



Citizens' Charter

RBL Bank Limited

Registered Office: 1st Lane, Shahupuri, Kolhapur – 416 001. Maharashtra State, India.
Controlling Office: One World Center, Tower 2B, 6th Floor, 841, Senapati Bapat Marg,
Lower Parel (W), Mumbai – 400 013

CITIZENS' CHARTER

PREFACE

The ability of the banking industry to achieve its socio-economic objectives, and in the process bring more customers into its fold, will depend on the satisfaction of the customers with its Services and Products. We at RBL Bank Limited ("**the Bank**") strongly believe that a satisfied customer is the most important factor in the success of our business.

This document highlights the bank's commitment towards customer service and satisfaction, thereby ensuring overall accountability and responsibility amongst its officials and staff. This charter for customers, not only explains our commitment and responsibilities along with the redressal methods but also specifies the obligations on the part of customers for healthy practices in customer-banker relationships.

This is not a legal document creating rights and obligations. The charter has been prepared to promote fair banking practices and to give information in respect of various activities relating to customer service.

In addition to the above, we also regularly interact with our customers and seek their feedback to evaluate, improve and widen the range of services provided by us. All our customers are requested to share their experiences from time to time about the services offered. Customer can reach to the Bank by writing to customercare@rbl.bank.in

Mr. R Subramaniakumar
Managing Director & CEO

Note:

Information given in this charter pertains to RBL Bank and is subject to change/revision from time to time. Only key information on various services/ facilities provided by the Bank is mentioned in this document. Each service has its own terms and conditions, which are displayed on our website www.rbl.bank.in. For further details, please visit the Bank's website or call on the phone banking numbers or visit the nearest RBL Bank Branch.

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1. Our Vision

To be a 'Bank of Choice' by creating and nurturing enduring relationships through trust and respect of our customers, employees, and partners.

2. Our Mission

CUSTOMERS AT THE HEART

To engage and understand customer needs, provide best-in-class products & services, be responsive and quick in resolving queries - resulting in true customer delight & peace of mind.

EMPLOYEES AS THE PILLAR

To provide an enabling work culture, where career aspirations can be realized through consistent performance and demonstration of the bank's core values & beliefs.

COMMUNITY AS THE CAUSE

To deliver robust and cost-effective banking services that promote financial inclusion, catalyse growth, and reduce social inequalities.

SHAREHOLDER VALUE AS THE FOCUS

To demonstrate high corporate governance standards that protects and balances stakeholder interests in the journey to achieving short- and long-term business goals.

3. Common Practices Followed by Our Branches

a) Display business hours outside the branches

Display indicator boards, in English, Hindi and concerned regional languages, as applicable, that will help customers to find the right counter for their transaction.

b) Make available Business posters in the semi-urban and rural branches, in the concerned regional languages, to enable customer convenience.

c) Render courteous services and attend to all customers present in the banking lobby at the close of business hours.

d) Provide "Enquiry" or "May I Help you" desk at branches

e) Prioritized services will be provided to Senior Citizens and differently abled persons through a separate queue or desk at branches.

f) Offer nomination facility to all deposit accounts (i.e., account opened in Individual/joint/proprietorship capacity) and all safe deposit lockers (i.e., held singly and jointly).

g) Display of interest rates of various deposit schemes from time to time.

h) Notify changes in interest rates.

i) Provide details of various deposit schemes/ services of the Bank.

j) Issue Demand Draft, execute Electronic Fund Transfer etc.

k) Display of time norms for various banking transactions.

l) Provide complaints/suggestions box in the Bank premises.

m) Display address of Branch as well as Nodal Officer dealing with customer grievances/complaints.

- n) Use of Hindi and regional languages in transacting business with customers, including communications to customers.
- o) Providing banking facilities to Visually Impaired
 - Bank will ensure that our branches render all possible assistance and accord priority to visually challenged for availing the various banking facilities.
 - Magnifying lens for persons with low vision to enable them to conduct their banking transactions smoothly.
 - Availability of voice enabled ATMs /ATMs enabled with Braille keypad.

