated will be sent to you monthly via email / SMS / a notifications within OneCard app. You can access your Credit Card statement through the OneCard app.

**\*\*\*Minimum Amount Due:** When you get your Federal Bank 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 1st or 2nd). 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) 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) Netbanking
- c) UPI

Bank recommends Cardholders to pay their Federal Bank One co-branded Credit Card dues (if any) via above-mentioned payment methods. Any Federal Bank One co-branded Credit Card dues payment made via 3rd party apps or websites, may have a higher TAT for clearance or settlement of dues. Penal, interest or any other charges, as applicable on the card variant, will be applicable if funds are not received by the Bank by the due date. For any queries arising from delayed/non-reflection of settlement of payment dues on Federal Bank One co-branded Credit Card made via

3rd party apps or websites, Cardholders may reach out to the concerned 3rd party apps or websites directly.

**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.

### **Card Issuer Contact Details:**

Registered Office -

The Federal Bank Ltd,  
Federal Towers, Post Box No. 103, Federal Towers, Aluva-683101, Kerala, India,  
Ph: 91-484 2623620-29, Fax: 0484 2622672

### **Grievance Resolution**

#### **Level 1**

In-app Chat support through OneCard App: The customer can chat with an agent in the Mobile App provided to the customers or call the customer care number.

Email to [fedone@getonecard.app](mailto:fedone@getonecard.app) or call to help line no: 1800-268-3111.

#### **Level 2**

If you are not happy with the resolution, please contact:

Nodal Officer: Nikhil A.

Associate Vice President

The Federal Bank Ltd. 2nd Floor, Municipal Building, Aluva, Ernakulam, Kerala, India, 683101 Phone: 0484-2866511

Email: [grievanceescalations@federal.bank.in](mailto:grievanceescalations@federal.bank.in)

#### **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:

Biju K

Executive Vice President- Principle Nodal Officer

The Federal Bank Ltd. Federal Towers, Aluva, Ernakulam, Kerala, India, 683101 Tel: 0484-2866521

Email: [support@federal.bank.in](mailto:support@federal.bank.in)

#### **Level 4**

If you are still not satisfied with the resolution of your complaint you can approach 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.