

SIB OneCard Credit Card

Terms and Conditions

w.e.f. November 01, 2023

Issued By
South Indian Bank



These Terms and Conditions (Terms) apply to the SIB OneCard Credit Card issued by The South Indian Bank Limited (Bank) pursuant to a co-branded partnership with its co-branding partner Oneconsumer Services Private Limited (OneCard Credit Card).

Activating your card from the OneCard application or clicking on ‘Submit’ or ‘I Agree’ or any similar tab/icon would mean acceptance of the below terms and conditions by the Cardholder/Cardmember (“You” or ‘you’).

These Terms presently in force were last updated on November 01,2023 and are subject to changes from time to time. The most recent version will always be available on the Bank’s website as well as on OneCard App.

1 . Definitions and Interpretation

1.1 “Applicant” means person(s) who have applied for a SIB OneCard Credit Card;

1.2. “Application/App” means the OneCard app, through which the Cardmember can control all aspects of the SIB OneCard Credit Card;

- 1.3. “App PIN” means the Personal Identification Number created by the Cardmember from the OneCard Mobile Application, to password protect and secure the OneCard Mobile Application;
- 1.4. “Authorised Dealer” means an authorised dealer as defined in the Foreign Exchange Management Act, 1999, as amended from time to time;
- 1.5. “Bank” shall mean South Indian Bank Ltd., issuer of the SIB OneCard Credit Card;
- 1.6. “Business Day” means a day on which the relevant office of the Bank is open for normal business transactions;
- 1.7. “Cardmember/Cardholder” means an individual who has been issued the SIB OneCard Credit Card;
- 1.8. “Cash Limit” means the maximum amount of cash that a Cardmember can withdraw from an Automated Teller Machine (ATM) using SIB OneCard Credit Card. This Cash Limit forms part of the Cardmember’s approved credit limit;
- 1.9. “Charges” means such charges as are set out in Clause 8 hereof or mentioned anywhere in these Terms. All details of Charges mentioned herein shall be as provided in the MITC unless specifically communicated to the Cardmember, as amended from time to time;
- 1.10. “Credit Limit/ Purchase Limit” means the limit up to which a Cardmember is authorised to use the SIB OneCard Credit Card for a purchase transaction at an online/offline merchant establishment;
- 1.11. “Customer Care” refers to customer service and support systems provided by FPL;
- 1.12. “Fingerprint Lock” refers to securing the OneCard mobile application by using the Cardmember’s fingerprint as a locking mechanism;
- 1.13. “FPL” means FPL Technologies Private Limited, an authorised outsourced service provider appointed by the Bank. FPL is responsible for managing the SIB OneCard Credit Card.
- 1.14. “Merchant Establishment” means an establishment which honours the SIB OneCard Credit Card and shall include among others, stores, shops, restaurants, hotels, airlines, cash advance points including ATMs and mail order advertisers (whether retailers, distributors or

manufacturers) and shall include establishments which honour the SIB OneCard Credit Card for online transactions;

1.15. “Merchant” means any person who owns or manages or operates the Merchant Establishment, its successors and permitted assigns;

1.16. “Minimum Amount Due” or “MAD” means the amount mentioned in the SIB OneCard Credit Card statement, which is the minimum payment a Cardmember must make by the payment due date to keep the card account in good standing;

1.17. “MITC” means the document containing the Most Important Terms and Conditions along with the schedule of charges applicable for the services offered on the SIB OneCard Credit Card (as provided in Annexure I herein). These charges are subject to changes at the sole discretion of the Bank. However, such changes in charges may be made only with prospective effect giving prior notice of 30 days to the Cardmember;

1.18. “SIB OneCard Credit Card” means the co-branded credit card issued by South Indian Bank Limited in co-branded partnership with Oneconsumer Services Private Limited (Oneconsumer) and managed by FPL Technologies Private Limited as an authorised outsourced service provider of the Bank;

1.19. “OneCard Account” means the account opened in the name of the Cardmember for the purpose of usage of the SIB OneCard Credit Card as per the Terms and conditions set out herein;

1.20. “OneCard PIN” means the Personal Identification Number created by the Cardmember from the App, to act as a security measure against potential misuse of the SIB OneCard Credit Card;

1.21. “Payment Due Date” means the date every month, on which the payment is due, towards charges incurred on usage of the SIB OneCard Credit Card;

1.22. ‘Person’ shall mean any individual, firm, corporation, association of persons, limited liability company, voluntary association, partnership, joint venture, trust, limited organization, society, unincorporated organization, governmental authority or other legal entity or organization holding legal recognition;

1.23. “Primary Cardmember” is the person in whose name the Card Account has been opened and to whom the SIB OneCard Credit Card has been issued;

1.24. “RBI” means the Reserve Bank of India;

1.25. “Statement” means the monthly statement of account sent to a Cardmember containing the list of charges incurred on SIB OneCard Credit Card as well as the amount due and the date by which it is to be paid;

1.26. “Supplementary/Add-on Cardmember” means the family member(s) of the Primary Cardmember who become(s) a Cardmember by virtue of relationship with the Primary Cardmember.

1.27. “Total Amount Due” or “TAD” means the overall outstanding amount mentioned in the Statement;

1.28. “Transaction Instruction” means any instruction given by a Cardmember through the App and/or Customer Care to effect the transaction;

1.29. “Virtual Credit Card” shall mean a virtual rendition of the SIB OneCard Credit Card which can be used for online or app-based transactions;

1.30. “Website” shall mean the OneCard website, at the URL <https://www.getonecard.app>

1.31. “We” or “we” shall mean and include the Bank, Oneconsumer and / or any of its authorised personnel including its service providers.

2 . Card Services

SIB OneCard Credit Card is the property of the Bank. You hereby consent that the Bank shall have the right to share any information in relation to SIB OneCard Credit Card including any transactions done on SIB OneCard Credit Card with any Person including its authorised service providers. Any action permitted to be taken by authorised service provider of the Bank under these Terms shall be deemed to have been authorised by the Bank.

The Bank or any Person authorised by the Bank reserves the right to:

2.1. Ascertain your credit worthiness by obtaining a credit bureau report and any other reports as it may deem necessary; and

2.2. Decline to issue the SIB OneCard Credit Card to you at their sole discretion. The SIB OneCard Credit Card is not transferable, and its usage is subject to the Terms mentioned here and any additional conditions stipulated by the Bank from time to time;

2.3. Change the eligible credit limit from when the SIB OneCard Credit Card is approved to when it is issued;

2.4 Proceed with activation of the SIB OneCard Credit Card subject to completion of KYC (Know Your Customer) norms and other guidelines;

Please sign on the reverse of the SIB OneCard Credit Card immediately once you have received it. The App and Customer Care options are available to all Cardmembers.

