

## **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**

<b><u>Joining &amp; Annual Fees</u></b>	<b><u>Description</u></b>	<b><u>Fees</u></b>
Joining Fees	Joining Fees (Primary Card Holder)	Nil
	Joining Fees (Add on Card Holder)	Not Applicable
Annual Fees	Annual Membership Fees (Primary Card Holder)	Nil
	Annual Membership Fees (Add on Card Holder)	Not Applicable
Cash Advance Fees	Fees applicable on Cash Withdrawal Transaction at <b>Domestic ATMs</b>	Withdrawal of funds available in Savings Account from domestic ATMs: Nil Withdrawal of funds available in Credit Card from domestic ATMs: 3.5% of the amount withdrawn
	Fees applicable on Cash Withdrawal Transaction at <b>International ATMs</b>	Withdrawal of funds available in Savings Account from domestic ATMs: 2.5% of the amount withdrawn Withdrawal of funds available in Credit Card from domestic ATMs : 3.5% of the amount withdrawn
Over Limit 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 Roarbank Card.	Not Applicable
Late Payment Charge	Late Payment Charge (LPC) is applicable on the unpaid dues if the Minimum Amount Due is not paid by the Payment Due Date.	2% of the Unpaid Dues subject to a minimum of Rs.500
Rate of Interest	In case customer has not paid TAD before Payment Due Date	39.6% APR (Annualised Percentage Rate) 3.3% Monthly Rate

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
Rent Transaction Fee	Fee levied by Bank on Rent Transactions done using Roarbank Card	1.00% of Transaction Amount
Foreign Currency Markup Fee	A Fee charged on transactions made in a foreign currency, covering currency conversion and processing costs.	3.50% of the transaction amount
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
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
Duplicate Statement Fee	A charge for requesting additional copies of account statements.	Nil
Rewards Redemption Fee	Fee assessed for redeeming Reward Points/Cashback Points accumulated on the Card through purchases.	Nil

## ii. Interest-free credit period

The interest-free period could range from 30 to 62 days, including a 3-day grace period as stipulated under RBI guidelines, 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, Interest amounts, 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. Late Payment Charges (LPC)

Late Payment Charges (LPC) will be applicable if the Cardholder makes a cumulative repayment of less than the Minimum Amount Due (MAD) or fails to make

repayment of the Minimum Amount Due (MAD) by the Payment Due Date. LPC is levied at the rate of 2% subject to minimum of INR 500 of the unpaid dues as on the Bill generation date if MAD is not paid before payment due date.

## **B. DRAWAL LIMITS**

i. 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 Roarbank Card (Add-on Card members, if any, 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 Roarbank Card.

b. **Cash Withdrawal Limit** shall mean the maximum amount which the Cardholder can withdraw as cash through Automated Teller Machines (ATM) from the Roarbank 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 ATM. Cash Withdrawal through Bank Account Transfer (Digital) is currently not permitted on the Roarbank Card.

c. **Available Credit Limit** shall mean the total amount available for utilization by the Cardholder through Roarbank 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. 1st of every month. The Card Statement shall be sent to the Cardholder on their Registered e-mail ID. The Cardholder can also view their Card Statement on the Roarbank app.

### **ii. Minimum Amount Due (MAD)**

a. Without prejudice to the liability of the Cardholder to immediately pay all charges on or before the Payment Due Date, as communicated in the statement, the Cardholder may exercise the option to pay on or before the Payment Due Date, only the Minimum Amount Due (MAD) indicated in the statement.

The Minimum Amount Due (MAD) is the minimum sum you are required to

pay by the payment due date to avoid late payment charges and overdue classification. It is calculated as the higher of the following:

- 5% of the total amount due, or
- The sum of interest charges and any applicable penalties (e.g., late payment fees, if it so).

If the minimum amount due is less than Rs 500, the Cardholder will be charged Rs 500 as the minimum amount due. If the total amount due is less than Rs 500 then the total amount due value becomes the minimum amount due.

If the MAD from the previous billing cycle is not paid in full, the MAD for the current cycle will include:

- The unpaid portion of the previous cycle's MAD, plus
- The MAD calculated for the current cycle.

Please note: To regularize overdue status, you may be required to pay not only the MAD but also any accrued interest, penal charges (LPC) and overdraft amounts (if it so).

- b. The Cardholder is required to pay the Minimum Amount Due (MAD) / 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 Roarbank Card through the Roarbank app or through such other means as may be permitted by the Bank.
- b. Following modes of repayment are currently available in the Roarbank app for Roarbank 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): <b>1800-209-1122</b> Calling from outside India: <b>91-22-68707700</b>

**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
E-mail	level3escalation@unitybank.co.in
Phone Number	<b>+91 9152366104</b>
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**

Customers are eligible to earn Cashback upon issuance of Roarbank card.

### **i. Cashback categories selection**

New cashback categories selection becomes available for customers right after registration in the Roarbank app or at the beginning of the new month. If customers do not select the cashback category, then they shall not be eligible for any cashback and cashback earning starts only from the date the category selection is done by the customer.

### **ii. Cashback accrual**

The Maximum cashback that can be accrued by a customer in a month is capped at Rs.2500. This can be redeemed at any time in future

### **iii. Cashback withdrawal**

Customer can withdraw cashback if collected cashback amount is equal to the minimum withdrawable amount or higher (Currently set to Rs.250) and every withdrawal request must be equal to higher than this minimum withdrawable amount

Customers can't withdraw cashback if there is no credit limit due.

### **iv. Cashback reversal**

Cashback credited to the customer shall be reversed if customer gets reversal for a transaction for which cashback was accrued.