

Key Fact Statement – SBM One co-branded Credit Card

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) - Plastic Card - Metal Card	Nil Nil ₹3000
04	Card Cancellation Fee If cancelled within 6 months of the virtual card being activated	Primary Cardholder - Metal Card ₹3000 - Plastic Card ₹500 Add-on Cardholder - Metal Card Nil - Plastic Card ₹500
05	Transaction-based service charges - Reward redemption fee - Forex Markup fee - Over Limit Fee Rent Transaction fee - Third-party merchants	Nil 1% of the transaction amount 2.5% of overlimit amount (Min ₹500) 1% of the transaction amount (applicable till 30.11.2025) 2% of the transaction amount (applicable w.e.f 01.12.2025)

	Fuel Surcharge waiver	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 30.11.2025) 2% of the transaction amount (applicable w.e.f 01.12.2025)												
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><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
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₹0 – 250	₹0													
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₹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

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

Please note that the entire Schedule of Fees and Charges (as mentioned above), benefits and features may change at any point of time at the discretion of SBM Bank. A notice and/or intimation, in this regard, shall be provided to the card holder prior to 30 days of implementation of such change

Illustration on Interest Free (grace) period

An 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 upto 48 days depending on your Payment Due Date.

Kindly Note: In case of Cash withdrawal, there is no interest free period. The interest will be charged from day 1.

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 on the billing date shown in the OneCard App and can be modified 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 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 SBM 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. Please check your statement for your exact 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 Rs.100 (whichever is greater) PLUS ii) Total sum of any card fee, overdue minimum payment iii) Any overlimit principal 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. For the sake of clarity, the late payment charges shall be charged on the outstanding amount.

Method of payment

You can pay the outstanding dues from the OneCard app itself, through the following modes: Debit Card b) Net banking c) UPI d) IMPS/NEFT to unique SBM One co-branded account number provided in OneCard 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: SBM Bank (India) Limited, 1st Floor, Raheja Center, Free Press Journal Marg, Nariman Point, Mumbai, Maharashtra, India, 400021

Grievance Resolution:

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.
2. Email to help@getonecard.app or call to help line no: 1800-210-9111

W.e.f 10.10.2025 Email to sbmone@getonecard.app or call to help line no: 1800-209-2111.

If you are not satisfied with response from regular channels, you can reach out to:

Level 1:

grievances@getonecard.app

Customer Care - 1800 2099 335 / 1800 1033 817
customercare@smbank.co.in -

Level 2

Ms. Reema Dalvi - 022-4302 8888
nodal.officer@smbank.co.in
101, Raheja `First Floor, Free Press , Journal Marg,
Nariman Point Mumbai - 400021, Maharashtra

Level 3

Mr. Debashish Nagpal - nodal.officer@sbmbank.co.in

101, Raheja `First Floor, Free Press , Journal Marg,
Nariman Point Mumbai - 400021, Maharashtra

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/>