The Cardmembers availing of any services/ facilities including but not limited to, enhancement of credit limit, enquiry on transactions, Total Amount Due, statement details, payment due date, etc. through the App and/ or Customer Care shall at all times continue to be bound by the Terms stipulated with respect to the services/ facilities and the mode of availing of such facilities/ services, as amended from time to time.

3 . The OneCard Mobile Application

You can control the SIB OneCard Credit Card entirely from the powerful OneCard Mobile Application, some of the actions being:

3.1. Set your App PIN

3.2. Activate your SIB OneCard Credit Card

3.3. Make credit card bill payments

3.4. Manage your virtual credit card

3.5. Control your credit and cash withdrawal limits

3.6. Enable online, domestic and international usage

3.7. Set your SIB OneCard Credit Card PIN (For use at Point of Sale and ATMs)

3.8. Raise disputes or service queries on any aspect of your SIB OneCard Credit Card

4 . Virtual Credit Card □□

4.1. In addition to the physical SIB OneCard Credit Card, you will also receive a virtual rendition of the same SIB OneCard Credit Card which will be available on the App, as part of the on-boarding process.

4.2. This virtual card is also a VISA powered credit card which you can use for any online or mobile application-based transactions or purchases. The security parameters are set as per industry standards.

5 . Use of the SIB OneCard Credit Card □

5.1. Your SIB OneCard Credit Card is an internationally valid credit card and valid world-wide except as provided in Clause 5.12 below. The SIB OneCard Credit Card is acceptable at any Merchant Establishments accepting Visa cards. Please use the SIB OneCard Credit Card for your bona fide personal or official purpose only.

5.2. The Bank reserves the right to decline the use of the SIB OneCard Credit Card on account of but not restricted to regulatory restrictions, technical difficulties and unforeseen circumstances.

5.3. A Merchant Establishment has the right, at any time, to refuse the use of the SIB OneCard Credit Card at that Merchant Establishment for any reason whatsoever.

5.4. For any charges levied by the Merchant Establishment towards the services availed by you, the same shall be settled with the Merchant Establishment directly and Oneconsumer, the Bank or any of its authorised service providers shall in no manner be held liable for them or the quality of service received or items purchased. On use of the SIB OneCard Credit Card at the Merchant Establishment, it is recommended that you collect a copy of the transaction/payment slip.

5.5. All the contents of the Statement will be deemed to be correct and accepted if you do not inform us of any discrepancies within 30 days of the statement date. In the event of billing disputes/discrepancies, we shall investigate and confirm the liability for such transactions. For certain disputes, you may be offered a temporary credit during the period of investigation, which may be reversed along with applicable charges subject to outcome of the investigation. GST levied will not be reversed on any dispute on fees and charges or interest.

5.6. You can use the SIB OneCard Credit Card:

5.6.1. within the Credit Limit notified to you; and

5.6.2. not after the last date of the month of the expiry date displayed on the SIB OneCard Credit Card.

5.7. Your right to use the SIB OneCard Credit Card shall be determined forthwith:

5.7.1. in the event of termination pursuant to Clause 7 below; or

5.7.2. in the event of loss / misuse or theft of the card.

5.7.3. Any request for the renewal and/or replacement and/or closure of SIB OneCard Credit Card, shall be made by the Cardholder through the Customer Care or through OneCard App. Any such request shall be subject to the sole discretion of the Bank.

5.8. The Total Credit Limit and Total Cash Limit on every SIB OneCard Credit Card at any point in time are assigned at the sole discretion of the Bank.

5.9. You shall act in good faith at all times in relation to all dealings with SIB OneCard Credit Card.

5.10. The SIB OneCard Credit Card issued to you is valid world-wide for payment in foreign exchange except at Merchant Establishments in Nepal and Bhutan. Use of the SIB OneCard Credit Card in Nepal or Bhutan for payment in foreign exchange would be a breach of the “Foreign Exchange Management Act” (FEMA) or any other corresponding law. You accept full responsibility for wrongful use in contravention to these conditions and undertake and agree to indemnify the Bank, Oneconsumer and Bank’s authorised service providers to make good any loss, damage, interest, conversion, any other financial charge that the Bank, Oneconsumer and/ or the Bank’s authorised service providers may incur and/or suffer as a result of your violations of the provisions thereof.

5.11. In compliance with RBI’s circular of January 15, 2020, at the time of issue, your card shall be enabled for use only at contact based PoS or ATMs within India. The facility to enable or disable online transactions (domestic and international), international transactions and contactless transactions will be provided to you from the App.

5.12. Do not use your Internationally valid SIB OneCard Credit Card on the Internet or otherwise for purchase of prohibited items like lottery tickets, banned or proscribed magazines, participation in sweepstakes, payment for callback services, remittance in any form towards overseas forex trading, margin calls to overseas exchanges/overseas counterparty, trading in foreign exchange in domestic/overseas markets etc.

5.13. Authorised Dealers can accept payment by debit to the SIB OneCard Credit Card for exports made out of India irrespective of whether the importer client is on a visit to India or not. Therefore, Authorised Dealers may receive payment for exports made out of India by debit to the SIB OneCard Credit Card of an importer, where the reimbursement from the Card issuing bank/organisation will be received in foreign exchange.

5.14. The Bank reserves the absolute discretion and liberty to decline or honour the authorisation requests on the SIB OneCard Credit Card without providing any reason to the Cardmember. In certain cases, you may be required to contact Customer Care to authenticate the transaction before approving it and charging to the Card Account.

5.15. Further, You agree that you will not use the SIB OneCard Credit Card as payment for any illegal / unlawful purchase/purposes. The SIB OneCard Credit Card should be used only for lawful, bona fide personal purposes and must not be used for any money laundering, anti-social or speculative activities or must not be exploited commercially in business (e.g. for working capital purposes).

5.16. If the SIB OneCard Credit Card is found to be used for prohibited, restricted, commercial purposes or any purposes as mentioned above in Clause 5.15, the concerned SIB OneCard Credit Card and Supplementary/Add-on Cards may be closed without any notice to you.

5.17. The Bank and its authorised representatives have the right to enquire over phone or through any other means of formal communication and seek details, information, proof etc. about the SIB OneCard Credit Card transactions, pattern of use, etc. and you are contractually bound to provide any such information when requested.