4. Fair Banking Practices

Customers are requested to:

- a) Ensure safe custody of cheque book, ATM/Debit Card, Credit Card, Locker keys, Passbook, Account statements, Pins, Demat Delivery book etc. Note down account numbers, details of FDR, locker number etc separately and safely.
- b) Issue crossed/account payee cheques as far as possible.
- c) Check the details of the cheque, namely, date, amount in words and figures, crossing etc before issuing it. As far as possible issue cheques after rounding it off to the nearest rupee.
- d) Not issue cheques without adequate balance. maintain AMB (Average Monthly Balance)/AQB (Average Quarterly Balance) as specified by the bank
- e) Electronically confirm key details of cheques for value Rs. 50,000 and above through the positive pay system to avoid instances of fraud occurring on account of tampering with cheque. Use the registered post or courier to dispatch cheques and other financial instruments.
- f) Not to sign blank cheques, DEMAT Delivery Slips or hand over to any of the Bank's employees or any other person a pre-signed blank or incompletely filled in instruction/form. Not to record specimen signature either on passbook or cheque book.
- g) Not to share PINs, passwords, OTP, CVV or other security information with others including bank officials. Do not click on any suspicious link or download any file/app from unknown sources. Passwords and PINs must not be recorded on any paper or accessible electronic devices to prevent frauds.
- h) Inform loss of demand draft, fixed deposit receipt, cheque leave(s)/book, ATM card, debit card, key of locker etc., immediately to the Bank. In case of loss of ATM Card/Debit card/Credit Card notify Contact centre to take immediate steps to prevent the same from being misused. Customer may also block debit card on Net/Mobile Banking/website and credit card on website.
- i) Inform change of address/telephone/mobile number/email promptly to the bank through available channels
- j) Use the nomination facility.
- k) Avail the standing instruction facility for repeat transactions.
- l) Pay the interest, instalments, locker rent and other dues on time.
- m) Maintain the average monthly/quarterly balance depending upon the account type.

- n) Avail the services of ATM, NACH, EFT, internet banking, mobile banking, contact center etc., offered by the Bank.
- o) Carry original Kyc documents (OVD) to withdraw cash from savings Bank account through withdrawal slip and update the passbooks regularly.
- p) Make use of multiple avenues (like Bank's branches, contact center, or online feedback form available on the Bank's website etc.) provided by the Bank to share feedback.
- q) Do not enter into any illicit financial transactions with Bank's staff to solicit business or for any obligation.

5. Common areas of Customer – Banker Relationship

a) Savings Bank Account:

- These accounts are designed to help the individuals (personal customers) to inculcate habit of saving money and to meet their future requirement of money. Amounts can be deposited /withdrawn from these accounts by way of cheques/withdrawal slips/ATM card / Debit card/IMPS/RTGS/NEFT/UPI. It helps the customers to keep minimum cash at home besides earning interest. Multi-channel access through phone, mobile and internet help bring convenience to customers in day-to-day transactions.
- These accounts can be opened by eligible person/s and certain organisations/agencies (as approved by the Reserve Bank of India).
- The account can be opened singly or jointly. The Joint Account opened by more than one individual can be operated by a single individual or by more than one individual jointly. The mandate for operating the account can be modified with the consent of all account holders.
- The joint account holders can give mandates to operate the account viz. Either-or Survivor, Anyone or Survivor/s, Former or Survivor, Latter or Survivor, jointly.
- In case of Minor's account, Guardian can only operate the account till the minor attains majority.
- In order to comply with regulatory/statutory requirements, while opening an account, the Bank will adhere to the KYC norms as laid down by the regulator. The Bank will ensure it is satisfied with the identity including verification of address, of a person/s or BO (as applicable) seeking to open an account, to assist in protecting the prospective customer/s, members of the public and ourselves against fraud and other misuses of the banking system. The Bank shall require KYC documents as prescribed in Master Direction on KYC by RBI and updated time to time for identification of the person(s) for opening the account. The necessary documents shall be advised at the time of account opening.
- The Bank shall obtain a recent photograph of the person/s opening the account as per RBI directives.
- As per the provisions of S.139A of the Income Tax Act, 1961, while opening an account, the Bank is required to obtain Permanent Account Number (PAN) of the person(s) opening the account. In the absence of PAN, the Bank should obtain a declaration in Form No. 60 or 61 as the case may be from the person/s opening the account.
- The Bank will provide to the prospective customers, details of the documents required for identification of the person/s opening the account. A list of documents is available on the application form which is available at our branches and also on the website www.rbl.bank.in

