

Frequently Asked Questions

What are the major benefits of SIB OneCard Credit card?

- Premium Metal Based Credit card
- 100 % Digital Onboarding
- No Joining Fees
- No Annual fees
- No Rewards Redemption fees
- Instant Reward Points which never expires

I have recently received the new SIB OneCard. How can I activate it?

You can activate the card by using OneCard App: scan the QR received along with Welcome Kit

Is this a Contactless card?

Yes, the SIB OneCard is a contactless card. It means you can tap your card at a terminal to pay for transactions up to Rs. 5,000 without having to input the PIN. Currently this limit is applicable only in India and on those terminals which accept contactless payments.

What is a virtual credit card?

In addition to your metal SIB OneCard, there is a virtual rendition of the same card available for you in the OneCard App. This card is also a VISA powered credit card so you can use it for any online or app-based transactions or purchases.

My SIB OneCard Credit Card is going to expire. When will I receive the renewal card?

Yes, you will receive the new card before expiry of your present card.

Where to check the offers available on SIB OneCard Credit card?

To check the latest offers on credit cards, use OneCard App offers page

How can I apply for SIB OneCard Credit card?

Credit Cards are currently being issued to only pre-approved customers of the bank. Eligible customers will be communicated by the bank through SMS/e-mail along with a link for applying for the card. Customers can enter mobile number and OTP to validate themselves and avail the pre-approved card.

What are the eligibility criteria for SIB OneCard?

Eligibility criteria is as per the bank approved policy.

How can I track the status of my Credit card application?

Since this is an instant card issuance, credit card will be issued immediately upon applying for the card. However, courier reference number will be intimated through SMS for tracking delivery of physical card.

What are the documents to be submitted along with Credit Card application form?

Credit Cards are currently being issued to only pre-approved customers of the bank. Hence, there is no need for submitting any documents. Credit Card facility for non-preapproved customers will be introduced soon.

How can I apply for an Add-on credit card?

Add-On-Card facility is currently not available. Facility to apply for Add-On-Card will be introduced soon.

My credit card is undelivered and returned. How can I get it re-dispatched?

Support team will contact the customer for updating the address details and re dispatch of the card.

Rates & Charges:

What are the Fees applicable on my SIB OneCard Credit Card?

There is no Joining or Annual Fee on this card. Other charges such as APR, replacement fee, etc. are available inside the App.

What are the charges for replacing lost / stolen credit card?

Replacement fee is Nil in case of replacement in Plastic card and an amount Rs.145 + Tax will be charged for second replacement onwards of plastic card. Replacement fee of Rs.3000 + Tax will be charged in case of reissue/replacement of Metal card.

When is the late payment fee charged on credit card?

The late payment charge on any card is levied when the cardholder fails to pay at least the minimum amount due by the due date.

Reward Points:**Are there any applicable rewards on this card?**

Yes, this card is having one of the finest reward programmes. Read more over here <<https://getonecard.app/blog/onecard-rewards/>>

Do Reward points expire?

No Expiry for reward points

How can I view my reward points summary?

Go to the Rewards page in OneCard app

Are there any charges for redemption of reward points?

No charges applicable for redemption of reward points

Do I have EMI option on the card?

Yes, you are eligible for EMI based on your transaction size and the eligible transactions are highlighted within the App

I want to convert a transaction into EMI. What are the EMI tenure options available?

The tenure available for EMI is from 3 months to 24 months.

Can I change the credit card transaction limit?

Credit card transaction limit can be set within the OneCard App

Can I use my credit card for international transactions?

Yes. One of the most attractive Forex charges are the benefits of transacting using OneCard.

How can I switch on/off and set/modify limits for different category of transactions (for domestic and international usage)?

Customers can login in OneCard app → My Controls

How will I receive information of transactions on my SIB OneCard Credit Card?

You will receive SMS alerts on doing transactions with your SIB OneCard Credit Card. You can also check your transactions in OneCard Mobile App.

What is the credit period for SIB OneCard credit card?

The credit free period of 48 days depends on your statement date.

How do I pay my credit card bill?

Credit card bills can be paid from multiple options such as Debit Card, Net Banking, and UPI. You can make payments through OneCard App

How I know the status on credit card payments?

You will receive SMS alerts on doing transactions with your SIB OneCard Credit Card. You can also check your transactions in OneCard Mobile App.