Unsatisfactory responses or no responses from you may lead to blocking or termination of your SIB OneCard Credit Card account. Transactions on the SIB OneCard Credit Card will be allowed only up to the unused amount of Total Credit Limit on the Card Account at the time.

5.18 The Cardholder shall forthwith notify the Bank or its authorised representatives of any change in his name, address, contact number and email id for communication as stated in the online application form for the SIB OneCard Credit Card. Bank or its authorised representatives reserve the right to change the Cardholder's address in its records if such change in address comes to the notice of Bank or its authorised representatives. The responsibility shall be solely of the Cardholder to ensure that Bank or its authorised representatives have been informed of the correct address for communication, and Bank or its authorised representatives disclaims all liability in case of an incorrect address resulting in any loss or liability for the Cardholder.

6 . Identity Verification for SIB OneCard Credit Card and App usage □

6.1. We have ensured that you can carry out transactions only in a secure environment after you authenticate yourself with your preferred authentication mechanism (Fingerprint Lock or App PIN) on the App. As a Card member, you should be aware of the features and impact of these transactions as you would be responsible for your actions within the App.

6.2. To prevent any unauthorised access, please secure the App with an App PIN or fingerprint lock. Further, to enable you to use the SIB OneCard Credit Card in a secure manner, a Personal Identification Number (SIB OneCard PIN) for the SIB OneCard Credit Card will be issued. The SIB OneCard Credit Card PIN can be generated by you from the App, and may subsequently be changed by you from the App at any time.

6.3. The App PIN provides access to the Card Account and you accept the sole responsibility for use, confidentiality and protection of the App PIN, as well as for all orders and information changes entered into the Card Account using this App PIN.

6.4. Please do not share either your App PIN or SIB OneCard Credit Card PIN with anyone or store it in a way that a third party can access it. The Bank and its authorised representatives are authorised by you for carrying out transactions and instructions authenticated by the PIN and shall not revoke the same.

6.5. For online purchases, we have ensured that the verification/authentication is not only secure but convenient. As a Cardmember, you can authenticate your online purchases using the following methods:

6.5.1 “Swipe to Pay” - We will send a notification on App whenever you make e-commerce purchases at domestic merchants. You would need to authenticate yourself using the App PIN or biometric credentials (as applicable) to access this notification. On successful verification, you will have to swipe to confirm the purchase. In case you do not wish to use this service, you can switch this off using the App controls.

6.5.2 One-Time Password (OTP): In case you wish to authenticate yourself using an OTP, you can always request an OTP during the purchase, based on which the transaction will be approved using the OTP sent on your registered mobile number. You shall at all times take all appropriate steps to maintain the security of the SIB OneCard Credit Card PIN. If you fail to observe the security requirements, you may incur a liability for the Bank, who may, at its absolute discretion, issue a new SIB OneCard Credit Card PIN on the existing SIB OneCard Credit Card or ask you to create a new SIB OneCard Credit Card PIN from the App.

6.6 In case you have added your SIB OneCard Credit Card or any subscriptions or recurring payments, then the registration for these services and/or first transaction will be authenticated using any of the above methods provided in Clause 6.5. The subsequent transactions will not be authenticated and will be approved based purely on the first verification. In case you wish to change your subscription plan at any time, you can do that directly from the merchants website or app. You should note that the subscriptions/recurring payments arrangement is subject to the following conditions set forth by the RBI, which may be amended from time to time.

6.6.1 Any modification to these subscriptions/recurring payments will require authentication using any of the above methods stated in Clause 6.5.

6.6.2 The maximum permissible limit for these subscriptions/recurring payments is Rs. 5,000. At the time of registering for the aforesaid payments, you can set a fixed rupee value or a variable range within the Rs. 5,000 limit which will be charged to your SIB OneCard Credit Card for the validity period of the subscriptions/recurring payments arrangement.

6.6.3 You will be given a pre-transaction notification at least 24 hours prior to the amount being charged to your SIB OneCard Credit Card. The pre-transaction notification will be received by you on your preferred mode of communication provided by you at the time of registering for this kind of payment arrangement.

6.6.4 This pre-transaction notification will contain the name of the merchant, transaction amount, date/time the SIB OneCard Credit Card will be charged, reference number of the transaction and reason for charge (which will be provided by Cardmember at the time of registering the subscription/recurring payment arrangement).

6.6.5 On receiving the pre-transaction notification, the Cardmember will have the facility to opt-out of paying for that transaction. If you choose to opt-out, the action will have to be authenticated using one of the methods provided in Clause 6.5. On receipt of intimation of such an opt-out we shall ensure that the particular transaction is not effected and subsequent recurring transactions are not effected as well. We shall send you an intimation to confirm the same to your preferred mode of communication.

6.6.6. You shall, at your sole discretion, have the option, to withdraw/revoke these subscription/recurring payments arrangement through the App or Website. Such withdrawal/revocation shall be authenticated using one of the methods provided in Clause 6.5. Any withdrawal/revocation from these subscriptions/recurring payments shall result in subsequent transactions for that particular arrangement not being processed/ effected. However, you may note that any pipeline transactions shall be effected. "Pipeline transactions" shall mean those transactions for which pre-transaction notifications were sent to the Cardmember and the opt-out facility was not exercised, however the Cardmember chose to withdraw the payment arrangement before the transaction alert could be sent to or received by the Cardmember.

6.6.7 No charge shall be levied or recovered from you for availing this subscriptions/recurring payments arrangement.

7 . Breach, Surrender and Termination/Revocation of Card Membership

7.1. Breach

In the event of breach of any of these Terms by any Cardmember:

7.1.1. Notwithstanding any other provision of these Terms, the Cardmember shall remain liable for any loss directly or indirectly resulting from such a breach; and

7.1.2. The Cardmember will be liable to pay upon demand, all amounts outstanding from the Cardmember, whether due and payable at the date of such demand or not.

7.2. Procedure for surrender of card by card holder – due notice

7.2.1. You can close your SIB OneCard Credit Card account any time by calling our Customer Care team or by emailing us. The entire card outstanding dues and loans / EMI facilities linked to your SIB OneCard Credit Card (if applicable and/or availed of) will immediately become due.

7.2.2. Any refund/reversal that is received after the SIB OneCard Credit Card closure will be intimated to you and refunded electronically to the account number shared with customer care after verifying the ownership.

7.2.3. Once the virtual SIB OneCard Credit Card is activated, the physical card will be sent to you. If you choose to cancel card membership within 6 months of activating the virtual card, a charge of Rs. 3,000 will be levied. This would be added to the overall outstanding amount and the card account will be closed once all dues are paid.