- The account holder is required to maintain certain minimum average monthly balance in the account, as specified by the Bank from time to time. Non-compliance of this would attract service charges. Bank will notify any changes to the same as and when applicable. Savings Bank interest is calculated on a daily product basis & will be paid at monthly intervals on the last day of every month.
- Cheques, dividend warrants drawn in the name of account holder/s will only be collected through this account. Financial Instruments endorsed in favour of the account holder/s will not be collected through Savings Bank account.
- Account holders must not use these accounts for business transactions.
- Account shall become Inoperative/Dormant if there are no 'customer induced transactions' in the account for a period of over two years. Customer induced transaction are in the nature of:
 - a. a financial transaction initiated by or done at the behest of the account holder by the bank/ third party.
 - b. a non-financial transaction, or;
 - c. KYC updation done in face-to-face physical mode or through digital channels such as internet banking or mobile banking application of the bank.

b) Current Account:

- Current accounts can be opened by individuals/partnership firms/private and public limited companies/HUF/specified associates/societies/trusts, etc.
- In order to comply with regulatory/statutory requirements, while opening an account, the Bank will adhere to the KYC norms as laid down by the regulator. The Bank will ensure it is satisfied with the identity including verification of address, of a person/s or BO(as applicable) seeking to open an account, to assist in protecting the prospective customer/s, members of the public and ourselves against fraud and other misuses of the banking system. The Bank will require relevant KYC documents in line with extant KYC policy, required for identification of the person(s) opening the account. The necessary documents will be advised at the time of opening.
- The Bank is required to obtain a recent passport sized photograph of the person/s opening /operating the account.
- As per the provisions of S.139A of the Income Tax Act, 1961, while opening an account, the Bank is required to obtain Permanent Account Number (PAN) of the person(s) opening the account. In the absence of PAN, the Bank should obtain a declaration in Form No. 60 or 61 as the case may be from the person/s opening the account.
- As per RBI directive, the applicant for Current Account should declare in the account opening form or separately that he/they is/are not enjoying any credit facility with any Bank and if he/they does/do enjoy any credit facility, he/they should declare full particulars thereof indicating the name of the Bank/branch concerned.
- The Bank will provide to the prospective customers, details of the documents required for identification of the person/s opening the account. The list of documents is made available on the application form which is available at our branches and also on the website www.rbl.bank.in.
- Current Account customers need to maintain a minimum average monthly/quarterly balance (AMB/AQB) on the basis of their choice of account. The details of balance required to be maintained are available on our website www.rbl.bank.in.

- For opening special types of current accounts like for Executors, Administrators, Trustees, Liquidators etc., customers may contact our nearest branches for details regarding opening of these accounts.
- No interest is paid on the credit balances kept in the current account.
 - a. Account shall become Inoperative / Dormant if there are no 'customer induced transactions' in the account for a period of over two years. **Customer induced transaction** are in the nature of: a financial transaction initiated by or done at the behest of the account holder by the bank/ third party.
 - b. a non-financial transaction, or;
 - c. KYC updation done in face-to-face physical mode or through digital channels such as internet banking or mobile banking application of the bank.

c) Term Deposit Accounts:

The Bank has tailored various deposit schemes to suit the needs and expectations of depositors of various types.

- The term deposit accounts can be opened by individuals, partnership firms, private and public limited companies, HUFs/specified associates, etc.
- In order to comply with regulatory/statutory requirements, while opening an account, the Bank will adhere to the KYC norms as laid down by the regulator. The Bank will ensure it is satisfied with the identity including verification of address, of a person/s seeking to open an account, to assist in protecting the prospective customer/s, members of the public and ourselves against fraud and other misuses of the banking system. The Bank may require relevant documents required for identification of the person(s) opening the account. The necessary documents will be advised at the time of opening.
- The Bank is required to obtain a recent passport sized photograph of the person/s opening the account.
- As per the provisions of S.139A of the Income Tax Act, 1961, while opening an account, the Bank is required to obtain Permanent Account Number (PAN) of the person(s) opening the account. In the absence of PAN, the Bank should obtain a declaration in Form No. 60 or 61 as the case may be from the person/s opening the account.
- The Bank will provide to the prospective customers, details of the documents required for identification of the person opening the account.
- On pre-mature (full/partial) withdrawal of Term Deposit, the interest and applicable penalty will be levied as per deposit policy of the Bank and prevailing terms and conditions.
- Loans/overdrafts are provided against deposits as decided by the bank from time to time. Such loans are sanctioned by charging interest at rates directed by RBI from time to time or as prescribed by the Bank.
- Deposits are renewed by the Bank on due dates on request. As a measure of good customer service, the Bank may intimate the depositor in advance regarding the date of maturity. All fixed deposits booked on or after June 07, 2024, of amount below Rs. 3 crores shall be placed under auto renewal mode, unless otherwise instructed by the Customer/s. On the date of maturity, such fixed deposits shall be auto renewed for the original term of the respective fixed deposits, at rates prevailing at time of rollover.