Can I make a payment more than the Total Amount Due as shown in the statement?

Yes, payment for more than the Total Amount Due can be credited to your SIB OneCard Credit Card

I have received my credit card recently. What is the statement generation date on my credit card?

Currently, the statement generation date for your SIB OneCard Credit Card is 16th of every month.

What is a billing date/cycle and due date? Can it be changed?

The billing date for your SIB OneCard Credit Card is 16th of every month and the due date will be billing date plus 18 days

How can I view and download Credit Card statement?

You can view Statement in OneCard app and facility to download detailed PDF statement in View Bill option.

What should I do if my Credit Card is not working?

If you are unable to transact on your credit card, you may call our Customer Care by dialing the pan India toll free number 080 4557 5559 or mail to help@getonecard.app from your registered mobile number/email ID.

I came across a transaction on my account using a credit card which was not attempted by me? How do I report this transaction?

You may call OneCard Customer Care by dialing the pan India toll free number 080 4557 5559 or mail to help@getonecard.app from your registered mobile number/email ID or report the transaction in OneCard App -- Transaction details –Support

How do I block the card from usage?

The card can be blocked and unblocked from within the OneCard App

What should I do if my SIB OneCard credit card got debited twice?

You may call OneCard Customer Care by dialing the pan India toll free number 080 4557 5559 from your registered mobile number or mail to help@getonecard.app from your registered email ID.

Within how many days can I dispute a transaction?

You can initiate a dispute in a transaction within 30 days of the transaction.

What should I do if authentication is declined at point of sale terminals?

You may call our Customer Care by dialing the pan India toll free number 080 4557 5559 from your registered mobile number.

How can I stop promotional calls/SMS or E-Mails on my register Mobile Number/ E-Mail ID?

You may activate DND to stop these calls or SMS.

What are the channels through which I can report a disputed transaction?

You may call OneCard Customer Care by dialing the pan India toll free number 080 4557 5559 from your registered mobile number to report a disputed transaction or mail to help@getonecard.app from registered email ID.

How long will it take to resolve a billing dispute?

Billing disputes will be normally addressed within 14 working days depending the nature of dispute.

How will I come to know that the dispute is resolved?

You will be intimated through SMS/e-mail or call or App regarding the resolution of the dispute.

What is a CVV number?

A card verification value or a CVV number is a 3-digit code printed at the back of your credit card. It acts as an additional security layer protecting your data during online transactions. Cardholders must protect their CVV and not share it with anyone to avoid falling prey to cyber frauds.

What are Domestic Transactions?

Transactions done in India in currency code as INR (Indian Rupees) are considered as Domestic transactions.

What are International Transactions?

Transactions done in foreign currency or INR in countries outside India (Except Nepal and Bhutan) are considered as International transactions

What is an ‘Online’ Transaction?

Online transactions include payment done on a website, mobile app/QR Code or any other online mode (including auto-debit/standing instructions etc.), for the purchase of e-commerce / goods or services.

What is meant by POS Transaction?

Point of Sale (POS) transaction is a payment done at retail store using point of sale (POS) terminals by dipping /tapping your credit card.

What is a ‘Contactless’ Transaction/NFC?

Contactless/Tap & Pay transactions are done by tapping your card at NFC (Near Field Communication) enabled Point of Sale (PoS) terminals for purchase of goods or services.

What is an ATM transaction?

Automated Teller Machine (ATM) transaction is a transaction done at ATMs to avail cash/use other ATM facility.

What is a Contactless card?

Your credit card has a symbol on it that looks like the ‘wifi’ symbol, which indicates that it is a Contactless card. It helps you to make payments without having to physically swipe or dip the card, for transactions up to Rs.5, 000. All you have to do is tap the card against the card reader (the card reader which is enabled for contactless payments), and the transaction gets executed. It provides convenience and faster way of making a payment

Where can the Contactless Credit Card be used?

You can make payments through the contactless mode at all the merchants having NFC enabled POS machines. This facility enables payments without dip/swiping the card into the POS machine.

How does the Contactless Credit Card work?

To make a contactless payment, please follow the below steps:

- Look for the contactless payment symbol (Wifi / Pay wave symbol) at checkout.
- Tap your card on the machine
- Once the machine beeps or a green light is seen, it means that your transaction has been successful.
- If your transaction amount is greater than Rs. 5,000, you will need to provide your PIN for the transaction to go through.