7.2.4. Upon termination/revocation of SIB OneCard Credit Card membership for any reason whatsoever, whether at the instance of the Cardmember or the Bank, the Cardmember shall remain liable for all charges incurred by the use of the SIB OneCard Credit Card.

7.2.5. You specifically acknowledge that once your SIB OneCard Credit Card account is closed, the privileges (including but not limited to all benefits and services accrued, reward points not redeemed etc) of the SIB OneCard Credit Card stand nullified. Reinstatement of the same is neither automatic nor attendant and will take place solely at the discretion of Bank.

7.2.6. For avoiding misuse, it is advised to destroy the SIB OneCard Credit Card ensuring that the hologram, magnetic strip and chip are destroyed permanently.

7.2.7. Your SIB OneCard Credit Card account will be closed only once the Bank receives the payment of all amounts due and outstanding in respect of the said SIB OneCard Credit Card account.

7.3. Procedure for revocation of card membership

Your access to your SIB OneCard Credit Card may be cancelled / revoked at any time without prior notice, if we consider it necessary for business or security reasons, including but not limited to:

7.3.1. Delayed or dishonoured payments, improper use of the SIB OneCard Credit Card potentially in violation of RBI and Foreign Exchange rules.

7.3.2. Misleading or incorrect information / documents given along with card application;

7.3.3. Failure to furnish information or documents as required under the Know Your Customer (KYC)/ Anti Money Laundering (AML) / Combating the Financing of Terrorism (CFT) guidelines;

7.3.4. Involvement in any civil litigation or criminal offence / proceedings by any authority, court of law or professional body or association; and

7.3.5. Changes in credit policy due to prevailing conditions / unforeseen circumstances.

You may continue to get your SIB OneCard Credit Card statements with actual outstanding, even after closure of the Card Account.

8 . Charges and Payments

Here are some of the charges payable by you on the payment date (mentioned in the statement), which will be shown in the App:

8.1. The amount of any purchase of goods and/or services or a cash withdrawal;

8.2. Any fees as specified in Clause A of the MITC.

8.3. Service charges on specific types of transactions as decided by the bank from time to time may be levied

8.4. All statutory taxes, Goods and Services Tax (GST), and other taxes (of any description whatsoever) as may be levied from time to time by the Government or other authority in respect of or in connection with the SIB OneCard Credit Card.

8.5. Delayed or Amended Charges:

8.5.1. A Merchant may process delayed or amended charges if you have consented to be liable for delayed or amended charges for a hotel, car rental company, cruise line transaction or any other transactions; and

8.5.2. Delayed or amended charges shall be processed to the Card Account within 90 calendar days of the transaction date of the related transaction.

8.6. These transactions may include room, food or beverage charges, taxes, fuel, insurance, rental fees, damage to rental vehicles, parking tickets and other traffic violations, and goods and services purchased aboard a cruise line vessel.

8.7. Transactions at Fuel Stations: When you use the SIB OneCard Credit Card to pay for fuel, a fuel surcharge is levied by the acquirer (merchant's bank providing terminal). This surcharge will be waived (maximum fuel surcharge waiver capped at Rs 400 per calendar month per account w.e.f. 20th February 2023) for the fuel transactions made on SIB OneCard Credit Card. Such reversal will not include the applicable tax paid on such purchase.

8.8. You shall become liable to pay as soon as a Charge has been incurred by use of the SIB OneCard Credit Card. If there is a previous outstanding amount, interest would be levied on those amounts as well.

8.9. The Charge is computed on an average daily balance method and will be levied from either of the following dates:

8.9.1. Where the Charge is in respect of purchase of goods or services, from the date of it being included in the records of Bank; and

8.9.2. Where the Charge is in respect of cash withdrawal, then from the date of cash withdrawal up to the date of receipt of payment by Bank.

8.10 When you get your Statement (currently on 16th and can be modified to 22nd from the OneCard app, as per your convenience), you can choose to pay the Total Amount Due (TAD) or the Minimum Amount Due (MAD) as per your statement. The remaining balance can be carried forward to subsequent months.

This Minimum Amount Due will be:

8.10.1. 5% of the outstanding amount or Rs.100 (whichever is greater); PLUS

8.10.2. Previous unpaid minimum amount dues, if any; PLUS

8.10.3. Any amount exceeding the credit limit; PLUS

8.10.4. Entire amount of any instalments (EMI) due (if/as applicable) Besides the Total Amount Due or Minimum Amount Due, you can also pay an amount between the Minimum Amount Due and Total Amount Due. Payment should be made before Payment Due Date to avoid Late Payment Charges.

8.11. If the Total Amount Due is less than Rs.100, Minimum Amount Due would be equal to the Total Amount Due, i.e. Rs.100. You can pay the outstanding dues through the App using the following modes:

8.11.1. From any UPI Handle

8.11.2. Using your Debit Card

8.11.3. Via Netbanking

8.11.4. Via IMPS or NEFT, to the unique SIB OneCard Credit Card account number provided in the App. We know you believe in digital payments, so we do not accept repayments via cash or cheque ☐

8.11.5. Bank recommends Cardholders to pay their SIB OneCard Credit Card dues (if any) via above-mentioned payment methods. Any SIB OneCard Credit Card dues payment made via any other payment methods or channels, including any 3rd party apps or websites which are non-affiliated/not affiliated with Bank, may have a higher TAT for clearance or settlement of dues. Penal, interest or any other charges, as applicable on the card variant, will be applicable if funds are not received by the Bank by the due date. For any queries arising from delayed/non-reflection of settlement of payment dues on SIB OneCard Credit Card made via non-affiliated third party payment methods/channels, Cardholders may reach out to the concerned third payment methods/channels directly.

8.12. Any payments received from you against the amounts specified in a particular Statement shall be adjusted towards such dues in the following order:

8.12.1 Billed cash advance (including interest, fees & taxes)

8.12.2 Billed purchases with interest, fees & taxes as applicable

8.12.3 Unbilled cash advance (including interest, fees & taxes)

8.12.4 Unbilled purchases with interest, fees & taxes as applicable Within the above, the order of adjustment shall be: Taxes, Fees, Interest, Purchases.

8.13. The above order of appropriation stated in Clause 8.12 may be modified by the Bank at its sole discretion. Excess amounts, if any, remaining after such appropriation may be appropriated against the amounts, which are to be specified in the immediate next Statement(s) to be generated, and no interest will be paid on such excess amounts.

8.14. A Credit Limit will be assigned to each Cardholder which must not be exceeded at any time. However, if the total outstanding amount exceeds the Total Credit Limit, an additional charge will be levied on the excess amount. The Cardmember can request for a review of the Total Credit Limit on the App. Increase in the Total Credit Limit, if any, will be at the sole discretion of the Bank.