- Interest shall be calculated at quarterly intervals on term deposits (half yearly for FCNR deposits) and paid at the rate decided by the Bank depending upon the period of deposits. In case of monthly deposit scheme, the interest shall be calculated for the quarter and paid monthly at discounted value. The interest on term deposits is calculated by the Bank in accordance with the formulae and conventions advised by Indian Banks' Association.
- Interest on overdue deposits (term deposits matures and proceeds are unpaid): The amount left unclaimed with the Bank shall attract rate of interest as applicable to savings account or the contracted rate of interest on the matured TD, whichever is lower.
- Interest earned by resident individuals on bank deposits is exempt from Tax Deducted at Source (TDS) up to a specified threshold, as determined periodically by the Income Tax authorities.
- As per current Income Tax provisions, if the total interest earned on deposits in the financial year exceeds ₹50,000 for individuals (below 60 years) and ₹1,00,000 for senior citizens (60 years and above), the same is subject to tax deduction at source (TDS) at the rates stipulated by the Income Tax Authorities. The Bank will issue TDS certificate for the tax deducted. Account holders are required to furnish their PAN to the Bank, failing which interest on term deposit would be liable for TDS at higher rates, as per the requirements of the Indian Income Tax Act 1961.
- The depositor may furnish declaration in Form No.15G/15H at the commencement of the financial year for receiving interest on deposits without deduction of tax.

d) Interest on Deposits:

- The Bank pays interest on deposits as per various deposit schemes.
- Interest rates are revised from time to time and made known to public.
- Revised interest rates are applicable only to the renewals and fresh deposits while existing deposits continue to get interest at the contracted rate until maturity

e) Payment of Balance in accounts of the deceased customers to survivors/claimants:

- If the depositor has registered nomination with the Bank, the balance outstanding in the account of the deceased depositor will be transferred to the nominee after the Bank satisfies about the identity of the nominee.
- In a joint deposit account, when one of the joint account holders dies, the Bank is required to make payment jointly to the legal heirs of the deceased person and the surviving depositor(s) and in case of "either or survivor, former/latter or survivor, anyone of survivors or survivor; etc., payment will be made as per the survivorship mandate to the survivor.
- In the absence of nomination and when there are no disputes among the claimants, the Bank will pay the amount outstanding in the account of deceased person against indemnity by all legal heirs or the person mandated by the legal heirs to receive the payment on their behalf without insisting on legal documents up to the limit approved by the Bank's management.

f) Standing Instructions:

Standing instructions can be given to the Bank for transfer/remittance of funds from one account to another account maintained in the same branch, any other Branch of the Bank or any other Bank or any other third party.

g) Safe Deposit Lockers:

The facility of safe deposit lockers is an ancillary service offered by the Bank at select branches.

The Bank's branches offering this facility will indicate/display this information.

The major aspects governing the services are:

- A locker may be hired at the Bank by an individual(resident/NRI)(not being a minor), firm, trust, society, club, HUF, or limited company which have a Current Account / Savings Account relationship with the Bank.
- Lockers are available in different sizes at branches where the locker facility is available. Allotment of locker is subject to availability and sole discretion of RBL Bank.
- The Bank will allot locker only if the required documents for identification and other required documents are provided.
- All other applicable Terms and Conditions in relation to lockers shall be communicated through the locker agreement.
- Nomination facility is available for safe deposit lockers held singly or jointly by residents/NRI and sole proprietorship firms.
- Locker rentals are updated on the Bank's website.
- Rent is charged annually and payable in advance
- Waitlist - In Branches where there are no vacant lockers, customer to be informed accordingly on inquiry and details of these customers will be entered in a waitlist register in chronological order. Allotment of lockers thereafter should be done based on first cum first serve basis.
- Loss of key should be immediately informed to the Branch., All the expenses incurred in replacing the lock with a new one shall be borne by the hirer(s).
- The Bank reserves the right to break open the locker after giving due notices as per the Bank rules and recover charges thereof in below scenarios
 - a. if the locker remains inoperative for 7 years or more and locker hirer cannot be located even if rent is being paid regularly.
 - b. if dues remain unpaid for 3 consecutive years.

h) Nomination:

- Nomination facility is available for all Deposit accounts, Safe Deposit Locker (SDL) and for release of Loan collateral.
- Nomination is available for accounts opened in individual capacity (i.e., single/joint accounts as well as accounts of a sole proprietary concern) only, i.e., not for accounts opened in representative capacity.
- For Deposit accounts, nomination can be made in favour of single individual only.
- SDL hired by Sole Hirer in individual capacity, nomination can be made in favour of a single individual only.
- SDL hired by 2 or more individuals jointly (MOP as jointly), the joint holders may nominate one individual each.

