

Scapia Federal Credit Card

Key Fact Statement

issued by

FEDERAL BANK

Sr. No	Fees and Charges	Fee Details																
1	Joining Fees	Nil																
2	Annual Membership Fees	Nil																
3	Card Cancellation Fees	Nil																
4	Cash Advance Fees/ATM Withdrawal Fees	2.5% of amount withdrawn or Rs. 500 whichever is higher																
5	Card Reissuance/Replacement Fees	Rs. 200																
6	Late Payment Charges	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 70%;">Statement Balance</th> <th style="width: 30%;">Late Payment Charge Rs.</th> </tr> </thead> <tbody> <tr> <td>Less than Rs. 100</td> <td>0</td> </tr> <tr> <td>Rs. 100 - Rs. 500</td> <td>100</td> </tr> <tr> <td>Rs. 501 to Rs. 5000</td> <td>500</td> </tr> <tr> <td>Rs. 5001 to Rs. 10000</td> <td>600</td> </tr> <tr> <td>Rs. 10001 to Rs. 25000</td> <td>750</td> </tr> <tr> <td>Rs. 25001 to Rs. 50000</td> <td>950</td> </tr> <tr> <td>More than Rs. 50000</td> <td>1000</td> </tr> </tbody> </table>	Statement Balance	Late Payment Charge Rs.	Less than Rs. 100	0	Rs. 100 - Rs. 500	100	Rs. 501 to Rs. 5000	500	Rs. 5001 to Rs. 10000	600	Rs. 10001 to Rs. 25000	750	Rs. 25001 to Rs. 50000	950	More than Rs. 50000	1000
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7	Cash Advance Limit	Up to 10% of Card Limit																
8	Foreign Currency Markup	0% (Nil)																
9	Interest Free Period	Up to 48 days																
10	Overlimit Charges	2.5% of the overlimit amount subject to a minimum of Rs. 500																
11	Minimum Amount Due	5 % of purchases and 100% of overlimit spend, EMIs due, charges & fees																
12	Interest for Cash Withdrawals	41.88% (3.49% per month) from date of withdrawal (No Interest Free period for Cash)																
13	Interest Rate for Revolve	41.88% (3.49% per month)																
14	Dishonour of Auto Debit*	2% of payment amount subject to a minimum of Rs. 450																
15	Credit Limit	**Will be available in the Scapia Mobile Application																
16	Available Credit Limit																	
17	Cash Withdrawal Limit																	
18	Interest Rate for EMI Transactions	16% (applicable for 3, 6, 9, 12, 15, 21 and 24 months tenure)																
19	Loan Processing Fee and Pre-Closure Charges	There would be a processing fee of 2.5% or Rs. 200, whichever is higher, on the transaction amount which would be																

		applicable. A foreclosure charge of 2%+GST on the remaining principal as applicable will be charged if closed before the chosen tenure.
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*** Auto Debit feature is currently under development, it will be applicable once the feature goes live**

**** Limit is subjected to review and can change as per the limit review performed in a specified time period.**

Goods and Service Tax is applicable on all fees, interest and other charges.

Mode of sending statement: The billing statement link will be shared over email, on a monthly basis to you, and will also be available on your Scapia app or through such other means as may be decided by Federal Bank.

Method of payment:

You can pay the outstanding dues from the Scapia App itself, through the following modes:
a) Debit Card b) Netbanking c) UPI

Billing Disputes Resolution:

In case of any query or a dispute on any transaction, you must inform us within 30 days of receipt of the statement, by using any of the contact particulars stated below. We will assist you by providing information in relation to charges to the card account. A temporary suspension would be applied on the disputed transaction while under investigation. This would be resolved within a maximum of 60 days.

Complete Postal Address of card issuer: The Federal Bank Ltd, 2nd Floor, Parackal Towers, Federal Bank, Operations Department, Parur Junction, Aluva, Ernakulam, Kerala, India, 683 102

Grievance Resolution Helpline Number: 080-48675100 **Email id:** grievance@scapia.cards

If you are not satisfied with the response from regular channels, you can escalate the issue by sending an email to ccnodaloffice@scapia.cards

For any escalation beyond this level, you can reach out to the bank at support@federalbank.co.in

Contact details of Grievance Redressal Official:

Ms. Shalini Warriar
Executive Director
CEO's Secretariat, The Federal Bank Ltd,
Federal Towers, Aluva, Kerala
Fax: 0484-2626366

For more information on aspects such as defaults, termination/withdrawal of Card services, loss/theft/Misuse of Cards and the terms applicable thereof, please see the General Credit Card Terms available [here](#).

For all your queries related to Federal Bank -Scapia co-branded credit cards, please call us at 080-48675100. You can also email to us at cobrandedcards@federalbank.co.in.

For travel related or generic queries, please reach out to care@scapia.cards.