

Key Facts on DBS Spark Credit Card

Description of charges	Fee Amount (INR)		
	Customer Segment	Joining Fees (First year fee)	Annual Fees (second year onwards)
Joining /Annual Membership Fee	Spark5	Rs. 499	Rs. 499
	Spark10	Rs. 999	Rs. 999
	Spark20	Rs. 1499	Rs. 1499
Description	Fees	Description	Fees
Overdue interest charges	Monthly rate upto 4 % & annual rate upto 48%; applicable from the transaction date	Over limit penalty	Rs. 600
Cash Advance Charges	Flat fee: 2.5% of cash amount (Min. Rs. 500)	Charge-slip retrieval charges	Rs. 100
In case of default, Overdue Penalty/ Late Payment charges	Amount Due → Charge Upto Rs.100 → NIL Upto Rs.500 & More than Rs.100 → Rs.99 Upto Rs.5000 & More than Rs.500 → Rs.499 More than Rs.5000 à 10% of Amount due (max. Rs.1299)	Fuel Transaction Charge [^]	1% surcharge on fuel transaction value or Rs.10/- whichever is higher. The surcharge waiver is applicable on minimum fuel transactions of Rs. 400 and maximum of Rs. 4000 per statement cycle with a capping upto Rs.100 /150/250 depending on card variant
Card Replacement	Rs. 200 per card re-issued	Return Payment charges (Cheque/SI/insufficient funds etc.)	Rs. 500 per Instance
Physical Statement Fee	Rs. 100	Cash Payment at branches	Rs.250 per cash deposit at DBS branches
Digital Statement Fee for prior 2 years period	Rs. 100	Reward Redemption Fees	Rs. 99 for each redemption request
Surcharge on Purchase / Cancellation of Railway Tickets*	IRCTC Service Charges + Payment Gateway transaction charges (up to 1.8% of ticket amount)	Foreign Currency Transaction** (Forex mark-up)	3.5% of transaction amount
Fee on rental Transactions***	1% on Transaction amount	EMI foreclosure charges	3% of unpaid principal amount
Split and Pay processing fee	2% Subject to a minimum of Rs 249	Hot listing Charges	INR 100

All fees and charges attract Goods and Service tax (GST) at standard rate of 18% p.a on the specified charge. Please refer to <https://www.dbs.com/in/credit-cards/spark/mitc.html> for detailed T&Cs for all charges.

This document is to be read in conjunction with detailed MITC, Cardmember agreement and Product T&Cs. For details, please refer to [go.dbs.com/sparknc](https://www.dbs.com/sparknc). Other important terms as applicable on credit cards are as mentioned below:

Interest free (grace) period (with illustration) - The interest free (grace) period could range between 20 to 50 days. However, such grace period is not applicable, if the previous month's outstanding balance has not been cleared in full. Example: For an Account Statement Dated 20 Nov 2023, the Payment Due Date is 10 Dec 2023, which is 20 days from the Statement Date, is called interest free grace period. For cases, where the bill payment done in a statement cycle is less than Minimum due amount or payment is not made, the payment due date for the next cycle will be immediate on the statement generated date (without grace period) due to the overdue amount.

Withdrawal Limits: Limits such as Credit limit and Cash Limit will be notified / available in the welcome kit at the time of card delivery, DBS Card+ app and monthly statements. Available Credit Limit is calculated by deducting utilized limit from Total credit limit and is available on the DBS Card+ app/ monthly statement.

Billing: The Bank will send, on registered email, a statement for each billing period (monthly) during which there is any transaction or outstanding on the Card Account. Please ensure that your email id registered with us is active. Additionally, you may access your monthly statements via DBS card+app

Minimum Amount Payable: MAD (Minimum amount Due) is the minimum amount required to pay to keep the Card Account in good credit standing. The MAD is calculated as 5% of your principal outstanding (subject to a minimum of Rs. 100)+ Sum of all instalments (EMI) + any other fees & charges, as applicable + any previous unpaid dues + 5% of Revolving Interest. Please note – In case you are unable to pay MAD by the payment due date, we are required to report the non-payment to the credit bureau(s) as per regulatory guidelines.

Method of payment: Various channels available are – DBS Card+ app, Online payments, NEFT, IMPS or Cash payment at DBS Branches. For details, please refer to <https://www.dbs.com/in/credit-cards/spark/bill-payment-cc.html>

For NEFT –Pay using other bank Internet Banking facility by adding DBS Credit Card in the beneficiary section with 16-digit DBS Credit Card number, IFSC - DBSS0IN0811 at the time of beneficiary registration for fund transfer.

For IMPS - Pay using other bank account by adding DBS Credit Card in the beneficiary section with 16-digit DBS Credit Card number, IFSC - DBSS0IN0811, at the time of beneficiary addition.

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Billing Disputes Resolution / Grievance Redressal Escalation: You can reach out to us at cardcareindia@dbs.com or 24 hours call centre at 1860 267 6789 or our Overseas customer service number +9144 6904 6789 or Cards helpline (international) - +91 4469046789 For escalation, please refer to details available at <https://www.dbs.com/in/treasures/common/redressal-of-complaints-and-grievances.page> or email creditcardnodal@dbs.com

Registered or Postal Address: DBS Bank India Limited, 6th Floor, The Ruby, Ruby Corporate Park, North East wing, 29, Senapati Bapat Marg, Tulsi Pipe Road, Dadar West, Mumbai, Mumbai, Maharashtra, 400028

Please Note:

The above-mentioned fees and charges are subject to changes or amendments at the Bank's discretion from time to time. Such variations or amendments will be notified to the Cardholder in any manner the Bank deems fit and will become effective pursuant to the relevant terms and conditions of the Bank's Credit Cardholder Agreement.

^ The Fuel transaction surcharge and Railway ticket booking surcharge are indicative only. These surcharges are levied by the acquirer (merchant's bank providing terminal / payment gateway) and actual surcharge might vary across different acquirers. GST charged on fuel surcharge is non-refundable. Fuel Surcharge Waiver will be capped at 1% of the eligible fuel transaction amounts. Fuel surcharge waiver capped at upto Rs. 250 depending on card variant per billing cycle.

* Refer IRCTC website for details

** Transactions at merchant establishments that are registered overseas even if the merchant is located in India attract a cross border charge.

***The definition of categories (like fuel, rent etc.) defined from time to time shall have the same meaning as ascribed to the categories by VISA or MasterCard under their respective Merchant Category Codes (MCC). The franchisees have listed qualifying criteria for Merchant Establishments to qualify to be listed under a specified category (like fuel, rent etc).

NTB – New-to-Bank Customer