

18 Aug	Reliance Retail	Groceries	POS	Gurgaon	45.52	2,276.13
18 Aug	Haldirams	Food & Dining	POS	Gurugram	8.09	404.26
19 Aug	Onecard Billed Interest GST @ 18% = Rs.622.51	Fees & Charges				4,080.90

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 OneCard 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 OneCard 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.