- For loan accounts, nomination can be made in favour of a single individual for release of collateral after settlement of outstanding dues.
- Nomination can be added, cancelled, or changed by the account holder any time. The request should be signed by all account holders and in case of thumb impression the same will require to be attested by 2 witnesses.
- Nomination can be made in favour of a minor also.
- For the existing accounts where nomination is not made, the account holder/s can do so by filling up form available with the branches.
- Customers (new as well as existing) are advised to avail nomination facility, if they have not availed so far.

i) Remittance Service:

Customers may remit funds from one centre to another centre by Demand Draft or Electronic Funds Transfer (operated through RBI) or internet based / Mobile based funds transfer, etc. within applicable limits, based on availability at various locations and by paying specified charges as per the Bank's rules. The customers can utilise the facility of various payment mechanisms like Real Time Gross Settlement (RTGS), National Electronic Funds Transfer (NEFT) System, Immediate Payment Service (IMPS), Unified Payments Interface (UPI), etc. operated through RBI/ NPCI for transferring funds to and from other centres.

• Demand Drafts:

- Demand Draft is issued for making payment locally within India.
- Validity period of Demand Draft is 3 months. This can be revalidated by the issuing branch on written request of the purchaser along with the original instrument.
- Demand Drafts for Rs. 50,000 and above will be issued by the Bank only by debit to the customer's account

j) Cheque Collection Service:

The Bank has updated the Cheque Collection Policy in its website. Customers can obtain the copy of the same from Policies section on the website. (Web address - www.rbl.bank.in/bank-policies) The policy also includes the below

- Payment of interest for delayed credit of outstation cheques as per Bank's policy.
- Accord immediate credit in respect of outstation cheques up to a specified limit subject to certain conditions, as per the policy.

k) Exchange of Soiled/mutilated/imperfect Currency Notes:

The Bank accepts mutilated/soiled/imperfect notes from customers/non customers for exchange. RBI has permitted the Banks to exchange mutilated currency notes which are genuine and where mutilations are such as not to cause suspicion or fraud. Bank will accept mutilated/soiled/imperfect notes as per the RBI note refund rules.

l) Service Charges:

The Bank provides various services to customers for which service charges are levied. The charges are reviewed/ revised from time to time. Service charges are levied for collection and remittance of funds, processing of loan proposals, issue of guarantees, safe custody, issue of duplicate instruments/statements, etc. Details of service charges will be made available on request. Details are also available on the Bank's website / displayed on notice board at branches.

m) Time Norms for various Banking Transactions:

The following transaction time norms are indicative and are subject to change depending upon the volumes handled by each branch/location, Peak/Non–Peak period and ticket size of each transaction. These also depend on the customers meeting requirements to execute the transactions. The time norms may vary slightly from branch to branch.

Cash Payment	8 To 10 minutes
Receipt of Cash (Depending upon denomination of notes)	8 To 10 minutes
Issuance of DD/PO/Term Deposit Receipt	10 to 15 minutes
Payment of Term Deposit Receipts	5 to 10 minutes
Updating of Passbook (For a few entries)	5 to 10 minutes
Savings Account Opening (Completion of Documentation)	20 to 25 minutes
Collection of Cheque	Local- 2 to 3 working days Outstation- 10 to 14 working days
Statement of Accounts	5 To 10 minutes

6. Additional information

a) Foreign Exchange Services:

The Bank offers a range of Foreign Exchange Products and Services to all customers, through its select branches. All Foreign Exchange transactions are conducted subject to Rules and Regulations under the Foreign Exchange Management Act, 1999 (FEMA) Details of the exchange rates and charges which will apply to various foreign exchange transactions are available at branches. Cross border payments will be made subject to the provisions of the applicable FEMA Regulations from time to time.

b) Mutual Funds:

A pool of funds collected from many investors that are invested in securities such as stocks, bonds, money market instruments and similar assets.

Note- Bank is a mutual fund distributor and not an advisor.

c) Systematic Investment Plan (SIP):

A Systematic Investment Plan (SIP) is a method of regularly investing a fixed sum in a Mutual Fund Scheme. This could be of different periodicities, though monthly SIPs are most common.

d) Insurance:

Bank has a corporate agency tie up with insurance companies for the distribution of life, general and health insurance products. