



UNITY

Small
Finance
Bank

**SCHEDULE OF FEES & CHARGES / KEY FACT STATEMENT
(KFS)**

UNITY BANK BHARATPE CREDIT CARD

SCHEDULE OF FEES AND CHARGES / KEY FACT STATEMENT (KFS)

A. FEES & CHARGES

i. Joining Fees, Annual Fees, and other Fees/Charges related to the issuance of Card

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 Fees	Annual Membership fees (Primary Card Holder)	Nil
		Annual Membership Fees (Add-on Card Holder)	Not Applicable
3	Cash Advance Fee	Fee applicable on Cash Withdrawal Transactions at ATMs.	Not Applicable
4	Online Cash Withdrawal Fee	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. The cardholder can transfer money to his registered bank account only (registered and validated on BharatPe platform)	₹15 per Withdrawal Transaction
5	EMI Processing Fee	A one-time Fee associated with setting up and managing an Equated Monthly Instalment repayment plan.	Nil
6	Auto - EMI Processing Fee	Fee applied for converting Bill Period Unpaid Spends into equated monthly instalments automatically.	Nil
7	Auto - EMI Interest Rate	Rate of Interest applicable while converting Bill Period Unpaid Spends into EMIs.	24% APR (Annualised Percentage Rate) charged on reducing balance 2% Monthly Rate
8	EMI Foreclosure Fee	Fee levied for closing a loan/EMI ahead of the stipulated repayment schedule.	Nil
9	Late Payment Charge	Late Payment Charge (LPC) is applicable on the unpaid dues if the	As per the table in ' Late Payment Charge ' section.

		Total Amount Due is not paid by the Payment Due Date.	
10	Overdue Interest	Overdue Interest is applicable at a monthly interest rate on all unpaid transactions (Billed & Unbilled) including unpaid Billed EMI principal in the event of the cardholder choosing not to pay his Total Amount Due in full by the Payment Due Date, till they are paid back.	24% APR (Annualised Percentage Rate) 2% Monthly Rate
11	Overlimit Fee	Overlimit fee is charged when Cardholder induced transactions lead to usage more than the approved credit limit. Please note that over-limit facility (for customer induced transactions) is not available on Unity Bank BharatPe Credit Card.	Not Applicable
12	Rent Payment Transactions	Fee levied by Bank on Rent Transactions done using Unity Bank BharatPe Credit Card.	Nil
13	Foreign Currency Markup Fee	A Fee charged on transactions made in a foreign currency, covering currency conversion and processing costs.	3.5% of the transaction amount
14	Fuel Surcharge	Fuel surcharge is an additional charge on Fuel transactions levied by fuel merchants (petrol pumps) and acquiring banks to offset fees and operational expenses associated with card payments at fuel stations.	1% of the transaction amount
15	Railway Ticket Purchase Surcharge	As prescribed by Indian Railways / IRCTC. Cost of railway tickets will be recovered along with charges and taxes levied if any by the merchant bank on actuals.	Refer IRCTC website for detailed fee structure
16	Card Replacement Fee	Fee levied for replacing a card plastic and obtaining a new card in case of Lost card, Stolen Card or Damaged Card scenarios, subject to Bank approval for such requests.	Nil
17	Duplicate Statement Fee	A charge for requesting additional copies of account statements.	Nil

18	Rewards Redemption Handling Fee	A Fee levied towards handling and delivery on every redemption request for Zillion Coins earned on Unity Bank BharatPe Credit Card	Nil
19	Goods and Services Tax (GST)	GST is applicable on all Fees, Interest, Surcharge, and other charges.	18% of the Fee, Interest, Charge, Surcharge amount

Table 1: Fees & Charges

ii. Interest Free (Grace) Period

The interest-free period could range from **15 to 48 days, depending on the date of the transaction and the payment due date**. If the Cardholder has not paid the Total Amount Due or made partial payment of the Total Amount Due on or before the Payment Due Date of the Previous Bill, the interest-free credit will be suspended for the current Bill cycle and Late Payment Charges, Overdue Interest, and/or penal charges (if applicable) shall be charged on the unpaid overdue amount of the Previous Bill Statement and on the new transactions done for the Current Billing Period upon Bill generation.

iii. EMI Conversion

- The Unity Bank BharatPe Credit Card automatically converts the **Bill Period Unpaid Spends (“BPUS”)** into Equated Monthly Instalments (EMI) on the Bill Generation Date. **Bill Period Unpaid Spends** or “**BPUS**” is the total value of Purchases (net of reversals, refunds, and pre-payment) done on your Card in a Billing Period.
- The EMI Tenure and the EMI Interest Rate applicable for such conversion is as per the below table –

Table 2: Construct for Auto-EMI Conversion of Bill Period Unpaid Spends (BPUS)

S. No.	BPUS	EMI Tenure	EMI Interest Rate
1	₹1 - ₹999	No conversion to EMI. Full repayment applicable on Payment Due Date.	Not Applicable
2	₹1,000 - ₹9,999	3 EMIs	24% APR on Reducing Balance (2% per month)
3	₹10,000 and above	Up to 12 EMIs (as opted by Cardholder upon onboarding / or minimum 24 hours before Bill generation)	24% APR on Reducing Balance (2% per month)

- Bill Period Unpaid Cash** or “**BPUC**” is the total value of Online Cash Withdrawal / Online Bank Transfer made from the Cash Withdrawal Limit (if available and subject to the maximum limit) during the Billing Period after factoring in any pre-payments

made against such withdrawals. This **BPUC** shall also get converted into a separate EMI on the Bill Generation Date. The EMI Conversion for this **BPUC** will also follow the **same structure as that applicable for BPUS** and explained earlier.

Therefore, **two separate Auto-EMI conversions**, one for **BPUC** and the other for **BPUS**, shall happen on the Bill Generation Date as per the conversion structure explained earlier. The below illustration will help elaborate the same.

iv. Late Payment Charges (LPC)

Late Payment Charges (LPC) will be applicable if the Cardholder makes a cumulative repayment of less than the Amount Due or fails to make repayment of the Amount Due by the Payment Due Date. LPC is levied as per the below table on the Amount Due minus any repayment received towards the Amount Due before the Payment Due Date.

Table 3: Late Payment Charges (LPC)

Amount Due (Unpaid)	LPC
Less than ₹100	₹ 40
₹101 - ₹250	₹ 90
₹251 - ₹500	₹ 150
₹501 - ₹1000	₹ 250
₹1001 - ₹2500	₹ 500
₹2501 - ₹5000	₹ 750
₹5001 - ₹7500	₹ 900
₹7501 - ₹10,000	₹ 1,000
₹10,001 & above	₹ 1,500

v. Overdue Interest Charges

Overdue Interest is levied at the rate of interest specified in the below table, if the Cardholder has previous outstanding dues and / or the Amount Due (as applicable) (“Outstanding Dues”), is not paid in full on or before the Payment Due Date till the date of actual realization of such payments.

Table 4: Overdue Interest Rate

Overdue Interest (excl. GST)	
Monthly	Annually
2.00%	24.00%

Overdue Interest (if applicable) is debited to Cardholder’s account till Outstanding Dues are paid in full and till actual realization by the Bank.

B. DRAWAL LIMITS

- The Bank at its sole discretion will determine the Card member’s Total Credit Limit and Cash Withdrawal Limit (collectively referred to as “Limits”) for the Unity Bank BharatPe Credit Card (Add-on Card members share the same limit).