8.15. We reserve the right to recommend a credit limit increase to you based on your SIB OneCard Credit Card usage, inside the App. This recommendation and its associated terms and conditions will be made available to you to consider before accepting the recommendation.

Once you read and agree to the terms related to credit limit increase displayed inside the App and provide your consent to increase the limit, we will enhance the credit limit on your card. Your acceptance of the limit increase recommendation received through electronic means inside the App where you specifically validate the limit increase and agree to the MITC will be treated as a consent.

We will keep the digital records of such consent and will treat it as proof of consent in case of any dispute arising later on account of limit increase.

8.16. We will review your account periodically and reserve the right to decrease your credit limit based on your transaction patterns, repayment behavior and other internal criteria. This will be informed to you via the App and/or via email and SMS.

8.17. In case the payment instrument or instruction given by the Cardmember towards payment of SIB OneCard Credit Card dues is not honored, or must be returned to you because it cannot be processed, we reserve the right to initiate legal proceedings against you and will levy a fee at its sole discretion and/or temporarily disable / permanently cancel the SIB OneCard Credit Card. You

will also be liable to pay the late payment charges or any other charges as may be decided by the Bank.

8.18 Rent payments made using SIB OneCard Credit Card on third-party apps/merchants will attract a Transaction Fee of 1% over and above the convenience fee charged by these apps/merchants

8.19 Rent paid through the App will incur a Convenience Fee and will not invite any Transaction Fee. The convenience fee charged will be up to 2% and will be displayed at the time of the transaction.

8.20 Any fund transfers made using SIB OneCard Credit Card to third-party wallets or bank accounts will attract a fee of 1% on the cumulative monthly transfers of Rs 10,000 and above. [w.e.f. 20 September, 2023]

9 . Cash Withdrawal

9.1. You can use the SIB OneCard Credit Card to access emergency cash from ATMs. The total amount that can be withdrawn under this facility at any point in time should not exceed the available Cash Limit as shown in your App.

9.2. You shall be required to retain the record of the transaction generated by the ATM.

9.3. A transaction fee would be levied on all charges and would be billed to you in the next Statement. All cash withdrawals will also attract a service charge calculated on an average daily outstanding balance method from the date of such withdrawal till the payment is received by the Bank. This service charge will be debited to the Card Account. The transaction fees and service charges as stated above are non-refundable.

9.4. The Cash Limit is a part of the overall Credit Limit assigned to you though unavailable to cardholders for the time being. An intimation will be shared once it is enabled.

10 . Lost, Stolen or Misused Credit Cards/Lost Phone

10.1. Procedure to be followed in case of loss, theft or misuse of the SIB OneCard Credit Card

10.1.1. In case your SIB OneCard Credit Card is lost, stolen, misplaced, or if the SIB OneCard Credit Card PIN has been compromised, report this immediately from the App or call on 1800-210-9111 or email on help@getonecard.app. If your SIB OneCard Credit Card is misplaced, you can freeze the SIB OneCard Credit Card temporarily from the App.

10.1.2. If your SIB OneCard Credit Card is lost or stolen, you can block the lost or stolen SIB OneCard Credit Card from the OneCard Mobile Application and a new card will be sent to you. You can also reset the SIB OneCard Credit Card PIN from the App.

10.1.3. In case the mobile phone with the OneCard Mobile Application is lost or stolen, inform immediately by calling on 1800-210-9111.

10.1.4. Please also report the theft of the SIB OneCard Credit Card or phone to the police by lodging a First Information Report (FIR) and share a copy of that with us when requested.

10.1.5. If you change your registered mobile number or e-mail address, please inform us immediately via email to help@getonecard.app.

10.2. Liability of Cardholder in case of Clause 10.1 above

10.2.1. You will not be liable for any misuse on the SIB OneCard Credit Card after informing us of the loss, unless you have acted with gross negligence.

10.2.2. You will be liable for all losses owing to any misuse that happened with your consent or knowledge or prior to informing us about loss of card / phone.

11 . Never share your SIB OneCard Credit Card PIN and App PIN with anyone!

Liability:

11.1. The Bank shall be responsible for direct losses incurred to you due to a system failure or malfunction within our control.

11.2. However, our responsibility for the non-execution or defective execution of the transaction is limited to the principal sum and the loss of interest subject to applicable laws for the time being in force.

12 . Exclusion of Liability □

12.1. Without prejudice to the foregoing, the Bank, Oneconsumer and/ or its authorised service providers shall be under no liability whatsoever to the Cardmember in respect of any loss or damage arising directly or indirectly out of:

12.1.1. any defect in any goods or services supplied;

12.1.2. the refusal of any person/ Merchant Establishment to honour or accept the SIB OneCard Credit Card;

12.1.3. the malfunction of any computer terminal;

12.1.4. the giving of transaction instruction by any person other than by a Cardmember;

12.1.5. handing over of your SIB OneCard Credit Card by you to anybody other than the Bank and/ or its authorised representatives;

12.1.6. The Bank exercising its right to demand and procure the surrender of the SIB OneCard Credit Card prior to the expiry date stated on the SIB OneCard Credit Card;

12.1.7. The Bank exercising its right to terminate any SIB OneCard Credit Card and the corresponding Card Account; or

12.1.8. any injury to your credit character and reputation alleged to have been caused by the repossession of the SIB OneCard Credit Card and/or, any request for its return or the refusal of any Merchant Establishment to honour or accept the SIB OneCard Credit Card.

12.2 You acknowledge that the facility of receiving alerts on the registered mobile phone number or email provided by you while applying for the SIB OneCard Credit Card, is dependent on the infrastructure, connectivity and services to be provided by service providers engaged/authorised by the Bank

12.3. The Cardmember accepts that timelines, accuracy and readability of alerts sent will depend on the factors affecting other service providers engaged / authorised by Bank or otherwise. We shall not be liable for non-delivery or delayed delivery of alerts, error, loss or distortion in transmission of alerts to you.

13 . Add-on/Supplementary Card □□□□

13.1. You can request for an add-on/supplementary card for your family members from the “MyFamily” section in the App.

13.2. Please read these terms carefully before you use “MyFamily” services. Use of the Add-on card shall be deemed acceptance of these Terms and the MITC. The Add-on Cardholder and you, by authorising its issuance, are jointly bound by these Terms and the MITC and this forms a binding agreement between you and Bank.

13.3. Onboarding: To invite a family member, you must provide us the name of the family member (As per PAN), phone number (which we will authenticate with a one-time password while onboarding), relation with the family member, assign credit limit (which can be reset later) and type of card (metal/plastic).

13.3.1. We will send an invite link to the family member, who will have to provide the following details:

i) phone number

ii) email address

iii) date of birth

iv) residential address

v) employment type and place of work

vi) any demographic data

vii) PAN Card

viii) KYC details as per Bank

13.3.2. After successful completion of KYC by add-on cardholder, the primary cardholder will have to approve the member for their card to be activated.

13.4. Eligibility:

13.4.1. SIB OneCard Credit Card holders whose cards are active and in good standing can avail add-on cards for their family members

13.4.2. The number of add-on cards that can be availed by the primary cardholder is restricted to 5.

13.4.3. The primary cardholder can apply for add-on card(s) only for individuals above 18 years of age.

13.4.4. The individual that has been invited for add-on card should have the following documents:

a) PAN Card, and b) Bank Account

13.5. Payment of bills:

13.5.1. The primary cardholder is liable for the repayments of all transactions done on the add-on(s) linked to his/her SIB OneCard Credit Card account.

13.5.2. The add-on cardholder(s) cannot make his/her payments and won't have the option to convert to EMI.

13.6. Rewards:

13.6.1. The add on cardholders will be eligible for reward points for their transactions.

13.6.2. The transactions eligible for reward points will be same as that as of primary cardholder.

13.6.3. The reward points of the add-on cardholder can be redeemed by primary cardholder as well as add-on cardholder.

13.6.4. The primary cardholder can redeem the reward points of the add-on cardholders in the form of cashback.

13.6.5. The rewards points of the add-on card holder(s) cannot be clubbed by the primary cardholder.

13.7. Deactivate/Reactivate the card:

13.7.1. The primary card holder can deactivate/reactivate the add-on card and this cannot be overruled by the add-on cardholder.

13.7.2. If the card of the primary cardholder is in a blocked state, then the add-on card member's card will also be blocked.

13.7.3. The Add-on/Supplementary Card can be used so long as the primary card is active.

13.8. Card controls:

13.8.1. The primary cardholder can enable or disable certain transaction or card controls.

13.8.2. The add-on card holder can send the request to change the status of a particular control of the card only once.

14. Collections

14.1. You agree that if you fail to make the payment when due, the Bank shall, without prejudice, exercise all or any of its rights and remedies available to it in these Terms, the MITC and/or under the applicable laws.

14.2. If you do not pay at least the Minimum Amount Due 3 days beyond the Payment Due Date, the SIB OneCard Credit Card will be reported as delinquent by the Bank to the Credit Information Companies (CICs) authorised by the RBI. Non-payment of Minimum Amount Due may also lead to discontinuation of credit card services.

14.3. Once reported to the Credit Information Companies (CICs), there is no withdrawal of the report. However, if dues are settled by you, this information will be provided with Credit Information Companies (CICs) in the subsequent month.

14.4. In the event of a default, you will be sent reminders by one or more of the following channels such as - post, telephone, email, SMS and WhatsApp for settlement of any outstanding dues. If no response is received from you via regular channels, third parties may be engaged to remind, follow up and collect dues.

14.5. A message may be left with your spouse / parent / other direct adult family member / secretary / accountant / other colleague, as available, at your residence / office / phone. Any such [third party](#) appointed shall adhere fully to the code of conduct on debt collection.

14.6. In case of accidental death of the Primary Cardholder, the complete outstanding balance (including unbilled transactions) will become immediately due and payable to the Bank. Bank will follow up with the Cardholder's legal heirs, informing them about the outstanding amount and requesting them to clear these dues.

14.7 Recovery of dues in case of natural death / permanent incapacitation of the Cardholder:

The complete outstanding balance (Including unbilled transactions) will become immediately due and payable to the Bank. The Bank will be entitled to recover the total outstanding from the estate of the Cardholder. The Bank will also be entitled to recover the total outstanding from Legal heirs / monies / deposits / accounts maintained in the Cardholder's name with any financial institution and the card members assigns rights of recovery of his dues directly to the Bank.

15 . Charges made in Foreign Countries/Currency

15.1. When using your SIB OneCard Credit Card abroad, you agree to use it strictly in accordance with the relevant exchange control regulations, issued and as amended by RBI from time to time.

15.2. In the event you exceed your entitlements as per the exchange control guidelines of RBI, you shall bring the same to the notice of the Bank via email. If the passport is required to be endorsed for any such charges incurred as stipulated by RBI, the onus of getting the passport endorsed shall lie entirely on the Cardmember.

15.3 In the event of any failure to comply with the prevailing exchange control guidelines issued by RBI, the Cardmember shall be liable for any action under the Foreign Exchange Management Act, 1999 as amended from time to time, and be debarred from the credit card facility either by Bank or by RBI.

15.4. The Bank, Oneconsumer and/ or Bank's authorised service providers shall be under no liability in respect of any loss or damage arising directly or indirectly out of decline of a charge because of exceeding foreign exchange entitlements as prescribed by RBI guidelines issued from time to time, on the Bank becoming aware of you exceeding your entitlements.

15.5. If a transaction is made in a currency other than Indian Rupees, that transaction will be converted into Indian Rupees and shown in your Statement. The conversion will take place on the date the transaction is settled with the Bank, which may not be the same date on which the transaction was done.

15.6. If the transaction is not in US Dollars (USD), the conversion will be made through US Dollars, by converting the charged amount into US Dollars and then by converting the US Dollar amount into Indian Rupees (INR), at the rate provided by VISA on the settlement date. On this amount, a forex markup fee will be levied.

15.7. A forex markup fee will also be levied in case of an Indian Rupee (INR) transaction done at a merchant or payment gateway that is based out of India.

16 . Governing Law, Jurisdiction, Arbitration and Resolution of Disputes

16.1. Any requisition received from a Merchant Establishment for payment shall be conclusive proof that the Charges were properly incurred by Cardholders, unless the SIB OneCard Credit Card is lost, stolen or fraudulently misused and the same is reported as provided in Clause 8 above – which they would need to prove.

16.2. Cardholder's signature on any charge slips or authentication of the transaction by input of their SIB OneCard Credit Card PIN, OneCard App PIN, One-Time-Password (OTP) sent on their registered mobile number or the gesture of swiping the transaction confirmation notification i.e. Swipe to Pay shall be conclusive evidence of the liability incurred by them.

16.3. In case of any facility availed of through Customer Care or the App by using the SIB OneCard Credit Card PIN, App PIN or User ID will be conclusive proof that the cardholder has effected the transaction. The Bank, Oneconsumer and/ or Bank's service providers shall not be required to ensure that cardholders have received the purchased goods or services.

16.4. In the event cardholders disagree with a Charge indicated in the Statement, please let us know within 30 days of receipt of the Statement, failing which it would be assumed that all Charges indicated in the Statement are in order.

16.5. The Bank, OneConsumer and/or Bank's authorised service provider accepts no liability whatsoever, direct or indirect, for non-compliance with the laws of any country other than the laws of India. The mere fact that the SIB OneCard Credit Card can be accessed by a Card member in a

country other than India shall not be interpreted to imply that the laws of the said country govern these Terms and Conditions. These Terms shall be governed in accordance with the laws of India and shall be subject to the jurisdiction of courts located at Pune, India.

16.6 The Parties to these Terms mutually agree to resolve all the disputes under these Terms & Conditions and MITC under The Arbitration and Conciliation Act, 1996, (the Act) as may be amended from time to time. The place of arbitration shall be Pune. The parties further agree that the party invoking arbitration (the first party) shall serve 2 weeks' notice, proposing names of 1 or more arbitrators with their disclosures u/s.12 of the Act, who shall preferably be retired judicial officers or advocates practicing for more than 10 years. The other party shall respond, within 2 weeks, either accepting any one from the proposed names or rejecting all the names on the ground of proven bias. In the latter case, the first party shall propose a new set of arbitrators as above to which the other party shall respond as above. The first party shall be entitled to appoint the arbitrator agreed by the other party. In the absence of any response to the notice proposing names of the arbitrators, consent of the other party for appointment of any of the arbitrators shall be presumed and the first party shall be entitled to appoint any one from the proposed arbitrators and such an appointment shall be treated as mutually accepted by both the parties. Such an appointment shall be informed to the other party within 1 week. The parties have willfully agreed to the above procedure and shall not at any time raise a dispute about the same.

16.7. Without prejudice to the above, the Bank, or Bank's authorised representative may at its sole discretion issue notice to the Cardholder for initiating conciliation proceedings for the settlement of any of the above-mentioned disputes in the cases where the cardholder has defaulted in the payment of the dues for more than 60 days.

17 . Quality of Goods and Services

17.1. Bank, Oneconsumer and/ or Bank's authorised service providers shall not, in any way, be responsible for merchandise, merchandise warranty or services purchased, or availed by you from Merchant Establishments, including on account of delay in delivery, non-delivery, non-receipt of goods or receipt of defective goods by you.

17.2. SIB OneCard Credit Card is purely a facility to you to purchase goods and/or avail of services, and the Bank, Oneconsumer and/ or Bank's its authorised service providers holds out no warranty or makes no representation about quality, delivery or otherwise of the merchandise.

17.3. Any dispute or claim regarding the merchandise or service must be resolved by you directly with the Merchant Establishment. The existence of the claim or dispute shall not relieve you of your obligation to pay all the Charges to the Bank and you agree to pay such charges promptly.

18 . Credit Transaction

18.1. A debit for a purchase and a subsequent credit for cancellation of goods / services are considered to be two separate transactions. You must pay for the purchase transaction as it appears in the Statement to avoid any additional charges being levied.

18.2. On cancellation, the refund will only be credited to the Card Account (less cancellation charges) as and when received by the Bank. If the credit is not posted to the Card Account within a period of 30 days, you can notify the Bank via email or phone.

19 . Disclosures

19.1. The Bank will share credit information including but not limited to the current balance, loans / EMI facilities linked to the SIB OneCard Credit Card (if applicable and/or availed of), balance outstanding on the SIB OneCard Credit Card / loan, payment history, repayment record etc. with Credit Information Companies (CICs) authorised by RBI, as per the Credit Information Companies (Regulation) Act, 2005.

19.2. Bank have all responsibility for adherence to all regulatory rules, directions, and guidelines including guidelines on outsourcing of financial services by banks or NBFCs issued by the RBI. We do not provide any services in contravention of the guideline on outsourcing of financial services by banks or NBFCs issued by the RBI.

19.3. Bank will provide and/ or cause to be provided particulars of the Card Account to the statutory authorities, as needed.

19.4. Transaction alerts received may not be assumed as a confirmation of transaction completion.

19.5. If you do not wish to receive any marketing calls for other products, you can register your request by sending us an email on help@getonecard.app & customercare@sib.co.in as well as opt-out from promotional/marketing emails via the Unsubscribe link which will be provided in such emails.

19.6. You will continue to receive communications about transactions and core features of SIB OneCard Credit Card.

20 . Reward Points □

By using your SIB OneCard Credit Card, you are automatically enrolled in the SIB OneCard Credit Card Rewards Programme. When you transact with your SIB OneCard Credit Card, reward points are credited to your SIB OneCard Credit Card account depending on the transaction value and the purchase category. These reward points can be accumulated and further used to repay other purchases or redeemed for exciting offers shown in the App from time to time.

I. Earn Reward Points

a) Reward points will be credited only on regular purchases across any category.

b) Reward points will not accrue for money transfers, rent payments, cash withdrawals and digital wallet loading or top-up transactions. Sometimes, when you purchase a service/product on a digital wallet app which also offers in-app purchases, you may not get reward points, as it involves actual wallet load, which is then used to make payment to the merchant.

c) Currently, you will get 1 Reward Point on every purchase of Rs. 50.

d) For purchase amounts below Rs. 50, fractional points will be credited. For example, if you spend Rs. 25 on a recharge, 0.5 reward points will be credited.

e) Bonus Rewards: Valid and confirmed purchases across the Top 2 categories in a month are eligible for “5X” rewards, which means you would receive 5 times the reward points on those categories for that month.

- To qualify, you must make purchases across at least 3 categories in a month. From these, the top 2 categories would be eligible for 5X rewards.
- Points accruing due to 5X rewards will be credited to your points balance on the 10th day of the subsequent month. For example, if your purchases in July are eligible, 5X points will be credited to your points balance on August 10.

II. Redeem Reward Points:

- a) No fee is levied if you wish to redeem reward points.
- b) Rewards points can be redeemed including in the following ways:
 - Pay with points: which lets you pay for previous transactions
 - Redeem points for other offers/benefits as applicable from time to time
- c) The “Pay With Points” functionality will be available against transactions that are less than two months old. For example, if you make a purchase on July 15, you can repay it with points till September 14 only (subject to available points balance).
- d) On redemption, the rewards points so redeemed will be automatically subtracted from the accumulated reward points in your SIB OneCard Credit Card account.
- e) To pay with points, simply swipe right on a transaction. In case available points are inadequate, a message will be shown to indicate how many points are needed.

III. Other Terms:

- a) Reward points which have been credited or debited to or from your SIB OneCard Credit Card account shall be reflected on the App. You can also view the reward points accumulated by you on the App.
- b) We reserve the right to wholly or partly modify the SIB OneCard Credit Card Rewards Programme. We also reserve the right to change the reward point conversion rate, withdraw reward points awarded or to vary any of the terms and conditions herein in its absolute discretion without prior notice to the cardholder.
- c) In case this SIB OneCard Credit Card Rewards Programme comes in conflict with any rule, regulation or order or any statutory authority, then Bank has the absolute authority and right to modify or cancel this rewards programme to give effect to said requirements.
- d) Reward points do not expire and have lifetime validity, except in circumstances detailed below:
 - If the SIB OneCard Credit Card is not used for more than 365 days, the accrued reward points will be nullified.

- Bank reserve the right to cancel or suspend the accrued reward points if the SIB OneCard Credit Card account is in arrears, suspension or default or if the SIB OneCard Credit Card account is or is reasonably suspected to be operated fraudulently.

- In case of cardmember's death, the reward points earned but not redeemed at that time will be forfeited.

- If a transaction is reversed by way of a refund/chargeback/reimbursement, the transaction amount shall be credited back to your SIB OneCard Credit Card account. In such instances, the reward points accrued on those transactions will be reduced from the overall points balance.

- In case a cardmember cancels vouchers that were availed of by redeeming reward points, points can be reinstated at the Bank's discretion at the same rate at which they were redeemed.

- On closure/termination of SIB OneCard Credit Card membership, any reward points pending to be claimed in the cardmember's account will be forfeited.

e) Bank, Oneconsumer and/ Bank's authorised service providers will not be held responsible if any supplier of products / services offered to you withdraws, cancels, alters or amends those products / services.

f) Bank, Oneconsumer and/ or Bank's authorised service providers makes no warranties for the quality of products / services provided by the merchant establishments participating in the SIB OneCard Credit Card Rewards Programme.

g) You may note that every purchase is assigned a different "Category" depending upon the Merchant Category Code ("MCC") defined by Card Network i.e. Visa/MasterCard/ Rupay or an authorised service provider of the Bank. According to this, the merchant acquiring bank classifies the merchant depending on the service provided by them. For example, Food & Dining, Shopping, Travel, Entertainment, Groceries, Bills & Utilities, Fuel, and so on.

21 . Referral Programme ☐☐

These referral programme terms and conditions shall apply to the customer who uses the SIB OneCard Credit Card and the person who agrees to be referred to the SIB OneCard Credit Card ("Referred User"). Participation in this referral programme is entirely voluntary and it is

understood that participation by the Cardholder, shall be deemed to have been made on a voluntary basis.

This programme will be applicable for all SIB OneCard Credit Card activated via referral links on and after November 10, 2020.

21.1. You will receive Two Thousand Five Hundred (2,500) bonus reward points for every new user who joins SIB OneCard Credit Card through your referral link.

21.2 The Referred User will have to download the OneCard App using the link provided by you and activate their virtual SIB OneCard Credit Card. You will receive bonus points only for Referred Users who successfully activate the SIB OneCard Credit Card.

21.3. If a Referred User does not join SIB OneCard Credit Card through your referral link, then you will lose out on the bonus points.

21.4. Points earned for referring users will not be eligible for the monthly 5X rewards boost.

21.5. If a Referred User is already a OneScore App user and has applied for SIB OneCard Credit Card, then such a Referred User will not be considered for bonus reward points.

21.6. If more than one Cardholder provides the same reference, the Referred User shall receive a referral link from both the Cardholders and the Referred User can choose to apply using any referral link and the corresponding Cardholder shall receive the reward points.

21.7. The referral link shall be valid only for 30 days. In case a Referred User joins after 30 days, then the Cardholder will not receive points for the same.

21.8. Along with the referral rewards value and applicable limits, the decision of issuing SIB OneCard Credit Card to the Referred User will be at the sole discretion of the Bank.

21.9. **IMPORTANT** Sharing of personal information between the Cardholder and the Referred User:

As part of this referral programme and the Cardholder being able to receive reward points for successful referrals using a referral link, the Referred User acknowledges, understands and agrees

that when the Referred User accepts the invitation via the referral link and successfully activates the virtual SIB OneCard Credit Card, the Cardholder will know that the Referred User has received the SIB OneCard Credit Card. If the Referred User desires to avoid disclosing this personal information, then the Referred User may choose to apply independently and not via the referral link sent by the Cardholder.

Likewise, by sending a referral link, the Cardholder, acknowledges, understands and agrees that the Referred User will know that the Cardholder stands a chance to get rewarded by way of bonus points. If the Cardholder does not desire to disclose this information, the Cardholder should not send a referral link. All communications related to the SIB OneCard Credit Card approval or rejection will be communicated to the Referred User only and not to the Cardholder. Only a successful referral will trigger a communication to the Cardholder along with the reward redemption details.

21.10. The Bank reserves the right to disqualify the Cardholder from the benefits of this programme, if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under this programme or otherwise by use of the SIB OneCard Credit Card.

21.11. You can earn bonus reward points for a maximum of 10 referrals in any calendar month, and a maximum of 100 referrals in a calendar year.

21.12. The Bank has the sole discretion to change, suspend or modify, from time to time, the referral programme and the terms and conditions herein in accordance with applicable laws.

22 . Terms and Conditions

22.1. A soft copy of these Terms, the MITC, relevant credit card guidelines and FAQs are all available on the Bank's website and also on www.getonecard.app. The Bank shall have the absolute discretion to amend or supplement any of the Terms, features and benefits offered on the SIB OneCard Credit Card including, without limitation to, changes which affect existing balances, interest charges or rates and methods of calculation at any time.

22.2. You will be liable for all charges incurred and all other obligations under these revised Terms until all the amounts under the SIB OneCard Credit Card are repaid in full. Bank, Oneconsumer and/or Bank's authorised service providers may communicate the amended Terms by hosting the

same on the Bank's website and as well as on www.getonecard.app or in any other manner as decided by the Bank.

22.3. You shall be responsible for regularly reviewing these Terms including amendments thereto as may be posted on the website and shall be deemed to have accepted as the amended Terms by continuing to use the SIB OneCard Credit Card.

22.4. Any change in the Terms shall be communicated to you, in the above manner, one month prior to the date of their implementation.