



**Key Fact Statement**

## Schedule of Fees & Charges / Key Fact Statement

S.No.	Fee Type	Fee Description	Fees
1	Joining Fees	Joining Fees (Primary Card-Holder)	Nil
		Joining Fees (Add-on Card Holder)	Not Applicable
2	Annual Membership	Annual Membership fees (Primary Card-Holder)	Nil
		Annual Membership Fees (Add-on Card Holder)	Not Applicable
3	EMI Processing Fee		Nil
4	EMI Pre-Closure Fee		Nil
5	Auto EMI conversion Fee		Nil
6	EMI Foreclosure Fee		Nil
7	Rewards Redemption Fee		Nil
8	Online cash withdrawal Fee		Nil
9	Bank transfer charge of Online Cash Withdrawal	<p>A Cardholder can withdraw a percentage of his credit limit and transfer it to his bank account through the BharatPe app, as per the Bank's risk policy.</p> <p>The cardholder can transfer money to his registered bank account only (registered and validated at BharatPe platform)</p>	INR 15 per transaction + applicable taxes
10	Over limit Fee	Over limit fee is charged that is incurred when the Cardholder	Not Applicable

		exceeds their approved credit limit.	
11	Balance Transfer Fee	Balance transfer allows the Cardholder to transfer outstanding balance from other credit cards to Unity Bank BharatPe Credit Card at an economical rate of interest	Nil
12	Rent Transactions		Nil
13	Duplicate Statement Fee		Nil
14	Card Reissuance Fee of Expired cards		Nil
15	Card Replacement Fee for Damaged cards		Nil
16	Card Replacement Fee for Lost/Stolen cards		Nil
17	Foreign Currency Transaction Fee	Whenever a Cardholder conducts a transaction overseas, the Bank and credit card network charge a fee to convert the denominations.	3.5% of the Transaction amount + applicable taxes
18	Fuel Transaction Surcharge	Fuel surcharge is levied by the acquiring bank providing the terminal to the merchant.	1% of the transaction amount + applicable taxes
19	Railway Ticket Purchase Fee	As prescribed by Indian Railways / IRCTC.	1% of the transaction amount + applicable taxes  Refer to the IRCTC website for a detailed fee structure

20	Cash Advance Fee	Cash withdrawal through ATM	Not Applicable
21	EMI Interest Rate	Rate of interest on the total amount due on the Card	24% APR charged on reducing the Balance method
22	Penal Charges	Late Payment charges will be applicable if the total outstanding is not paid by the Due Date	As per Table No.8
23	Overdue Interest	Overdue interest is applicable at a monthly interest rate on all transactions including unpaid EMI installments in the event of the cardholder choosing not to pay his outstanding balance in full, till they are paid back.	2% per month (24% per annum)
24	Goods & Services Tax (GST)		18% GST applicable on all fees, interest, surcharge, and other charges