- a. **Total Credit Limit** shall mean the limit assigned to the Cardholder by the Bank. This is the maximum amount the Cardholder can spend or utilize through the Unity Bank BharatPe Credit Card.
- b. **Cash Withdrawal Limit** shall mean the maximum amount which the Cardholder can withdraw as cash through online cash withdrawal / direct bank transfer channel from the Unity Bank BharatPe Credit Card. This is a sub - limit within the Total Credit Limit. The Bank at its sole discretion may allow / disallow a Cardholder to use Cash withdrawal limit through Physical (ATM) or Digital (Bank Account Transfer) cash withdrawal channels. **Online cash withdrawal (Bank Account Transfer) Channel** - If a Cardholder wishes to withdraw cash through Digital Channel, then he/she must get the account validated by the Bank. Upon successful verification of the bank account number by the Bank, the Cardholder will be allowed to transfer the designated amount to the registered bank account. Cash Withdrawal through Physical ATMs is currently not permitted on the Unity Bank BharatPe Credit Card.
- c. **Available Credit Limit** shall mean the total amount available for utilization by the Cardholder through Unity Bank BharatPe Credit Card. It is calculated after the deduction of any utilizations from the Total Credit limit. In case the Cardholder has availed of any balance transfer, cash withdrawal, Loan within the Credit Limit etc., such amount will also be deducted from the Total credit Limit to arrive at the Available Credit Limit. Any Fees, Charges, Taxes levied on the Card will also be deducted from the Total Credit Limit to arrive at the Available Credit Limit.

C. BILLING

i. Billing Statements – Periodicity & Mode of sending

- a. The Cardholder will be billed monthly and the (“Card Statement”) will be generated on the Bill Generation Date i.e. 19th of every month or such other dates as may be opted by the Cardholder (such option will be made available by the Bank to the Cardholder as a one-time option upon Card issuance on the BharatPe App, only if it follows multiple billing cycles).
- b. The Card Statement shall be sent to the Cardholder on their **Registered e-mail ID or SMS / WhatsApp on their registered mobile numbers**. The Cardholder can also view their Card Statement on the BharatPe app.

ii. Minimum Amount Due (MAD) – Equivalent to Total Amount Due (TAD)

- a. Since Unity Bank BharatPe Credit Card converts monthly aggregate transactions into EMI(s) as per the tenure opted by the Cardholder, the Minimum Amount Due (MAD) will be equivalent to the Amount Due or the Total Amount Due (TAD).
- b. The Cardholder is required to pay the Amount Due / Total Amount Due (TAD) as per the Card Statement **in Full** without any deductions. Any refunds, chargebacks, or reversals (if any) that are not shown in the Card Statement must not be adjusted or reduced by the Cardholder from the Amount Due.

iii. Method of Payment

- a. Cardholders may make repayment for their outstanding dues of Unity Bank BharatPe Credit Card **through the BharatPe app** or through such other means as may be permitted by the Bank.
- b. Following modes of repayment are currently available in the BharatPe app for Unity Bank BharatPe Credit Card outstanding dues – (i) Debit Card; (ii) Net Banking; (iii) IMPS/NEFT through their bank accounts; (vi) UPI payments. Kindly note that the Bank reserves the right to withdraw or introduce new payment methods at its sole discretion.

iv. Billing Dispute Resolution

All the contents of the Card Statement will be deemed to be correct and accepted if the Cardholder does not inform the Bank of any discrepancies within 30 working days of the Bill Generation Date. In the event of billing disputes / discrepancies, the Bank shall investigate and confirm the liability for such transactions and the Bank at its sole discretion may provide a temporary credit pending investigation.

v. Complete postal address of Unity Bank

Unity Small Finance Bank Limited, Unit No. 2, First Floor, Central Plaza, 166, CST Road, Kalina, Mumbai- 400098

vi. Toll Free Number, Email ID and Dedicated Telephone Number for Customer Care services, Contact details of Grievance Redressal Official

The Cardholder can contact Unity Bank Customer Care for enquiries, requests or grievance redressal through the below channels –

Level 1: Customer Care

Mode	Contact Details
Email ID	care@unitybank.co.in
Contact numbers (24*7 including public holidays)	Customer Care Number (24/7): 1800-209-1122 Calling from outside India: 91-22-68707700

Grievance Redressal Mechanism

Link of Unity Bank's Grievance Redressal Mechanism - <https://theunitybank.com/contact-us>

Principal Nodal Officer

Below are the contact details of the Principal Nodal Officer (PNO) on which the Cardholder can reach out to (Optional) for handling queries.

Name	Mr. Mahendra Bindra
Address	Unity Small Finance Bank Ltd., Rupa Renaissance, 13th Floor, 1302/B Wing, D-33 Turbhe MIDC Road, TTC Industrial Area, Navi Mumbai, Maharashtra – 400 705
Email	level3escalation@unitybank.co.in
Phone Number	+91 9152366104
Availability	9:30 AM to 6:00 PM, Monday to Friday (except public holidays)

Banking Ombudsman

If the issue remains unresolved beyond 30 days even after reaching out to the above channels, or if the response is unsatisfactory, the Cardholder may write to the Banking Ombudsman for an independent review. Details of the Banking Ombudsman Scheme are available on the Reserve Bank of India (RBI) website at <https://www.rbi.org.in/> as well as available on the website of the Bank.

D. REWARD POINTS / LOYALTY POINTS

- i. Upon issuance of the Unity Bank BharatPe Credit Card, the Cardholder shall be enrolled to the “Zillion” loyalty programme (<https://zillionrewards.in/>) provided by “Loyalty Solutions & Research Pvt. Ltd.”, henceforth referred to as “Zillion” or “Loyalty Partner”.
- ii. The Cardholder’s **Registered Mobile Number (“RMN”)** for the Card with the Bank shall be linked to the Zillion loyalty account for credit and redemption of **Rewards (“Zillion Coins”)** earned on the Card. If the Cardholder is an existing member of Zillion, his/her existing Zillion account shall be linked to the Card basis the RMN.
- iii. **Bill Period Unpaid Spends (BPUS)** are converted to auto-EMIs / Billed in Full as per the EMI conversion logic explained in section A (iii) of this MITC. Zillion Coins (**4 Zillion Coins = ₹1**) are earned as a percentage of BPUS proportionately upon repayment of the corresponding EMIs as per the table below. These earned Zillion Coins shall be credited to the linked Zillion account on the next billing date.

Table 5: Rewards Earn Rate basis BPUS

S. No.	BPUS	Rewards
1	₹1 - ₹999	0%
2	₹1,000 - ₹9,999	1%
3	₹10,000 and above	2%

- iv. If the Cardholder chooses to Foreclose / Pre-close the EMI Loan before its tenure, the Rewards (Zillion Coins) corresponding to the foreclosed amount will be forfeited and no points shall be earned for such foreclosed amount. The Rewards are, thus, applicable only upon the EMI repayments.
- v. **Reward Points Redemption:** The Cardholder can redeem the Zillion Coins via below channels –
 - a. **across partners on Zillion** (<https://zillionrewards.in/>). The terms and conditions of the Zillion loyalty programme apply (<https://zillionrewards.in/policy/zillion-tnc>)
 - b. **against Unity Bank BharatPe Credit Card outstanding** via BharatPe App. The maximum redemption permitted against the Card outstanding in a billing cycle is ₹5,000 equivalent Zillion Coins.

- vi. **Reward Points Validity:** The validity of Zillion Coins earned on the Unity Bank BharatPe Credit Card will be as per the terms and conditions of the Zillion loyalty programme available at (<https://zillionrewards.in/policy/zillion-tnc>)
- vii. **Rewards Points Revocation:** The Bank reserves the right to revoke any Zillion Coin balance which was earned via the Card usage without any prior intimation to the Cardholder in the following scenarios:
- In case of delinquency if the Card account has unpaid dues for more than 45 days post the Payment Due Date.
 - If the Cardholder choses to close the Card account and has unredeemed Zillion Coin balance earned via the Card usage in his/her Zillion account.
 - If there is any fraudulent activity identified by the Bank on the Card account.

E. LOUNGE ACCESS

The Bank provides complimentary lounge access on the Card in partnership with the payment network, RuPay. The list of lounges under this programme are available at RuPay website (<https://www.rupay.co.in/lounges>). The terms & conditions for the lounge programme are available at (https://www.rupay.co.in/PDF/rupay/Lounge_tnc.pdf)

Access to the RuPay Exclusive Lounge at Delhi IGI, T3 Domestic Departure is not available on this Card under this complimentary benefit.

Lounge	Complimentary Visits
Within india	2 visits / calendar quarter
Outside India	2 visits / calendar year