

One Credit Card Statement (14 Aug 2025 - 13 Sep 2025)

SUMMARY	STATEMENT ILLUSTRATION	(Rupees)
Full Name Swati Malviya	Opening Balance (as on 14 Aug 2025)	0.00
One Credit Card Number 4213-89XX-XXXX-8587	Spends (in Sep) +	21,588.00
Statement Date 14 Sep 2025	Interest Charges (including taxes) +	0.00
Payment Due Date 01 Oct 2025	Fees & Charges (including taxes) +	254.74
Total Amount Due 21,842.74	Repayments & Refunds -	0.00
Minimum Amount Due 1,092.14	New EMI -	0.00
	Paid via points -	0.00
	Total Amount Due If the Total Amount Due is not paid by the Payment Due Date, interest will be charged on the unpaid amount.	21,842.74 =
	Minimum Amount Due	1,092.14

TRANSACTION HISTORY

Date	Merchant Name	Transaction Type	Reward Points	Amount (Rs.)
30 Aug	PhonePe Rent Transfer Fee = 215.88 GST @ 18% = 38.86	Rent	TOKEN_ECOM	21,842.74

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 Federal 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:18002109111) 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:18002109111) so our Customer Experience Team can assist in resolving the issue.

Grievance redressal officer	Contact Number	Email Id	Postal Address
Level 1	-	grievances@fplabs.tech	West Bay, Survey No. 278, Hissa No. 4/3 Pallod Farm, Phase II, Baner, Taluka Haveli Baner Gaon Pune - 411045, Maharashtra
Level 2	Nikhil A	0484- 2866511 grievanceescalations@federalbank.co.in	The Federal Bank Ltd. 2nd Floor, Municipal Building, Aluva, Ernakulam Kochi - 683101, Kerala
Level 3	Minimole Liz Thomas	0484- 2626366 support@federalbank.co.in	The Federal Bank Ltd. Federal Towers, Aluva, Ernakulam Kochi - 683101, Kerala

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

The interest rate on unpaid dues is charged at 45% per annum, or 3.75% 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 :

((Number of days X Entire outstanding amount X (Interest rate per month x 12 months)) / (Number of days in a year)).

Balance (Rs)	Period	No. Of Days	Calculation	Interest (Rs)
Rs.10,000	15-31 Jan	17	(17 x 10,0000 x (3.75/100 x 12))/365	209.59
Rs.10,000	01-09 Feb	9	(9 x 10,0000 x (3.75/100 x 12))/365	110.96
Rs.9,500	10-28 Feb	19	(19 x 9,500 x (3.75/100 x 12))/365	222.53
Interest Charged				543.08

Goods and Services Tax (GST) at the prevailing rate (currently 18%) will be levied on this interest charged, which is Rs.97.75 (18% of Interest Charged) .

This will be added to the outstanding amount so in your next statement, the Total Amount Due will be **Rs. 10,140.83 (Rs.9,500 + Rs.543.08 + Rs.97.75)**

- 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.
- Click here to view the [Key Fact Statement](#)

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 a TAT of 5 working days for 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.

