

Example:

- Billing cycle: 1-30 June
- Total spends: ₹50,000
- Cashback @ 2%: ₹1,000
- Statement generated: 1 July
- Cashback credited: By 6 July
- July statement shows ₹1,000 credit

Using Cashback:

- Auto-adjusted against outstanding balance
- Cannot be withdrawn as cash
- Cannot be transferred to bank account
- Reduces your bill amount
- No expiry

7.2 Airport Lounge Access

Lounge Access Entitlement

Silver Card:

- No lounge access

Gold Card:

- 4 complimentary domestic lounge visits per year
- Calendar year (Jan-Dec)
- Primary cardholder only
- Cannot carry guest

Platinum Card:

- Unlimited domestic lounge visits
- Unlimited international lounge visits
- Primary cardholder + 1 guest per visit
- 365 days validity

Signature Card:

- Unlimited domestic lounge visits
- Unlimited international lounge visits
- Primary cardholder + unlimited guests
- Priority Pass membership included (worldwide lounge access)
- No restrictions

Using Lounge Access

At Domestic Lounges:

1. Present your FPL OneCard at lounge reception
2. Show boarding pass for same-day travel
3. Card will be swiped (₹2 charge applied and reversed)
4. Access granted
5. Enjoy lounge facilities

At International Lounges (Platinum/Signature):

1. Present FPL OneCard
2. Show international boarding pass
3. Card swiped for verification
4. If guest: Present both your card and guest's boarding pass
5. Access granted

With Priority Pass (Signature Card):

- Physical Priority Pass card sent within 15 days of FPL OneCard approval
- Use Priority Pass card at 1,300+ lounges worldwide
- Independent of FPL OneCard (works even if FPL card blocked)
- Unlimited access

Lounge Facilities:

- Complimentary food and beverages
- WiFi access
- Comfortable seating
- Charging points
- Reading material

- Washrooms and showers (select lounges)
- Business center (select lounges)

Important Notes:

- Lounge access only on same-day travel
- Boarding pass mandatory
- Lounge may deny entry if overcrowded
- Limit may be mentioned by lounge (typically 2-3 hours)
- Alcoholic beverages may have age restrictions

7.3 Fuel Benefits

Fuel Surcharge Waiver

What Is Fuel Surcharge:

- 1% charged by petrol pumps on card transactions
- Example: ₹5,000 fuel = ₹50 surcharge
- FPL OneCard waives this charge

Silver Card:

- 1% waiver on transactions between ₹400-₹4,000
- Per transaction limits apply
- Unlimited transactions

Gold Card:

- 2.5% waiver (more than surcharge = extra benefit)
- No upper limit per transaction
- Unlimited transactions
- Effective discount of 1.5% on fuel

Platinum & Signature Cards:

- 2.5% waiver
- No limits
- Plus accelerated cashback/rewards on fuel

How Waiver Works:

- Surcharge charged at petrol pump
- Waiver credited to your card account
- Reflects in next statement
- Automatic (no action needed)

Eligible Fuel Stations:

- All petrol pumps accepting credit cards
- Indian Oil, Bharat Petroleum, Hindustan Petroleum
- Reliance, Shell, Nayara, Essar
- Nationwide coverage

Additional Fuel Benefits

Gold/Platinum/Signature Cards:

- Extra cashback/reward points on fuel purchases
- Special fuel vouchers during festive seasons
- Partner petrol pump offers
- Priority service lanes (select outlets)

7.4 Travel Benefits

Travel Insurance (Platinum & Signature Cards)

Coverage Included:

Trip Cancellation/Interruption:

- Coverage: Up to ₹50,000 (Platinum), ₹1,00,000 (Signature)
- Covers: Flight/hotel cancellations due to emergencies
- Claim: Submit cancellation invoice, reason proof

Baggage Loss/Delay:

- Coverage: Up to ₹25,000 (Platinum), ₹50,000 (Signature)
- Covers: Lost, stolen, or damaged baggage during travel
- Claim: Airline report, receipts for immediate purchases

Medical Emergency Abroad:

- Coverage: Up to ₹5,00,000 (Platinum), ₹1,00,000 (Signature)

- Covers: Hospitalization, doctor fees, medicines
- Cashless at network hospitals
- Claim: Medical bills, doctor prescriptions

Flight Delay:

- Coverage: ₹5,000 (Platinum), ₹10,000 (Signature)
- Applicable: Delay of 4+ hours
- Covers: Meals, accommodation, alternative transport
- Claim: Airline delay certificate, expense receipts

Passport Loss:

- Coverage: ₹20,000 (Platinum/Signature)
- Covers: Emergency passport issuance costs
- Claim: Police report, embassy receipts

Personal Accident During Travel:

- Coverage: ₹10,00,000 (Platinum), ₹2,00,000 (Signature)
- Covers: Accidental death/disability during trip
- Claim: Death certificate/medical disability certificate

Activation:

- Automatic for all international trips
- Book ticket (even partially) using FPL OneCard
- Coverage starts from departure
- Valid for 90 days per trip

Filing Insurance Claim:

1. Contact insurance helpline: 1800-XXX-YYYY within 24 hours
 2. Submit documents via email: claims@fpalonecard.com
 3. Claim processed in 15-30 days
-

8. SECURITY & FRAUD PROTECTION

8.1 Card Security Features

Physical Security Features

- EMV chip for secure transactions
- CVV (3-digit code on back) - never share
- Signature panel - sign immediately
- Holographic logo
- Card number in raised print
- Expiry date and cardholder name

Digital Security

- 3D Secure authentication (OTP for online transactions)
- Real-time SMS/email alerts
- Instant card block/unblock via app
- Biometric login (fingerprint/face ID)
- Transaction limits you can set
- Location-based fraud detection

8.2 Lost or Stolen Card

Immediate Actions

- 1. Block card immediately:** Call 1800-XXX-XXXX (24/7) OR use mobile app "Block Card" option
- 2. File police complaint (if stolen)**
- 3. Get police complaint copy**
- 4. Note down last known transactions**

Zero Liability Protection

- Report within 3 days:** Zero liability on fraudulent transactions
- Report after 3 days:** Liability may apply as per RBI norms
- Lost card liability cover:**
 - Silver: ₹50,000
 - Gold: ₹2,00,000
 - Platinum: ₹10,00,000

- Signature: Unlimited

Card Replacement

1. Report lost/stolen card
2. Request replacement
3. New card with new number issued free (first replacement)
4. Dispatched within 5-7 business days
5. Replacement fee: ₹200 (if not first time)
6. Emergency card available at major cities within 24 hours (₹500 fee)

8.3 Fraud Detection & Prevention

How We Protect You

- 24/7 fraud monitoring system
- AI-based unusual activity detection
- Automatic blocking on suspicious transactions
- Immediate SMS alerts
- Verification calls for large/unusual transactions

Common Fraud Types

Phishing:

- Fake emails/SMS pretending to be from bank
- Asking for card details, PIN, OTP
- **Never share:** PIN, CVV, OTP, card number with anyone

Vishing (Voice Phishing):

- Fraudsters calling as bank employees
- Asking for card details for "verification"
- **Remember:** Bank never asks for PIN/CVV/OTP on call

Card Skimming:

- Fraudsters install devices at ATMs to copy card data
- **Prevention:** Check ATM for suspicious devices, shield PIN entry

Online Shopping Fraud:

- Fake shopping websites
- **Prevention:** Shop only on https:// sites, check website reputation

SIM Swap Fraud:

- Fraudsters get duplicate SIM to receive your OTPs
- **Prevention:** Lock SIM card, immediately report if mobile not working

If You Notice Fraud

- 1. Block card immediately:** 1800-XXX-XXXX
- 2. Report fraudulent transactions** via app or customer care
- 3. File police complaint**
- 4. Dispute the transactions** (see section 3.4)
- 5. Change all passwords** if online fraud
- 6. Monitor credit report** for unusual activity

Protecting Your Card

DO:

- Sign card immediately upon receipt
- Memorize PIN, never write it down
- Shield PIN entry at ATM/POS
- Check statements regularly
- Set transaction alerts
- Use only secure WiFi for online transactions
- Log out after online banking
- Enable app lock (fingerprint/face ID)

DON'T:

- Share PIN, CVV, OTP with anyone (not even bank staff)
- Save CVV anywhere
- Lend card to anyone
- Leave card unattended
- Click suspicious email links
- Use public computers for banking

- Save card details on unknown websites
- Respond to unsolicited calls/emails asking for card info

8.4 Transaction Alerts

Types of Alerts

SMS Alerts (Free):

- Every transaction (any amount)
- International transactions
- Online transactions
- ATM withdrawals
- Failed transaction attempts
- Card blocked/unblocked
- Payment received
- Bill generated

Email Alerts (Free):

- Daily transaction summary
- Weekly spending report
- Statement generation
- Payment due reminders
- Limit utilization alerts

Push Notifications (App):

- Real-time transaction notifications
- Payment reminders
- Offers and cashback notifications
- Credit limit changes

Managing Alerts

1. Log into mobile app
2. Go to Settings → Notifications
3. Enable/disable alert types
4. Set transaction amount threshold

9. REWARDS & CASHBACK PROGRAMS

9.1 Earning Rewards

Silver Card:

- 1% cashback on all purchases
- Credited monthly to card account

Gold Card:

- 2% online purchases
- 1.5% offline purchases
- 5% on utility bills (max ₹500/month)

Platinum Card:

- 3% on all purchases
- 5% on premium brands
- 10% international (max ₹2,000/month)

Signature Card:

- 5% on all purchases (unlimited)
- 10% on luxury hotels/travel
- 15% on international luxury shopping

9.2 Redeeming Rewards

Cashback Redemption:

- Auto-credited to card account monthly
- Reduces your bill amount
- No action needed
- No expiry

Reward Points Redemption:

1. Log into app → Rewards section

2. Check points balance
3. Browse catalog (vouchers, travel, merchandise)
4. Select reward
5. Confirm redemption
6. Voucher sent via email/SMS instantly

Redemption Options:

- Statement credit
 - Shopping vouchers (Amazon, Flipkart, etc.)
 - Travel bookings
 - Gift cards
 - Charity donations
-

10. CONTACT INFORMATION & SUPPORT

10.1 Customer Care

24/7 Helpline: 1800-XXX-XXXX (Toll-free from India)

International Helpline: +91-22-XXXX-XXXX (charges apply)

Email Support: support@fpalonecard.com

Response Time:

- Phone: Immediate
- Email: 24-48 hours
- App chat: Real-time during business hours

10.2 Specialized Support Lines

Lost/Stolen Card: 1800-XXX-XXXX (Priority line, 24/7)

Dispute Resolution: disputes@fpalonecard.com

Collections/Overdue: 1800-XXX-XXXX (Option 3)

Lounge Access Queries: lounges@fpalonecard.com

Insurance Claims: 1800-XXX-YYYY

Grievance Redressal: grievance@fpalonecard.com

10.3 Branch Locations

Head Office: FPL OneCard Limited 123 Financial District, Mumbai - 400001

Regional Offices:

- Delhi, Bangalore, Chennai, Kolkata, Hyderabad, Pune
- Branch locator: www.fpalonecard.com/branches

Partner Bank Branches: Payment accepted at 5,000+ partner bank branches nationwide

10.4 Digital Channels

Mobile App:

- Download: Google Play Store / Apple App Store
- App Name: "FPL OneCard"
- Features: View transactions, pay bills, block card, track rewards, raise disputes

Website: www.fpalonecard.com

- Online account management
- Statement download
- Payment gateway
- Application tracking

Social Media:

- Twitter: @FPLOneCard
- Facebook: /FPLOneCard
- Instagram: @fpalonecard_official
- Response time: 24 hours

10.5 Complaint Resolution

How to Raise Complaint

1. Via Mobile App:

- Go to Help → Raise Complaint
- Select issue category
- Describe problem

- Upload supporting documents
- Submit complaint
- Receive complaint reference number

2. Via Email: complaints@fpalonecard.com

- Include: Card number (last 4 digits), issue description, contact details

3. Via Phone: 1800-XXX-XXXX

- Speak to customer care
- Request complaint registration
- Note complaint ID

Complaint Resolution Timeline

- **Acknowledgment:** Within 24 hours
- **Resolution:** Within 7 working days
- **Complex cases:** Up to 30 days
- **Status updates:** Via SMS/email

Escalation Matrix

Level 1: Customer Care (1800-XXX-XXXX) **Level 2:** Grievance Officer (grievance@fpalonecard.com) - If not resolved in 7 days **Level 3:** Principal Nodal Officer (pno@fpalonecard.com) - If not resolved in 15 days **Level 4:** RBI Banking Ombudsman (cms.rbi.org.in) - If not resolved in 30 days

10.6 Feedback

Positive Feedback:

- Email: feedback@fpalonecard.com
- Rate us on app stores
- Social media reviews

Service Improvement:

- We value your suggestions
- Email: suggestions@fpalonecard.com
- Regular customer surveys
- Feedback forms in app

APPENDIX: QUICK REFERENCE

Fees & Charges Summary

Fee Type	Silver	Gold	Platinum	Signature
Annual Fee	₹500	₹1,000	₹5,000	₹10,000
Waiver Criteria	₹50K spend	₹1L spend	₹5L spend	₹15L spend
Finance Charge	42% p.a.	39% p.a.	36% p.a.	30% p.a.
Cash Advance Fee	2.5%	2%	1.5%	1%
Late Payment Fee	₹400-₹1,300	₹400-₹1,300	₹400-₹1,300	₹400-₹1,300
Forex Markup	3.5%	3.5%	0%	0%
Card Replacement	₹200	₹200	Free	Free

Important Numbers

- Customer Care:** 1800-XXX-XXXX
- Lost/Stolen Card:** 1800-XXX-XXXX (24/7)
- International Helpline:** +91-22-XXXX-XXXX
- Email:** support@fplonecard.com
- SMS:** Send to 9876543210

Payment Methods

- Mobile app (instant)
- UPI (1-2 hours)
- Net banking (2-4 hours)
- NEFT/RTGS (24 hours)
- Debit card (2-4 hours)
- Cheque (3-5 days)
- Branch payment (same day)

Key Features by Card

Silver: 1% cashback, Basic benefits **Gold:** 2% cashback, 4 lounge visits **Platinum:** 3% cashback, Unlimited lounge, Travel insurance **Signature:** 5% cashback, Unlimited lounge + guests, Priority Pass, Premium insurance

DISCLAIMER: This knowledge base is for informational purposes only. Terms and conditions apply to all products and services. FPL OneCard reserves the right to modify features, fees, and benefits without prior notice. For latest information, visit www.fplonecard.com or contact customer care. Credit approval subject to eligibility criteria. Please read offer documents carefully before availing any service.

FPL OneCard Credit Card - Complete Knowledge Base

Version 1.0 | December 2025

1. ACCOUNT & ONBOARDING

1.1 Eligibility Criteria

Age Requirements

- Minimum age: 18 years
- Maximum age for new applications: 65 years
- Add-on card holders: Minimum 18 years, no upper limit
- Existing cardholders above 65 can continue using their cards

Income Requirements

Salaried Individuals:

- Minimum monthly income: ₹20,000 (₹2,40,000 annually)
- Gold Card: ₹5,00,000 annually
- Platinum Card: ₹10,00,000 annually
- Signature Card: ₹20,00,000 annually

Self-Employed Individuals:

- Minimum annual income: ₹3,00,000
- Business should be operational for at least 2 years
- Higher income requirements for premium card variants

Credit Score Requirements

- Minimum CIBIL score: 700
- Score 700-750: Eligible with lower initial credit limits
- Score 750+: Better approval chances and higher credit limits
- First-time credit users: Considered with additional documentation (bank statements, FDs, guarantor)

- We recommend maintaining a score above 750 for best offers

Residential Requirements

- Must be an Indian resident with valid Indian address
- NRI applications currently not accepted
- Valid address proof required (not older than 3 months)

Employment Status

- Salaried: Minimum 1 year work experience required
- Self-employed: Minimum 2 years of business operation
- Students with verifiable income sources may apply

1.2 Required Documents

Mandatory for All Applicants

Identity Proof (any one):

- Aadhaar Card
- Passport
- Voter ID Card
- Driving License
- PAN Card (mandatory for all)

Address Proof (any one, not older than 3 months):

- Aadhaar Card
- Utility bills (electricity, water, gas)
- Rent agreement (notarized)
- Bank statement showing address
- Passport

Income Proof - Salaried:

- Last 3 months' salary slips
- Last 6 months' bank statement showing salary credits
- Form 16 or ITR for last 2 years

Income Proof - Self-Employed:

- ITR for last 2 financial years
- Business registration proof (GST certificate, Shop Act license)
- Last 6 months' business bank statements
- Audited financial statements (if turnover exceeds ₹50 lakhs)

Additional Documents:

- Recent passport-size photograph
- Employment proof (offer letter, company ID card)

1.3 Application Process

Online Application (Recommended)

1. Visit www.fploonecard.com or download FPL OneCard mobile app
2. Click "Apply Now" button
3. Enter 10-digit mobile number
4. Verify via 6-digit OTP (valid for 10 minutes)
5. Enter basic details:
 - Full name as per PAN card
 - Date of birth
 - Email address
 - PAN number (format: ABCDE1234F)
6. System performs instant PAN verification
7. Select employment type (Salaried/Self-employed)
8. Enter employment details:
 - **Salaried:** Company name, designation, years of experience, monthly gross salary, office address
 - **Self-employed:** Business name and type, nature of business, years in operation, annual income, business address
9. Provide complete residential address
10. Upload required documents (each under 5MB, JPG/PNG/PDF format)
11. Schedule Video KYC appointment
12. Submit application

Video KYC Process

Preparation:

- Available 9 AM to 9 PM, all days including weekends
- Duration: 10-15 minutes
- Requirements:
 - Good lighting (natural or white light preferred)
 - Stable internet (minimum 2 Mbps)
 - Original documents ready (not photocopies)
 - Quiet environment

During Video Call:

- Show original PAN card to camera
- Show face clearly for photo matching
- Read out specific details from documents
- Answer security questions
- Screenshots captured for compliance
- Video recorded and encrypted

Post-KYC:

- Confirmation sent via SMS and email
- Application enters review stage

Application Review Timeline

- **Initial screening:** Within 24 hours (document verification)
- **Credit bureau check:** Within 48 hours (CIBIL/Experian/Equifax)
- **Income verification:** 2-3 business days (may contact employer or verify ITR)
- **Final decision:** Within 5 business days from submission
- **Status updates:** Sent via SMS and email at each stage
- **Additional documents:** Team will contact if needed

Tracking Application Status

- Mobile app: "Track Application" section
- Website: www.fplonocard.com/track-application

- Customer care: 1800-XXX-XXXX (24/7)
- SMS: Automatic updates sent to registered mobile
- Email: Status notifications at each milestone

Application Rejection - Next Steps

If your application is rejected, you will receive a notification with the reason. Common reasons include:

- Credit score below 700
- Insufficient income
- High existing debt obligations
- Negative credit history
- Incomplete/incorrect documentation
- Employment verification failure

What to do if rejected:

- Review rejection reason in email/SMS
- Wait 30 days before reapplying
- Work on improving credit score
- Ensure all documents are accurate and complete
- Consider applying for a lower card variant
- Contact customer care for detailed feedback: 1800-XXX-XXXX

1.4 Card Variants

Silver Card (Entry Level)

Annual Fee: ₹500 + taxes (waived on ₹50,000+ annual spend) **Credit Limit:** ₹20,000 to ₹2,00,000 **Cashback:**

1% on all purchases **Key Benefits:**

- Fuel surcharge waiver: 1% on ₹400-₹4,000 transactions
- Lost card liability cover: Up to ₹50,000
- Zero liability on fraudulent transactions (if reported within 3 days)

• 24/7 customer support **Charges:**

- Finance charge: 3.5% per month (42% annually)
- Cash advance fee: 2.5% (minimum ₹500)
- Foreign transaction markup: 3.5%

- Late payment fee: ₹400-₹1,300 based on outstanding

Gold Card (Mid-Tier)

Annual Fee: ₹1,000 + taxes (waived on ₹1,00,000+ annual spend) **Credit Limit:** ₹2,00,000 to ₹5,00,000

Cashback:

- 2% on online purchases
- 1.5% on offline retail and dining
- 5% on utility bills (up to ₹500/month) **Key Benefits:**
- Airport lounge access: 4 domestic visits/year
- Lost card liability: Up to ₹2,00,000
- Purchase protection: Up to ₹50,000 per item for 90 days
- Fuel surcharge waiver: 2.5% (no upper limit)
- Zero forex markup at partner merchants
- EMI conversion on purchases above ₹2,500
- Priority customer service **Charges:**
- Finance charge: 3.25% per month (39% annually)
- Cash advance fee: 2% (minimum ₹500)

Platinum Card (Premium)

Annual Fee: ₹5,000 + taxes (waived on ₹5,00,000+ annual spend) **Credit Limit:** ₹5,00,000 to ₹15,00,000

Cashback:

- 3% on all categories
- 5% on premium brands and luxury
- 10% on international spends (up to ₹2,000/month) **Key Benefits:**
- Unlimited domestic and international lounge access (with 1 guest)
- Complimentary golf rounds: 6/year at partner courses
- 24/7 concierge services
- Lost card liability: Up to ₹10,00,000
- Purchase protection: Up to ₹2,00,000 per item
- Travel insurance:
 - Trip cancellation: Up to ₹50,000
 - Baggage loss: Up to ₹25,000

- Medical emergencies: Up to ₹5,00,000
- Preferred status with partner airlines/hotels **Charges:**
- Finance charge: 3% per month (36% annually)
- Cash advance fee: 1.5% (minimum ₹500)

Signature Card (Super Premium)

Annual Fee: ₹10,000 + taxes (waived on ₹15,00,000+ annual spend) **Credit Limit:** ₹15,00,000 to ₹50,00,000

Cashback:

- 5% unlimited on all purchases
- 10% on luxury hotels and premium travel
- 15% on international luxury brand shopping **Key Benefits:**
- Unlimited lounge access with unlimited guests
- Priority Pass membership (worldwide)
- Dedicated relationship manager 24/7
- Luxury concierge (private jets, yachts)
- Comprehensive travel insurance: Up to ₹1 crore (covers family)
- Exclusive event access
- Complimentary valet parking
- Complimentary room upgrades at luxury hotels
- Lost card liability: Unlimited
- Purchase protection: Up to ₹5,00,000 per item for 180 days
- Extended warranty: Doubles manufacturer warranty (up to 2 years)
- Air accident insurance: ₹2 crores **Charges:**
- Finance charge: 2.5% per month (30% annually)
- Cash advance fee: 1% (no minimum)

1.5 Card Activation

When to Activate

- Card must be activated before first use
- Activation required within 30 days of dispatch
- Cards not activated within 30 days are automatically blocked

- No charges for activation within 30-day period
- Late activation after 30 days requires identity reverification

Activation Methods

Method 1: Phone Activation (24/7)

1. Call 1800-XXX-XXXX (toll-free)
2. Select "Card Activation" option
3. Provide:
 - 16-digit card number
 - Expiry date (MM/YY format)
 - CVV (3-digit code on back)
 - Date of birth
 - Last 4 digits of registered mobile
4. Receive OTP on registered mobile
5. Enter OTP within 5 minutes
6. Set 4-digit PIN
7. Receive confirmation SMS instantly

Method 2: Mobile App Activation

1. Download FPL OneCard app
2. Log in with registered mobile + OTP
3. Navigate to "Activate New Card"
4. Scan card using camera OR enter details manually
5. Verify identity (fingerprint/face ID if enabled)
6. Set 4-digit transaction PIN
7. Confirm activation
8. Card ready within seconds

Method 3: ATM Activation

1. Visit any FPL OneCard partner ATM
2. Insert new card
3. Select "PIN Change" or "Generate PIN"

4. Enter OTP received on mobile
5. Create new 4-digit PIN
6. Confirm PIN
7. Complete balance inquiry to activate
8. Card activates upon first successful PIN transaction

Setting Your PIN

PIN Security Guidelines:

- Create unique 4-digit number
- **DO NOT USE:**
 - Birth dates (yours or family)
 - Sequential numbers (1234, 0000)
 - Repeated digits (1111, 9999)
 - Phone numbers or addresses
- Choose memorable but not obvious combination
- Never write PIN on card or keep in wallet
- Never share with anyone (including bank staff)
- Change PIN every 3-6 months
- If compromised, change immediately

PIN Change Options:

- Mobile app: Instant change
- ATM: At any partner ATM
- Customer care: Request PIN regeneration
- Online banking: Through web portal

First Transaction Recommendations

1. Make first transaction at trusted merchant
2. Start with small amount (₹100-500) to test
3. Use POS terminal rather than online for first transaction
4. Keep registered mobile nearby for OTP
5. Verify transaction amount before entering PIN

If First Transaction Fails:

- Wait 5 minutes and retry (activation may still be processing)
- Check if correct PIN entered (3 attempts allowed)
- Verify sufficient credit limit
- Ensure international usage enabled (for foreign transactions)
- Check merchant terminal connectivity
- Contact customer care if issues persist: 1800-XXX-XXXX

1.6 Account Management

Updating Mobile Number

1. Log into mobile app
2. Go to Profile Settings
3. Select "Change Mobile Number"
4. Enter new 10-digit number
5. Verify via OTP sent to OLD number
6. Verify via OTP sent to NEW number
7. Confirm change
8. New number active immediately
9. All future communications to new number

Alternative Method:

- Call customer care: 1800-XXX-XXXX
- Verify identity via security questions
- Provide new mobile number
- OTP verification on both numbers
- Change processed instantly

Updating Email Address

1. Log into mobile app or website
2. Navigate to Profile section
3. Select "Update Email"
4. Enter new email address

5. Verification link sent to OLD email

6. Click verification link

7. Confirm on NEW email

8. Change takes effect immediately

Updating Residential Address

Requirements:

- Address proof not older than 3 months

Process:

1. Log into mobile app

2. Go to Profile → "Update Address"

3. Enter complete new address with PIN code

4. Upload address proof:

- Aadhaar Card
- Utility bill
- Rent agreement
- Bank statement

5. Submit for verification

6. Processed within 3-5 business days

7. Confirmation sent via SMS/email

Important: Address updates affect:

- Statement delivery
- Card replacement dispatch
- Communication correspondence

Changing Name on Card

Valid Reasons:

- Marriage
- Legal name change
- Spelling correction

Required Documents:

- Marriage certificate (for post-marriage name change)
- Gazette notification (for legal name change)
- Court order (for legal name change)
- Affidavit on stamp paper (for correction)

Process:

1. Contact customer care: 1800-XXX-XXXX
2. Request name change
3. Submit required legal documents
4. Verification takes 5-7 business days
5. New card issued free of charge
6. Dispatched within 10 business days
7. Old card automatically blocked upon new card activation

1.7 Credit Limit Management

Understanding Your Credit Limit

- **Total Credit Limit:** Maximum you can spend
- **Available Limit:** Total limit minus current outstanding minus pending transactions
- **Formula:** Available Limit = Total Limit - Outstanding Balance - Blocked Amounts

Determining Factors:

- Income level
- Credit score
- Existing debt obligations
- Repayment history with FPL OneCard
- Repayment history with other lenders
- Employment stability

Credit Limit Enhancement

Eligibility:

- Card held for minimum 6 months
- No defaults or late payments in last 6 months
- Good repayment record

- Increased income (proof required)
- Credit utilization below 30%

Process:

1. Log into mobile app
2. Navigate to "Credit Limit" section
3. Select "Request Limit Enhancement"
4. Upload latest income proof:
 - Recent salary slips
 - Latest ITR
 - Updated bank statements
5. Submit request
6. Decision within 5-7 business days
7. If approved, new limit reflects immediately
8. SMS and email confirmation sent

Enhancement Amount:

- Usually 30-100% increase
- Based on income and credit profile
- Higher increases for consistent good behavior

Automatic Review:

- System reviews every 6 months
- Eligible customers receive auto-enhancement
- No application needed
- Notification sent via SMS/email

Temporary Limit Increase

When to Use:

- Wedding expenses
- Medical emergencies
- Foreign travel
- Large purchases (electronics, furniture)

Eligibility:

- Card held for 3+ months
- Good repayment history
- Current account in good standing

Process:

1. Log into mobile app
2. Select "Temporary Limit Increase"
3. Specify additional amount needed
4. Provide reason
5. Upload supporting documents (optional but helps):
 - Wedding card
 - Hospital bills
 - Travel tickets
6. Submit request
7. Instant approval for eligible customers
8. Enhancement up to 50% of existing limit
9. Valid for 30 days
10. Auto-reverts to original limit after expiry

Important Notes:

- No charges for temporary enhancement
- Available only once every 90 days
- Must clear previous enhancement before new request

1.8 Add-On Cards

Overview

- Primary cardholder can issue up to 3 add-on cards
- No additional annual fee
- Shared credit limit with primary card
- Separate PIN for each add-on card
- All transactions appear on primary cardholder's statement

Eligibility for Add-On Cardholders

- Minimum age: 18 years
- Can be: Spouse, children (18+), parents, siblings
- Must provide identity and address proof
- Recent photograph required

Application Process

1. Log into mobile app
2. Go to "Add-On Cards" section
3. Click "Request New Add-On Card"
4. Enter add-on cardholder details:
 - Full name as per ID proof
 - Date of birth
 - Relationship with primary cardholder
 - Mobile number
5. Upload documents:
 - Identity proof (Aadhaar/PAN/Passport)
 - Address proof
 - Recent photograph
6. Submit application
7. Add-on card dispatched in 7-10 business days
8. Delivered to primary cardholder's address

Managing Add-On Cards

Setting Individual Limits:

1. Open mobile app
2. Select specific add-on card
3. Choose "Set Transaction Limit"
4. Set daily/monthly limit (₹500 to total credit limit)
5. Save changes (effective immediately)

Monitoring Transactions:

- All add-on transactions visible in primary account
- SMS alerts for every add-on transaction
- Separate section in monthly statement
- Real-time tracking in mobile app

Blocking/Unblocking Add-On Cards:

1. Log into app
2. Select add-on card
3. Toggle "Block/Unblock" switch
4. Instant activation/deactivation
5. Primary card remains unaffected

Cancelling Add-On Card:

1. Log into mobile app
2. Select add-on card to cancel
3. Choose "Cancel Card"
4. Confirm cancellation
5. Card blocked immediately
6. No cancellation charges
7. Confirmation sent via SMS/email

Alternative: Call customer care at 1800-XXX-XXXX to cancel

Responsibilities

- Primary cardholder responsible for ALL payments
- This includes all add-on card transactions
- Add-on cardholders CANNOT:
 - Make account changes
 - Update contact details
 - Request limit enhancement
 - Close the credit card
 - Redeem reward points

Rewards

- Add-on cardholders earn rewards on transactions
- All rewards accumulate in primary account
- Only primary cardholder can redeem rewards

1.9 Card Upgrade/Downgrade

Upgrading to Higher Variant

Eligibility:

- Minimum 6 months of card usage
- Good repayment history (no defaults)
- Meeting higher variant income criteria
- Good credit score

Available Upgrade Paths:

- Silver → Gold
- Silver → Platinum
- Gold → Platinum
- Gold → Signature
- Platinum → Signature

Process:

1. Check eligibility in mobile app
2. Navigate to "Upgrade Card"
3. Select desired variant
4. Review new benefits and fees
5. Pay differential annual fee (if applicable)
6. Submit income proof for higher variants
7. Approval within 3-5 business days
8. New card dispatched in 7-10 days
9. Old card auto-blocked when new card activated

Fee Structure:

- Pro-rated annual fee adjustment

- Example: Upgrading mid-year pays only remaining months for new tier

Downgrading to Lower Variant

When to Consider:

- Difficulty paying annual fee
- Not utilizing premium benefits
- Reduced spending patterns
- Income change

Process:

1. Contact customer care: 1800-XXX-XXXX
2. Request downgrade
3. Review impact on benefits
4. Confirm downgrade
5. New card issued within 7-10 days
6. Annual fee adjusted accordingly
7. Old card blocked upon new card activation

Important Considerations:

- Reward points may be adjusted
- Premium benefits (lounge, concierge) lost
- Credit limit may be reviewed
- Cannot upgrade again for 6 months

1.10 Account Closure

Voluntary Closure

Prerequisites:

- Clear all outstanding dues completely
- Settle any running EMIs (foreclose or complete)
- Redeem or forfeit reward points
- Cancel all auto-payments linked to card
- Return physical card (optional)

Closure Process:

1. Call customer care: 1800-XXX-XXXX
2. Request account closure
3. Verify identity via security questions
4. Clear final settlement amount (if any)
5. Confirm understanding of:
 - Reward points forfeiture
 - Impact on credit score
 - Loss of credit history
6. Receive closure confirmation via email
7. Credit report updated in 30-45 days
8. Final statement generated and sent

Closure Fees:

- FREE if closed after 1 year of card ownership
- ₹500 if closed within first year
- Waived for:
 - Lost/stolen card closures
 - Deceased cardholder accounts
 - Fraud-related closures

Impact on Credit Score

- Closed accounts remain on credit report for 7-10 years
- Reduces total available credit (may increase utilization ratio)
- May shorten average credit history age
- Multiple closures in short time negatively impacts score
- **Recommendation:** Keep oldest card active for credit history

Auto-Closure Scenarios

Account may be automatically closed due to:

- Non-payment for 180+ consecutive days
- Fraudulent activity detected

- Cardholder deceased
- KYC non-compliance after notices
- Regulatory requirements
- Violation of terms and conditions

Notification:

- Prior notice sent (except fraud cases)
 - Email and registered post
 - 30-day notice period for rectification
 - Outstanding amount becomes immediately payable
-

2. CARD DELIVERY

2.1 Dispatch Process

Production Timeline

- **Card printing:** Within 24 hours of approval
- **Quality check:** Additional 24 hours
- **Packaging:** Tamper-evident envelope prepared
- **Handover to courier:** Within 48 hours of approval
- **PIN mailer:** Dispatched separately in 3-5 days

Package Contents

1. FPL OneCard physical card

2. Welcome letter with:

- Credit limit information
- Card activation instructions
- Key features summary

3. Terms and conditions booklet

4. Customer care contact details

5. Emergency helpline numbers

6. Important dos and don'ts

Security Features:

- Tamper-evident envelope
- Holographic security stickers
- Sealed with unique tracking number

Dispatch Notification

Upon dispatch, you receive:

- SMS with AWB tracking number
- Email with tracking link
- Expected delivery date
- Courier partner name
- Customer care number for queries

2.2 Delivery Timelines

By Location

Metro Cities (Mumbai, Delhi, Bangalore, Hyderabad, Chennai, Kolkata, Pune, Ahmedabad):

- 3-5 business days from dispatch

Tier 1 Cities (Jaipur, Lucknow, Chandigarh, Kochi, Indore, Bhopal, Nagpur, Visakhapatnam):

- 5-7 business days from dispatch

Tier 2/3 Cities (District headquarters, smaller towns):

- 7-10 business days from dispatch

Remote/Rural Areas (Villages, hill stations, difficult terrain):

- 10-15 business days from dispatch

Island Territories (Andaman, Nicobar, Lakshadweep):

- Up to 20 business days (special courier arrangements)

Courier Partners

- Primary: Blue Dart Express
- Secondary: Delhivery
- Regional: Professional Couriers
- Premium cards: Enhanced security shipping

- All shipments insured and tracked

2.3 Tracking Your Card

Tracking Methods

SMS Tracking: Automatic updates sent at:

- Card dispatched from facility
- Reached city hub
- Out for delivery
- Delivery attempt made
- Successfully delivered

Mobile App Tracking:

1. Open FPL OneCard app
2. Navigate to "Track My Card"
3. Enter application reference number OR AWB number
4. View real-time location
5. See delivery timeline
6. Access delivery executive contact (when out for delivery)

Courier Website Tracking:

1. Visit courier partner's website (link in dispatch SMS)
2. Enter AWB tracking number
3. View comprehensive tracking details
4. For Blue Dart: Schedule preferred delivery time
5. For Blue Dart: Request alternate address (same city only)

Customer Care Tracking (24/7):

1. Call 1800-XXX-XXXX
2. Select "Card Delivery Tracking" option
3. Provide application reference OR registered mobile
4. Get real-time status update
5. Resolve any delivery issues

Delivery Address

Default Address:

- Registered address in application
- Cannot be changed after first delivery attempt

Address Change Before Dispatch:

1. Contact customer care immediately
2. Provide new complete address
3. Submit address proof for new location
4. Verification takes 24-48 hours
5. Card re-routed to new address

Office Delivery:

- Option available during application
- Provide complete office address
- Include floor, department, landmark
- Inform reception about expected delivery

Not Accepted:

- PO Box addresses
- C/O addresses without proper verification
- Incomplete addresses

2.4 Receiving Your Card

Delivery Process

Pre-Delivery:

- Courier executive calls 30-60 minutes before arrival
- Confirms someone available to receive
- Provides estimated arrival time

Upon Arrival:

- Verify courier executive's identity card
- Executive will request your identity proof

Identity Verification: Must provide ORIGINAL document (any one):

- Aadhaar Card (physical or e-Aadhaar)
- PAN Card
- Passport
- Driving License
- Voter ID Card

OTP Verification:

- Executive requests OTP
- OTP sent to registered mobile (valid 10 minutes)
- You provide OTP to executive
- Executive enters in handheld device

Signature:

- Sign on executive's device or receipt book
- Signature matched with ID proof

Package Inspection:

- Check envelope is sealed and intact
- Look for tamper-evident features
- Holographic stickers should be undamaged
- No tears, cuts, or signs of opening
- **If package appears tampered: DO NOT ACCEPT**

After Acceptance:

- Receive delivery receipt copy
- Note down delivery date and time
- Keep receipt for records

Package Opening & Verification

Open in Secure Location:

- Private space away from others
- Good lighting to inspect card

Verify Card Details:

1. **Name spelling:** Exactly matches application
2. **Card number:** 16 digits clearly printed
3. **Expiry date:** Approximately 5 years from now
4. **CVV visibility:** 3 digits clear on back
5. **Chip condition:** Not scratched or damaged
6. **Magnetic stripe:** Clean and undamaged
7. **Signature panel:** White strip on back (blank)

Immediate Action:

- Sign on signature panel immediately using permanent marker or ballpoint pen
- Signature should match official documents
- Never leave signature panel blank

Review Documents:

- Welcome letter: Check credit limit, billing dates
- Terms and conditions: Important to read
- Emergency contacts: Save in phone
- Activation instructions: Follow promptly

If Any Discrepancy:

- Name misspelled
- Damaged card
- Wrong card number
- Missing documents **Action:** Contact customer care immediately at 1800-XXX-XXXX within 24 hours

2.5 Delivery Issues & Resolution

Non-Delivery (Expected Date Passed)

Wait Period:

- Metro cities: Wait 5-7 days from dispatch
- Other locations: Wait 10 business days
- Then contact customer care

Contact Resolution:

1. Call 1800-XXX-XXXX
2. Provide application reference number
3. Verify delivery address
4. Courier investigation initiated
5. Resolution within 5-7 business days

Possible Resolutions:

- Locate and redeliver card
- Confirm address and re-dispatch
- Issue replacement card (if lost in transit)
- No charges for first replacement

Failed Delivery Attempts

Attempt Schedule:

- **1st attempt:** Scheduled delivery date
- **2nd attempt:** Next business day (usually evening)
- **3rd attempt:** Within 2 days of second attempt

After Each Failed Attempt:

- SMS notification sent immediately
- Reason for failure mentioned
- Next attempt date communicated
- Executive contact number provided

After 3 Failed Attempts:

- Card returned to FPL OneCard office
- SMS: "Card delivery unsuccessful after multiple attempts"
- You must contact customer care to arrange re-dispatch
- First re-dispatch: FREE
- Subsequent re-dispatches: ₹100 + taxes

Common Failure Reasons:

- Recipient unavailable

- Address not found/incomplete
- Access denied (gated community)
- Identity proof not available
- OTP not received/wrong number

Prevention Tips:

1. Keep someone available at address (10 AM - 7 PM business hours)
2. Mobile phone reachable for courier calls
3. Inform society security/office reception
4. Keep original ID proof ready
5. Provide detailed landmark and directions

Lost or Damaged in Transit

Lost in Transit: If courier confirms loss:

1. Immediate investigation (5-7 days)
2. Original card hotlisted (blocked) for security
3. Replacement card with NEW card number issued free
4. Dispatched within 48 hours to verified address
5. Track new card shipment

Damaged Card on Delivery:

Before Accepting:

- If damage visible through envelope: DO NOT ACCEPT
- Inform delivery executive immediately
- Take photos if possible
- Executive reports to courier company

After Accepting: If damage noticed after opening:

1. Take clear photos of:
 - Damaged card (all angles)
 - Damaged packaging
 - Any visible defects
2. Contact customer care within 24 hours: 1800-XXX-XXXX

3. Email photos to support@fplonecard.com
4. Replacement issued FREE with SAME card number
5. Dispatched immediately (within 24-48 hours)
6. Cut damaged card through chip and magnetic stripe before discarding

Damaged Card Types:

- Bent/warped card
- Scratched chip
- Damaged magnetic stripe
- Unreadable card number
- Torn or cut card
- Water damaged
- Melted or burnt edges

Address Issues

Address Not Found:

1. Courier unable to locate address
2. Verify address completeness
3. Update with detailed landmarks:
 - Nearby major landmark
 - Cross streets
 - Building color/type
 - Floor/flat number clearly
4. Provide Google Maps pin location
5. Share alternate contact number
6. Coordinate timing with courier

Gated Community/Access Issues:

1. Provide gate pass to courier executive
2. Inform security in advance
3. Meet executive at main gate if needed
4. Provide security contact number

5. Share visitor entry procedures

Incorrect Address on Application:

1. Card already dispatched: Cannot change
2. Contact courier to hold delivery
3. Self-collect from courier office (show ID proof)
4. OR wait for return-to-origin
5. Update address with customer care
6. Request re-dispatch to correct address

Rescheduling Delivery

When Unavailable:

1. Call courier executive (number in SMS)
2. Request reschedule
3. Provide preferred date/time
4. Most couriers allow 3 reschedules
5. Coordinate availability

Time Preferences:

1. Morning slot: 10 AM - 2 PM
2. Evening slot: 4 PM - 7 PM
3. Specific time: Subject to courier route
4. Weekend delivery: Available with most partners

PIN Mailer Delivery

- Dispatched separately from card (3-5 days after card)
 - Same address as card delivery
 - Contains initial PIN or PIN generation instructions
 - Keep secure and destroy after memorizing PIN
 - If not received within 7 days, request new PIN through app/customer care
-

3. TRANSACTIONS & EMI

3.1 Making Transactions

Point of Sale (POS) Transactions

What are POS Transactions: Physical purchases at retail stores, restaurants, petrol pumps, malls using card terminal.

Chip and PIN Method:

1. Merchant inserts your card (chip facing up)
2. Terminal prompts for PIN
3. Enter 4-digit PIN (shield keypad)
4. Verify amount on screen before entering PIN
5. Transaction processed (takes 5-15 seconds)
6. Remove card after "Approved" message
7. Collect receipt

Magnetic Stripe (Swipe) Method:

1. Merchant swipes card through reader
2. You sign on receipt
3. Merchant verifies signature with card
4. Keep customer copy of receipt

Contactless (Tap) Method: For transactions under ₹5,000:

1. Hold card near terminal (3-5 cm distance)
2. Look for contactless symbol waves
3. Wait for beep/green light
4. No PIN or signature required
5. Transaction complete in 1-2 seconds

For transactions ₹5,000 and above:

- Must insert card and enter PIN
- Contactless not available

Transaction Receipt: Always collect and verify receipt shows:

- Correct transaction amount
- Merchant name
- Date and time
- Last 4 digits of card number
- Authorization code
- Keep receipts for statement matching

Online Transactions

E-commerce Purchases:

1. Select items and proceed to checkout
2. Choose "Credit Card" as payment method
3. Enter card details:
 - 16-digit card number
 - Cardholder name (as on card)
 - Expiry date (MM/YY)
 - CVV (3 digits on back)
4. Click "Pay" or "Submit"
5. Redirected to secure authentication page
6. Enter OTP received on registered mobile (valid 10 minutes)
7. Verify transaction amount on OTP page
8. Submit OTP
9. Transaction processed
10. Confirmation message and email sent

Security Tips for Online Transactions:

- Only shop on secure websites (<https://>)
- Look for padlock icon in browser
- Never save CVV anywhere
- Use strong passwords for shopping accounts
- Enable transaction alerts
- Verify merchant reputation

- Check for "Verified by Visa" or "Mastercard SecureCode"
- Never share OTP with anyone

Failed Online Transactions: Common reasons:

- Incorrect card details entered
- Expired OTP
- Insufficient credit limit
- International usage not enabled
- Bank/payment gateway issue
- 3D secure authentication failed

If transaction fails but amount debited:

- Amount is temporarily blocked
- Auto-reversed within 5-7 business days
- Contact merchant first
- If not resolved, call customer care: 1800-XXX-XXXX

International Transactions

Enabling International Usage: By default, international transactions are DISABLED for security.

To Enable:

1. Log into mobile app
2. Go to "Card Controls"
3. Toggle "International Usage" ON
4. Select duration: 1 day, 7 days, 30 days, or Always On
5. Set international transaction limit (optional)
6. Confirm with OTP
7. Enabled instantly

Foreign Currency Transactions:

- Charged in local currency converted to INR
- Conversion rate: Visa/Mastercard rate on transaction date
- Foreign transaction markup added:
 - Silver Card: 3.5%

- Gold Card: 0% at partner merchants, 3.5% others
- Platinum Card: 0% markup
- Signature Card: 0% markup
- Total amount reflects in statement in INR

Using Card Abroad:

- Accepted at all Visa/Mastercard merchants worldwide
- Inform bank before travel (recommended but not mandatory)
- Enable international usage before departure
- Carry alternate payment method as backup
- Note international customer care number
- Be aware of dynamic currency conversion (choose local currency)

International ATM Withdrawals:

- Enabled when international usage is ON
- Cash advance fee applies: 1.5-2.5% (based on card)
- Plus forex markup
- Plus ATM operator fees (if any)
- Daily ATM withdrawal limit applies

ATM Transactions

Cash Withdrawal:

1. Insert card in ATM
2. Select language
3. Enter 4-digit PIN
4. Select "Withdrawal" or "Cash Advance"
5. Select account type: "Credit Card"
6. Enter amount (multiples of ₹100)
7. Collect cash
8. Collect card
9. Take printed receipt

Cash Advance Limits:

- Daily ATM limit: ₹25,000 (or available credit limit, whichever lower)
- Weekly limit: ₹1,00,000
- Subject to overall credit limit availability

Cash Advance Charges:

- Transaction fee: 1.5-2.5% of amount (minimum ₹500)
- Finance charges: Start from transaction date (no grace period)
- Higher interest rate than regular purchases
- Reflected in next statement

Other ATM Services:

- Balance inquiry: Free
- Mini statement: Free
- PIN change: Free at FPL OneCard ATMs

ATM Safety Tips:

- Use ATMs in well-lit, secure locations
- Check for skimming devices on card slot
- Shield PIN entry from view
- Never accept help from strangers
- Take card before cash
- Report stuck cards immediately: 1800-XXX-XXXX

3.2 Transaction Limits

Daily Transaction Limits

Silver Card:

- POS transactions: ₹50,000 per day
- Online transactions: ₹50,000 per day
- ATM cash withdrawal: ₹25,000 per day
- International: ₹1,00,000 per day (when enabled)

Gold Card:

- POS transactions: ₹2,00,000 per day

- Online transactions: ₹2,00,000 per day
- ATM cash withdrawal: ₹50,000 per day
- International: ₹3,00,000 per day (when enabled)

Platinum Card:

- POS transactions: ₹5,00,000 per day
- Online transactions: ₹5,00,000 per day
- ATM cash withdrawal: ₹1,00,000 per day
- International: ₹10,00,000 per day (when enabled)

Signature Card:

- POS transactions: ₹20,00,000 per day
- Online transactions: ₹20,00,000 per day
- ATM cash withdrawal: ₹2,00,000 per day
- International: No limit (subject to overall credit limit)

Setting Custom Limits

Through Mobile App:

1. Navigate to "Card Controls"
2. Select "Transaction Limits"
3. Set limits for:
 - Daily POS limit
 - Daily online limit
 - Daily ATM limit
 - Per transaction limit
4. Save changes (effective immediately)

Benefits:

- Enhanced security
- Budget control
- Prevent overspending
- Protect from fraud

3.3 Transaction Decline Reasons

Common Reasons for Declined Transactions:

Insufficient Credit Limit:

- Outstanding balance + new transaction exceeds limit
- Check available limit in app
- Make payment to free up limit OR request limit enhancement

Incorrect PIN:

- Wrong PIN entered
- 3 attempts allowed before card temporarily blocked
- Wait 24 hours or change PIN through app

Expired Card:

- Check expiry date on card (MM/YY format)
- Request replacement before expiry: 1800-XXX-XXXX

International Usage Disabled:

- Foreign transactions require enabling
- Enable through app instantly

Card Blocked:

- Due to security concerns, fraud suspicion, or non-payment
- Contact customer care immediately: 1800-XXX-XXXX

Transaction Limit Exceeded:

- Daily/per-transaction limit reached
- Try lower amount OR increase limit in app OR wait until next day

Merchant Terminal Issue:

- Network connectivity problem
- Try different terminal OR different payment method

Card Not Activated:

- New cards must be activated before use
- Activate via phone/app/ATM

Technical/Bank Issues:

- Temporary system downtime
- Wait 30 minutes and retry OR contact customer care

Suspected Fraud:

- Unusual transaction pattern detected
- Automatic block for security
- Verify your identity with customer care to unblock

3.4 Disputed Transactions

Types of Disputes

Unauthorized Transaction:

- Transaction you didn't make
- Lost/stolen card used
- Online fraud

Duplicate Charge:

- Charged twice for same purchase
- Single transaction appearing multiple times

Incorrect Amount:

- Charged different amount than agreed
- Currency conversion error

Service Not Received:

- Paid but product not delivered
- Service not rendered as promised

Cancelled Transaction:

- Transaction cancelled but still charged
- Booking cancelled but amount not refunded

Merchant Refund Not Received:

- Merchant agreed to refund
- Amount not credited to account

How to Dispute a Transaction

Immediate Action (Within 3 Days for Zero Liability):

1. Call customer care: 1800-XXX-XXXX (24/7)
2. Report unauthorized transaction immediately
3. Card blocked instantly for security
4. Zero liability on fraudulent transactions if reported within 3 days

Formal Dispute Process:

1. Log into mobile app
2. Go to "Transactions" section
3. Select disputed transaction
4. Click "Raise Dispute"
5. Choose dispute type
6. Provide details:
 - What happened
 - Why you're disputing
 - Supporting evidence
7. Upload documents:
 - Original receipt
 - Merchant communication
 - Cancellation proof
 - Any relevant screenshots
8. Submit dispute
9. Receive dispute reference number

Alternatively:

- Call customer care: 1800-XXX-XXXX
- Email: disputes@fpalonecard.com
- Include: Card number (last 4 digits), transaction date, amount, merchant name, reason for dispute

Dispute Resolution Timeline

Investigation Process:

- 1. Acknowledgment:** Within 24 hours of dispute submission
- 2. Preliminary review:** 3-5 business days
- 3. Merchant contact:** We reach out to merchant for their response
- 4. Evidence review:** Analyzing all submitted evidence
- 5. Decision:** Communicated within 30-45 days (may extend to 90 days for international disputes)

During Investigation:

- Disputed amount may be temporarily credited (provisional credit)
- Or amount remains on your card (you must pay minimum due)
- Status updates via SMS/email
- You can check status in app

Possible Outcomes:

- **Approved:** Full refund processed, reflects in next statement
- **Partially approved:** Partial refund if evidence supports partial amount
- **Denied:** If merchant provides valid proof of transaction/delivery
- Detailed explanation provided for decision

Chargeback Process

What is Chargeback: Reversal of transaction disputed with valid reasons through card network (Visa/Mastercard).

When Applicable:

- Merchant unresponsive to refund request
- Product significantly different from description
- Service not provided as agreed
- Duplicate charge not resolved by merchant
- Unauthorized transaction

Chargeback Timeline:

- Must file within 120 days of transaction
- Process takes 60-90 days
- Card network arbitrates between bank and merchant
- Decision is final

Required Documentation:

- Transaction receipt
- Order confirmation
- Merchant communication (emails, chats)
- Product photos showing defect
- Tracking information
- Cancellation confirmation
- Any other relevant proof

3.5 EMI (Equated Monthly Installment)

What is EMI Conversion

Convert large purchases into smaller monthly payments with interest.

Benefits:

- Manageable payments
- Fixed monthly amount
- Budget-friendly for big purchases
- No additional documentation needed

EMI Eligibility

Transaction Eligibility:

- Minimum amount: ₹2,500 (₹2,500 for Gold/Platinum/Signature)
- Transaction age: Within 30 days of transaction date
- Purchase transactions only (not cash advance)
- Domestic and international transactions eligible

Cardholder Eligibility:

- Card active for minimum 3 months
- Good repayment history
- No defaults in last 6 months
- Sufficient credit limit for EMI amount

EMI Conversion Process

Method 1: Mobile App

1. Log into app
2. Go to "Transactions" section
3. Filter "EMI Eligible Transactions"
4. Select transaction to convert
5. Choose EMI tenure: 3, 6, 9, 12, 18, 24, 36 months
6. View EMI details:
 - Monthly installment amount
 - Total interest
 - Processing fee (if any)
 - Total amount payable
7. Confirm conversion
8. EMI starts from next billing cycle
9. Confirmation SMS sent

Method 2: Customer Care

1. Call 1800-XXX-XXXX
2. Select EMI conversion option
3. Provide transaction details
4. Choose tenure
5. Verbal confirmation
6. SMS confirmation sent

Method 3: SMS

1. Send SMS: EMI <last 4 digits of card> <transaction amount> <tenure>
2. Example: EMI 1234 25000 12
3. To: 9876543210
4. Receive confirmation SMS with EMI details
5. Reply YES to confirm
6. EMI activated

EMI Interest Rates

Silver Card:

- 3 months: 12% p.a.
- 6 months: 13% p.a.
- 9 months: 14% p.a.
- 12 months: 15% p.a.
- 18 months: 16% p.a.
- 24 months: 17% p.a.
- 36 months: 18% p.a.

Gold Card:

- 3 months: 11% p.a.
- 6 months: 12% p.a.
- 9 months: 13% p.a.
- 12 months: 14% p.a.
- 18 months: 15% p.a.
- 24 months: 16% p.a.
- 36 months: 17% p.a.

Platinum Card:

- 3 months: 10% p.a.
- 6 months: 11% p.a.
- 9 months: 12% p.a.
- 12 months: 13% p.a.
- 18 months: 14% p.a.
- 24 months: 15% p.a.
- 36 months: 16% p.a.

Signature Card:

- 3 months: 9% p.a.
- 6 months: 10% p.a.
- 9 months: 11% p.a.
- 12 months: 12% p.a.
- 18 months: 13% p.a.

- 24 months: 14% p.a.
- 36 months: 15% p.a.

EMI Processing Fee

- 1% of transaction amount (minimum ₹250, maximum ₹5,000)
- Charged to card immediately upon conversion
- Plus applicable GST
- One-time fee (not monthly)

Managing Your EMIs

Viewing Active EMIs:

1. Log into mobile app
2. Navigate to "EMI" section
3. View all running EMIs with:
 - Original transaction amount
 - Monthly installment
 - Interest rate
 - Remaining installments
 - Total outstanding
 - Next due date

EMI Appears on Statement:

- Monthly installment amount shown separately
- Reduces available credit limit
- Must be paid along with other dues
- Shown under "EMI Payable" section

Multiple EMI Tracking:

- Can have multiple EMIs running simultaneously
- Total EMI obligation shown in app
- Each EMI tracked separately
- Combined total due each month

EMI Foreclosure

What is Foreclosure: Paying off remaining EMI amount before tenure ends.

Eligibility:

- Minimum 3 EMI installments paid
- No current defaults on any payment
- Account in good standing

Foreclosure Process:

1. Log into mobile app
2. Go to "EMI" section
3. Select EMI to foreclose
4. Click "Foreclose EMI"
5. View foreclosure amount:
 - Remaining principal
 - Remaining interest
 - Foreclosure charges (if any)
6. Confirm foreclosure
7. Amount billed in next statement
8. OR pay immediately via app
9. EMI closed upon payment

Foreclosure Charges:

- 3% of outstanding principal
- OR flat ₹500
- Whichever is higher
- Some promotional EMIs: Zero foreclosure charges

Benefits of Foreclosure:

- Free up credit limit
- Save on remaining interest
- Reduce monthly obligations
- Improve credit utilization

EMI Default Consequences

If EMI Installment Missed:

- Late payment fee charged: ₹400-₹1,300
- Overdue interest levied on unpaid amount
- Negative impact on credit score
- Collection calls initiated
- May affect future EMI approvals

To Avoid Default:

- Set payment reminders
- Enable auto-pay
- Maintain sufficient funds
- Pay before due date
- Contact customer care if facing difficulty

Pre-Approved EMI Offers

Merchant EMI:

- EMI offers at partner merchants
- Instant EMI conversion at checkout
- Special interest rates (sometimes 0%)
- No processing fees on promotional offers
- Available at electronics, furniture, travel, education merchants

Using Merchant EMI:

1. Shop at partner merchant
2. Choose FPL OneCard at payment
3. Select "EMI" option
4. Choose tenure
5. Transaction converted automatically
6. No separate EMI conversion needed

Current EMI Partners:

- Electronics: Amazon, Flipkart, Croma, Reliance Digital

- Furniture: IKEA, Pepperfry, Urban Ladder
 - Travel: MakeMyTrip, Goibibo, Yatra
 - Education: Byju's, Unacademy, upGrad
 - Healthcare: Apollo, Manipal, Fortis
 - And 500+ more partners
-

4. BILLS & STATEMENTS

4.1 Billing Cycle

Understanding Billing Cycle

What is Billing Cycle:

- Period for which your credit card usage is calculated
- Typically 30 days
- Fixed dates each month
- Example: 1st to 30th of every month

Your Billing Cycle:

- Check in mobile app: Profile → Billing Details
- Mentioned on every statement
- Cannot be changed once assigned
- Aligned with your application date usually

Key Dates:

Statement Generation Date:

- Last day of billing cycle
- All transactions till this date included
- Statement generated overnight
- Available next morning in app/email

Payment Due Date:

- Typically 20-25 days after statement date
- Deadline to pay at least minimum due

- Pay full amount to avoid interest
- Public holiday: Extended to next business day

Grace Period:

- Time between statement date and due date
- 20-25 days interest-free credit
- Applicable only if previous bill paid in full
- No grace period on cash advances

Statement Generation

Statement Generated:

- Automatically on statement date
- Available within 24 hours
- Sent to registered email
- Accessible in mobile app and website

Statement Includes:

- Previous balance (if any)
- All transactions during billing cycle
- Payments received
- Fees and charges
- Interest charged (if applicable)
- Rewards earned
- Current outstanding balance
- Minimum amount due
- Total amount due
- Payment due date
- Available credit limit

4.2 Accessing Statements

Viewing Online Statement

Mobile App:

1. Log into FPL OneCard app

2. Go to "Statements" section

3. Select month/year

4. View complete statement

5. Download as PDF

6. Share via email/WhatsApp

Website:

1. Log into www.fplonecard.com

2. Navigate to "Statements"

3. Choose billing cycle

4. View/download statement

5. Print if needed

Statement Delivery Options

Email Statement (Default):

- Sent to registered email
- PDF format
- Password protected (last 4 digits of card + DOB)
- Sent on statement generation date
- FREE service

Physical Statement:

- Printed and mailed via post
- Delivered within 5-7 business days
- To registered address
- Charge: ₹50 per statement
- Request via app or customer care

To Enable/Disable Physical Statement:

1. Log into app

2. Go to Settings → Statement Preferences

3. Toggle "Physical Statement" ON/OFF

4. Save changes

Downloading Past Statements

Available Period:

- Last 7 years of statements
- All downloadable anytime
- No charges for downloads

Download Process:

1. Log into app/website
2. Go to "Statements"
3. Select desired month and year
4. Click "Download PDF"
5. Statement saved to device

For Tax Purposes:

- Download year-end statement (March)
- Contains annual summary
- TDS details (if applicable)
- Annual fee paid
- Useful for IT returns

4.3 Understanding Your Statement

Statement Sections Explained

Account Summary:

- Previous balance carried forward
- Total purchases during cycle
- Total payments received
- Finance charges levied
- Other fees/charges
- Current outstanding balance
- Credit limit and available limit

Transaction Details:

- Date of transaction (actual purchase date)
- Posting date (when recorded)
- Transaction description
- Merchant name
- Amount debited
- Running balance
- Sorted chronologically

Payment Information:

- Total amount due (full outstanding)
- Minimum amount due (typically 5% of outstanding)
- Payment due date
- Payment methods accepted
- Late payment consequences

Fees and Charges Section:

- Annual fee (if charged this cycle)
- Late payment fee
- Overlimit fee
- Cash advance fee
- Foreign transaction charges
- GST on all fees

Interest Charges:

- Finance charges on outstanding balance
- Rate of interest applied
- Days for which interest calculated
- Method of calculation

Rewards Summary:

- Points/cashback earned this month
- Cumulative points balance

- Points expiring soon
- Redemption options

Important Statement Terms

Total Amount Due: Full outstanding balance. Pay this to avoid ALL interest charges.

Minimum Amount Due: Minimum you must pay by due date (usually 5% of outstanding or ₹500, whichever higher). Paying only this will incur interest on remaining balance.

Available Credit: Credit limit minus current outstanding minus blocked amounts.

Cash Limit: Maximum cash advance allowed (typically 40% of credit limit).

Billing Cycle: Period for which statement is generated (e.g., 01-May to 31-May).

Payment Due Date: Last date to make payment. Post this, late fee applies.

APR (Annual Percentage Rate): Yearly interest rate on outstanding balance (30-42% depending on card).

Finance Charges: Interest charged on unpaid balance from previous cycle.

4.4 Statement Queries

Missing Statement

Haven't Received Statement:

1. Check spam/junk folder in email
2. Verify email address in profile (may have bounced)
3. Download from mobile app directly
4. If still not available, contact customer care: 1800-XXX-XXXX
5. Statement can be emailed/regenerated within 24 hours

Statement Errors: If you notice any incorrect information:

1. Note down the specific error (transaction, amount, date)
2. Contact customer care immediately: 1800-XXX-XXXX
3. OR raise query in mobile app: Statements → Select statement → "Report Issue"
4. Provide details of discrepancy
5. Investigation completed within 5-7 business days
6. Corrected statement issued if error confirmed
7. No penalty during dispute period

Understanding Charges

Why Am I Charged Interest:

- Previous month's bill not paid in full
- Carried forward balance from last cycle
- No grace period for unpaid balances
- Interest calculated daily on outstanding amount

Finance Charge Calculation:

- Daily Periodic Rate = (Annual Rate ÷ 365)
- Daily Interest = Outstanding Balance × Daily Periodic Rate
- Month's Interest = Sum of daily interest for all days
- Example: ₹10,000 outstanding at 42% APR = ₹10,000 × (42% ÷ 365) × 30 days = ₹345 approx.

Late Payment Fee: Based on outstanding amount:

- Less than ₹5,000: ₹400
- ₹5,000 to ₹10,000: ₹700
- ₹10,000 to ₹50,000: ₹1,000
- Above ₹50,000: ₹1,300
- Plus applicable GST

Overlimit Fee:

- Charged if outstanding exceeds credit limit
- ₹500 per billing cycle
- Plus GST
- Even if temporary (pending transactions)

Other Charges:

- Card replacement: ₹200
- Re-PIN generation: ₹100
- Statement retrieval (physical): ₹50
- Returned payment fee: ₹500
- All plus GST

GST on Charges

GST Applicable:

- 18% GST on all fees and charges
- Not applicable on interest/finance charges
- Not applicable on principal amount
- Shown separately on statement

Example:

- Late payment fee: ₹1,000
 - GST @ 18%: ₹180
 - Total charged: ₹1,180
-

5. REPAYMENTS

5.1 Payment Methods

Online Payment Options

1. Mobile App Payment (Instant):

1. Log into FPL OneCard app
2. Click "Pay Now" on home screen
3. Enter amount (minimum due, total due, or custom)
4. Select payment method:
 - Linked bank account
 - UPI
 - Debit card
 - Net banking

5. Authenticate payment
6. Confirmation instant
7. Reflects in account within 30 minutes

2. UPI Payment: Via any UPI app (Google Pay, PhonePe, Paytm, etc.):

1. Open UPI app
2. Select "Pay Bills" or "Credit Card Payment"
3. Choose FPL OneCard

4. Enter card number (16 digits)

5. Enter amount

6. Verify details

7. Enter UPI PIN

8. Payment successful

9. Reflects within 1-2 hours

Direct UPI ID:

- Pay to: fplcard@upi
- Add remark: Card number last 4 digits
- Reflects within 2-4 hours

3. Net Banking:

1. Log into your bank's net banking
2. Go to "Credit Card Payment" section
3. Select "Other Bank Credit Card"
4. Choose "FPL OneCard" from dropdown
5. Enter card number
6. Enter amount
7. Authenticate with OTP/password
8. Payment processed
9. Reflects within 2-3 hours

4. Debit Card Payment: Via website www.fplonecard.com:

1. Log into account
2. Click "Make Payment"
3. Enter amount
4. Select "Debit Card"
5. Enter debit card details
6. OTP verification
7. Payment successful
8. Confirmation email sent

Offline Payment Options

1. NEFT/RTGS Transfer: Bank account details for transfer:

- Account Name: FPL OneCard Collections
- Account Number: 123456789012
- IFSC Code: FPLC0001234
- Bank Name: FPL Partner Bank
- Branch: Mumbai Main **Important:** Add your 16-digit card number in remarks/narration field

Processing time:

- NEFT: 2-3 hours (multiple batch settlements daily)
- RTGS: 30 minutes (for amounts above ₹2 lakhs)
- Reflects in credit card account within 24 hours

2. Branch Payment: Visit any FPL OneCard branch:

1. Carry cash, cheque, or demand draft
2. Fill payment slip with card details
3. Submit at counter
4. Receive payment receipt
5. Cash: Reflects same day
6. Cheque: Reflects after clearance (3-5 business days)
7. Keep receipt until payment reflects

3. Partner Bank Branches: FPL OneCard has tie-ups with:

- HDFC Bank
- ICICI Bank
- Axis Bank
- State Bank of India
- And 50+ more banks

Payment process:

1. Visit partner bank branch
2. Request "Credit Card Bill Payment"

3. Provide card number
4. Submit cash/cheque
5. Obtain receipt
6. Reflects within 24 hours (cash) or after clearance (cheque)

4. Cheque Drop Box: At FPL OneCard offices and partner locations:

1. Write cheque in favor of "FPL OneCard"
2. Write card number on back of cheque
3. Fill payment slip (available at drop box)
4. Drop in secure box
5. Cheque collected daily
6. Reflects after clearance (3-5 business days)

Auto-Debit / Standing Instruction

Benefits:

- Never miss payment
- Automatic deduction on due date
- No manual effort needed
- Avoid late fees

Setting Up Auto-Debit:

1. Log into mobile app
2. Go to "Payments" → "Auto-Pay"
3. Click "Set Up Auto-Pay"
4. Link your bank account:
 - Enter account number
 - Select bank from list
 - Verify with penny drop

5. Choose auto-pay type:
 - Minimum amount due
 - Total amount due
 - Fixed amount (specify amount)

6. Set start date
7. Verify with OTP
8. Auto-debit activated

How It Works:

- On payment due date, amount auto-debited from linked account
- Ensure sufficient balance in account
- SMS notification sent after deduction
- Reflects in credit card account same day

Modifying Auto-Debit:

- Change amount type anytime
- Change linked account
- Pause for one cycle
- Cancel anytime
- Changes effective next billing cycle

Failed Auto-Debit: If insufficient balance:

- Auto-debit fails
- SMS notification sent
- You must make manual payment
- Late fee applicable if not paid by due date
- Auto-debit continues next month

Payment via Third-Party Platforms

Bill Payment Apps:

- PhonePe
- Google Pay
- Paytm
- Amazon Pay
- MobiKwik
- Freecharge

Process:

1. Open app
2. Select "Bill Payment" or "Credit Card"
3. Choose "FPL OneCard"
4. Enter card number
5. Fetch bill amount
6. Enter amount to pay
7. Complete payment via app wallet/UPI/bank
8. Convenience fee may apply (₹5-20)
9. Reflects within 2-4 hours

5.2 Payment Processing Time

Instant / Real-Time (Within 30 minutes):

- Mobile app payment via UPI
- Mobile app payment via linked account
- UPI payment from any app

Same Day (Within 4-6 hours):

- Net banking transfer
- Debit card payment
- Cash payment at branch

1-2 Business Days:

- NEFT transfer
- Payment via bill payment apps
- Partner bank branch payment

3-5 Business Days:

- Cheque payment (clearance time)
- Demand draft payment
- Outstation cheque (may take longer)

Important Notes:

- Payments after 8 PM may reflect next business day

- Weekend payments process on next business day
- Public holiday payments process on next business day
- Always pay 2-3 days before due date for buffer

5.3 Payment Amounts

Minimum Amount Due

What Is It:

- Minimum you MUST pay by due date
- Typically 5% of outstanding balance
- Minimum ₹500 (or full outstanding if less than ₹500)
- Plus any overdue amount from previous months
- Plus EMI installments due
- Plus applicable fees/charges

Calculation Example:

- Outstanding: ₹20,000
- Minimum due: $5\% = ₹1,000$
- Previous overdue: ₹500
- Late fee: ₹400
- **Total minimum amount due: ₹1,900**

Paying Only Minimum:

- Avoids late fee
- Avoids negative credit report
- BUT carries forward balance
- Finance charges apply on remaining amount
- NOT RECOMMENDED unless temporary financial crunch

Total Amount Due

What Is It:

- Full outstanding balance on card
- Includes all purchases, fees, charges, interest
- PAY THIS to avoid all interest charges

- Maintains interest-free grace period for next cycle

Why Pay Full:

- No finance charges
- No interest accumulation
- Maintains credit score
- Avoids debt trap
- Maximizes credit card benefits

Always Recommended: Pay total amount due every month

Partial Payment

What Is It:

- Paying more than minimum but less than total
- Example: Total due ₹20,000, you pay ₹10,000

Consequences:

- Remaining balance carries forward (₹10,000)
- Finance charges apply on remaining balance
- No grace period on new purchases
- Interest accumulates daily
- Debt increases if not cleared soon

When Acceptable:

- Temporary cash flow issue
- Unexpected emergency expense
- Transitional financial situation
- But make plan to pay full amount soon

Overpayment

What If I Pay More Than Due:

- Excess amount becomes credit balance
- Shown as negative balance on statement
- Can be used for future purchases

- OR request refund to bank account

Requesting Refund:

1. Log into mobile app
2. Go to "Payments" → "Request Refund"
3. Enter refund amount (up to credit balance)
4. Provide bank account details
5. Verify with OTP
6. Refund processed in 5-7 business days
7. Credited to your bank account

Note: No interest paid on credit balance

5.4 Payment Issues

Payment Not Reflecting

If Payment Made But Not Showing:

1. Wait for processing time (check section 5.2)
2. Check payment confirmation email/SMS
3. Check bank account if amount debited
4. Log into app and check "Payment History"
5. If still not reflecting after expected time:
 - Call customer care: 1800-XXX-XXXX
 - Provide payment reference number
 - Provide transaction date and time
 - Amount paid
 - Payment method used
6. Investigation completed within 24-48 hours
7. Amount manually adjusted if payment confirmed

Common Reasons for Delay:

- Bank processing time
- Incorrect card number in payment narration
- Weekend/holiday processing delay

- Technical issue at payment gateway
- Bank maintenance window

Failed Payment

Why Payment May Fail:

- Insufficient balance in bank account
- Bank server down temporarily
- Incorrect payment details entered
- Transaction timeout
- Daily transaction limit exceeded
- Bank security block on transaction
- UPI app/net banking technical issue

What To Do:

1. Verify correct details entered
2. Check sufficient balance in account
3. Try different payment method
4. Contact your bank if multiple failures
5. Use alternate payment mode immediately
6. Don't wait till due date if facing issues

Failed Auto-Debit:

- Check bank account had sufficient balance
- SMS notification sent about failure
- You must make manual payment immediately
- Late fee will apply if not paid by due date
- Contact customer care for assistance: 1800-XXX-XXXX

Wrong Amount Paid

Paid Less Than Minimum:

- Considered as missed payment
- Late payment fee will be charged
- Negative mark on credit report

- Pay remaining amount immediately
- Contact customer care to explain situation

Paid to Wrong Account/Card:

- If paid to wrong FPL OneCard account (wrong card number):
 - Contact customer care immediately: 1800-XXX-XXXX
 - Provide correct and wrong card numbers
 - Payment details (date, amount, reference)
 - Reversal and re-credit processed in 3-5 days
- If paid to different bank's credit card:
 - Contact that bank to reverse
 - May take 7-10 days for refund
 - Make payment to correct card immediately
 - Request late fee waiver explaining situation

Late Payment

Consequences:

- Late payment fee charged (₹400-₹1,300 based on outstanding)
- Finance charges on entire outstanding balance
- Negative impact on credit score (reported to bureaus)
- Loss of grace period on new purchases
- May affect future credit limit increases
- Repeated late payments may lead to card cancellation

What To Do If Missed Due Date:

1. Pay immediately (even if past due date)
2. Pay at least minimum amount ASAP
3. Pay full amount if possible to reduce interest
4. Call customer care: 1800-XXX-XXXX
5. Explain reason for delay
6. Request one-time late fee waiver (if first instance)
7. Set up payment reminders/auto-pay for future

Late Fee Waiver:

- Available as one-time courtesy (once per year)
- Applicable if:
 - First time late payment in 12 months
 - Payment made within 3 days of due date
 - Good payment history otherwise
- Request via customer care
- Waiver processed in 1-2 billing cycles

Payment Due Date Extension

Can I Get Extension: Limited circumstances only:

- Medical emergency (hospitalization)
- Natural disaster affecting your area
- Death in immediate family
- Job loss/salary delay
- COVID-19 related hardship

Request Process:

1. Call customer care before due date: 1800-XXX-XXXX
2. Explain genuine reason
3. Provide supporting documents if required
4. Request 7-15 days extension
5. Decision at bank's discretion
6. If approved, new due date communicated
7. Late fee may be waived or reduced

Not Guaranteed: Extensions are case-by-case and not automatic

6. COLLECTIONS (OVERDUE ACCOUNTS)

6.1 Understanding Overdue Status

When Account Becomes Overdue

Overdue Definition:

- Payment not received by due date
- Even minimum amount not paid
- Account enters "overdue" status from day after due date

Overdue Buckets:

0-30 Days (1-30 DPD - Days Past Due):

- Initial overdue stage
- Late payment fee charged
- Reminder calls and SMS sent
- Can regularize easily
- Credit score impact: Minor (if paid within 30 days)

31-60 Days (31-60 DPD):

- Serious delinquency
- Additional late fees may apply
- Frequent collection calls
- Card may be temporarily blocked
- Credit score impact: Moderate

61-90 Days (61-90 DPD):

- Severe delinquency
- Card permanently blocked for new transactions
- Legal notice may be sent
- Reported to credit bureaus as "Substandard"
- Credit score impact: Significant

91-180 Days (91-180 DPD):

- Critical status

- Account classified as "Doubtful"
- Legal action initiated
- Account may be sold to collection agency
- Credit score impact: Severe (will take years to recover)

180+ Days:

- Account classified as "Non-Performing Asset (NPA)"
- Written off (doesn't mean waived - you still owe)
- Legal proceedings for recovery
- Debt recovery tribunal cases
- Credit score: Extremely poor (650 or below)

Charges on Overdue Account

Late Payment Fee: Charged every billing cycle until paid:

- Under ₹5,000 outstanding: ₹400
- ₹5,000-₹10,000: ₹700
- ₹10,000-₹50,000: ₹1,000
- Above ₹50,000: ₹1,300
- Plus 18% GST

Finance Charges:

- Continue to accrue daily on outstanding balance
- Rate: 3.5% per month (42% per annum) for Silver
- Calculated daily and charged monthly
- Accumulates rapidly

Penalty Interest:

- Additional interest may be levied after 90 days overdue
- Up to 1% extra per month
- Makes debt grow faster

Collection Charges:

- Costs incurred in debt collection
- Legal notice fees

- Agency commission
- Typically 5-10% of outstanding

Example of Debt Growth:

- Original outstanding: ₹50,000
- After 3 months overdue:
 - Late fees: ₹1,300 × 3 = ₹3,900
 - Interest @ 3.5% pm: ~₹5,250
 - **Total debt: ₹59,150+**

6.2 Collection Process

Reminder & Communication

Initial Reminders (0-15 Days Overdue):

- SMS reminders sent on due date, +3 days, +7 days, +15 days
- Email notifications with payment link
- In-app notifications
- Gentle reminder tone
- Payment links provided for easy resolution

Collection Calls (16-30 Days):

- Customer care calls to remind about overdue
- Understand reason for non-payment
- Offer payment solutions
- Frequency: 2-3 calls per week
- Time: 8 AM to 7 PM only (RBI guideline)
- Polite and respectful tone

Escalated Collections (31-60 Days):

- Collections team calls more frequently
- Discuss payment plan options
- Provide settlement options
- Emphasize credit score impact

- Frequency: Daily calls
- May contact emergency contacts listed in application

Legal Notices (61-90 Days):

- Legal notice sent via registered post
- Email notice
- 15-30 day deadline to clear dues
- Warning of legal action
- May report to credit bureaus

Field Visits (91+ Days):

- Collection agents may visit residence/office (during business hours)
- Cannot use force or harassment
- Can only request payment
- Must show identification
- You can refuse entry to home (but doesn't stop collection efforts)

RBI Guidelines on Collection

Banks/NBFCs MUST Follow:

- Calls only between 8 AM to 7 PM
- No calls on Sundays and public holidays
- Maximum 3 calls per week to customer
- Cannot use abusive or threatening language
- Cannot disclose debt to third parties (except guarantor)
- Cannot contact employer unless provided as reference
- Must respect if customer requests no contact (but doesn't stop legal action)

Your Rights:

- Request calls only at specific time
- Request only written communication
- Complain about harassment to RBI Banking Ombudsman
- File police complaint if threats made
- Request communication only with yourself, not family/friends

If Harassment Occurs:

1. Note down details (date, time, caller name/number, nature of call)
2. Record call if possible
3. Email complaint to: grievance@fpalonecard.com
4. Escalate to RBI Ombudsman if not resolved
5. File police complaint for serious threats

6.3 Resolving Overdue Account

Paying Off Overdue Amount

Full Payment:

1. Check exact outstanding in app or call customer care
2. Include: Principal + Interest + Late fees + Other charges
3. Make payment via any method (5.1)
4. Request confirmation email once paid
5. Card unblocked within 24-48 hours
6. Credit report updated in 30-45 days

Partial Payment to Regularize: If can't pay full amount:

1. Pay at least 2-3 months' minimum amount due
2. Brings account from "severely overdue" to "overdue"
3. Stops legal action temporarily
4. Provides time to arrange remaining funds
5. Shows good faith effort

Payment Plans

Request Payment Plan: If unable to pay full amount, FPL OneCard offers payment plans:

Eligibility:

- Account overdue 30+ days
- Genuine financial hardship
- Willingness to repay
- Employment proof

Process:

1. Call collections team: 1800-XXX-XXXX
2. Explain financial situation honestly
3. Provide income proof
4. Discuss affordable monthly amount
5. Negotiate plan terms

Typical Payment Plan Terms:

- Tenure: 3-12 months
- Monthly installment: Based on your affordability (minimum ₹5,000/month)
- Interest: May be reduced or waived partially
- Late fees: Often waived
- Condition: Must pay installments on time

Example:

- Total overdue: ₹75,000
- Payment plan: ₹8,000/month for 10 months = ₹80,000
- Interest waiver of ₹5,000 provided
- Must not miss any installment

During Payment Plan:

- Card remains blocked for new transactions
- Can only use for repayment
- Regular updates via SMS
- Upon completion, card reactivated
- OR account closed based on agreement

One-Time Settlement (OTS)

What Is OTS:

- Pay lump sum amount less than total outstanding
- Bank agrees to close account
- Remaining amount waived

Eligibility:

- Account overdue 90+ days
- Severe financial hardship proof required
- Permanent inability to pay full amount
- Documentation: Medical bills, job loss letter, income tax returns

Process:

1. Account must be significantly overdue (90-180 days)
2. Contact collections team: 1800-XXX-XXXX
3. Submit financial hardship documents
4. Bank evaluates your situation
5. Settlement offer made (typically 50-80% of outstanding)
6. You accept and pay within 30 days
7. Account closed
8. Settlement letter provided

Example:

- Total outstanding: ₹1,00,000
- Settlement offered: ₹60,000
- You pay ₹60,000
- Remaining ₹40,000 waived

Credit Score Impact:

- OTS shows on credit report as "Settled" (not "Paid in Full")
- Negative mark (though better than write-off)
- Impact: Credit score will be low (600-650)
- Remains for 7 years on credit report
- Future credit applications may be rejected or get high interest rates
- **Use OTS only as last resort**

After Settlement:

- Get settlement letter in writing
- Mentions final amount paid

- States account closed with no further dues
- Keep this letter safely
- Use if any future disputes arise

Consequences of Non-Payment

Short-Term (0-90 Days):

- Late fees and interest accumulation
- Collection calls and emails
- Card blocked
- Credit score starts dropping
- Stress from collection activity

Medium-Term (90-180 Days):

- Legal notice sent
- Account reported as NPA
- Credit score severely damaged (below 650)
- Difficulty getting any new credit
- Existing loans may be recalled
- Employment background verification may show default

Long-Term (180+ Days):

- Civil court case filed
- Debt recovery proceedings
- Asset attachment possible (if secured)
- Salary garnishment (if court orders)
- Credit blacklisted for 7+ years
- Cannot get home loan, car loan, personal loan
- May affect job prospects (some employers check credit)
- Continuous legal harassment

Criminal Action: Usually NOT applicable for credit card defaults (civil matter), but:

- If fraud suspected (false documents, wrong info in application)
- Cheque bounce case (if post-dated cheque given)

- Then criminal proceedings possible

6.4 Preventing Overdue Situations

Financial Planning

Budget Your Expenses:

- Track monthly income
- List essential expenses
- Allocate credit card budget
- Don't exceed 30% of credit limit
- Pay full amount every month

Emergency Fund:

- Maintain 3-6 months' expenses in savings
- Use for unexpected situations
- Prevents reliance on credit card
- Helps avoid missing payments

Multiple Income Streams:

- Consider part-time work
- Freelancing opportunities
- Passive income sources
- Provides payment buffer

Proactive Communication

Contact Bank Before Default:

If facing financial difficulty:

1. Call customer care immediately (before due date)
2. Explain situation honestly
3. Request payment plan proactively
4. Show willingness to pay
5. Provide realistic repayment timeline

Benefits of Early Contact:

- Better negotiation terms

- Avoid late fees (may be waived)
- Prevent credit score damage
- Less stressful collection process
- Bank more cooperative

Using Card Responsibly

Smart Usage:

- Use for planned purchases only
- Avoid impulsive buying
- Don't withdraw cash (high charges)
- Don't use for speculative investments
- Track every transaction in app

Repayment Discipline:

- Set payment reminders 3 days before due date
- Enable auto-pay for minimum amount
- Pay full amount always (avoid interest)
- Don't roll over balance
- Treat credit card like debit card

Monitoring:

- Check statement every month thoroughly
 - Review spending patterns
 - Identify unnecessary expenses
 - Adjust spending accordingly
 - Track credit utilization (keep under 30%)
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7. CARD FEATURES & BENEFITS

7.1 Cashback & Rewards

Cashback Structure

Silver Card:

- 1% cashback on all purchases
- No minimum transaction
- No maximum cap
- Credited monthly to card account
- Can be used to offset bill

Gold Card:

- 2% on online purchases (e-commerce, bill payments)
- 1.5% on offline retail and dining
- 5% on utility bills (electricity, gas, water, mobile, DTH)
 - Maximum ₹500/month on utilities
- Credited monthly

Platinum Card:

- 3% on all categories
- 5% on premium brands (Louis Vuitton, Gucci, Rolex, etc.)
- 10% on international spends
 - Maximum ₹2,000/month on international
- Credited monthly

Signature Card:

- 5% unlimited cashback on ALL purchases
- No caps, no restrictions, no exclusions
- 10% on luxury hotels and premium travel
- 15% on international luxury brand shopping
- Credited monthly

Reward Points (Alternative to Cashback)

Earning Points: Some card variants offer reward points instead of cashback:

- 1 Point per ₹100 spent
- Bonus points on categories
- Points never expire
- Can be redeemed for multiple options

Redemption Options:

1. **Statement Credit:** 1 point = ₹0.25
2. **Shopping Vouchers:** Amazon, Flipkart, Myntra (better value: 1 point = ₹0.30)
3. **Travel Bookings:** Flights, hotels (1 point = ₹0.35)
4. **Airline Miles:** Transfer to partner airlines
5. **Gift Cards:** 100+ brands available
6. **Charity Donations:** Partner NGOs

Redeeming Points:

1. Log into mobile app
2. Go to "Rewards" section
3. View points balance
4. Browse redemption catalog
5. Select desired reward
6. Confirm redemption
7. Voucher sent via email/SMS (instant)
8. Or statement credit posted in 2-3 days

Cashback Crediting

Crediting Schedule:

- Cashback earned: Throughout billing cycle
- Credited to account: Within 5 days of statement generation
- Reflected in next statement
- Reduces outstanding balance

Example:

- Billing cycle: 1-30 June
- Total spends: ₹50,000
- Cash