

One Credit Card Statement (14 Aug 2024 - 13 Sep 2024)

SUMMARY	STATEMENT ILLUSTRATION	(Rupees)
<div><div></div><div>Full Name</div><div>Abdullatheef Shaik</div></div>	Opening Balance (as on 14 Aug 2024)	-0.54
<div><div></div><div>One Credit Card Number</div><div>4213-89XX-XXXX-4120</div></div>	Spends (in Sep)	+ 0.00
<div><div></div><div>Statement Date</div><div>14 Sep 2024</div></div>	Posted EMI (including taxes)	+ 3,522.79
<div><div></div><div>Payment Due Date</div><div>01 Oct 2024</div></div>	Interest Charges (including taxes)	+ 0.00
	Fees & Charges (including taxes)	+ 0.00
<div><div></div><div>Total Amount Due</div><div>3,522.25</div></div>	Repayments & Refunds	- 0.00
<div><div></div><div>Minimum Amount Due</div><div>3,522.25</div></div>	New EMI	- 0.00
	Paid via points	- 0.00
	Total Amount Due	= 3,522.25
	If the Total Amount Due is not paid by the Payment Due Date, interest will be charged on the unpaid amount.	
	Minimum Amount Due	3,522.25

TRANSACTION HISTORY

Date	Merchant Name	Transaction Type	Reward Points	Amount (Rs.)
01 Sep	Feb Balance Emi - (6/36) EMI Principal = Rs.1,761.26 EMI Interest = Rs.1,492.83 GST @ 18% = Rs.268.70	EMI		3,522.79

EMI SUMMARY

EMI Posted in Sep

Rs.3,254.09

Ongoing EMIs

1

Name	Status	Tenure Complete	EMI Posted (Rs)	Amount Posted (Rs)	Remaining Amount (Rs)
Feb Balance EMI	Ongoing	6 / 36	3,254.09	19,524.55	97,622.70

IMPORTANT INFORMATION

In case you pay only the Minimum Amount Due or any amount lesser than Total Amount Due, interest will be charged on a daily basis on the unpaid amount. Any fresh purchases made by you will be added to the previous outstanding balance, on which interest will be applicable. Always try to pay the total amount due to avoid interest and late payment fees. **Making only the minimum payment every month would result in the repayment stretching over months/years with consequential compounded interest payment on your outstanding balance**

To improve the functionality and stability of the Indian financial system, the Government of India and Reserve Bank of India (RBI) asked all banks and financial institutions to share consumer data with Credit Information Companies (CICs). Based on this data, these companies, or credit bureaus, generate a credit score and a credit report for each borrower, which is shared with banks and financial institutions as well as the borrower.

In case your One 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](tel:1800-210-9111) or email us on help@getonecard.app.

If your One Credit Card is misplaced, you can lock the card temporarily from the OneCard App.

If you are unable to make payments for some reason, please email us on help@getonecard.app or call on [1800-210-9111](tel:1800-210-9111) so our Customer Experience Team can assist in resolving the issue.

Sample Illustration of Interest Calculations (dues not paid in full)

The interest rate on unpaid dues is charged at 41.88% per annum, or 3.49% per month.

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.

The interest will be charged basis of below formula :

$((\text{Number of days} \times \text{Entire outstanding amount} \times (\text{Interest rate per month} \times 12 \text{ months})) / 365 \text{ days})$

Balance (Rs)	Period	No. Of Days	Calculation	Interest (Rs)
Rs.10,000	15-31 Jan	17	$(17 \times 10,000 \times (3.49/100 \times 12))/365$	195.06
Rs.10,000	01-09 Feb	9	$(9 \times 10,000 \times (3.49/100 \times 12))/365$	103.27
Rs.9,500	10-28 Feb	19	$(19 \times 9,500 \times (3.49/100 \times 12))/365$	207.11
Interest Charged				505.43

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

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

- Click here to view your [drawal limits](#)
- Click here to read the [Fees and Charges](#) in details
- Click here to view the [grievance details](#)
- Click here for [procedure to block card](#) in case of loss/theft or misuse of card
- Click here to read the [Most Important Terms and Conditions \(MITC\)](#) in detail.

PAY WITH YOUR ONECARD APP

Outstanding amount can be paid from the OneCard app using the following modes -

- Any UPI handle
- Via Debit Card
- Via Net Banking
- Via IMPS or NEFT, to the unique account number provided in the app

We do not accept repayments via cash or cheque.

It is recommended to pay the dues via above authorized payment modes.

Any repayment via third party apps or websites may have higher TAT of clearance or settlement of dues.

Penal interest or any other applicable charges will be levied if the outstanding amount is not received by the payment due date.

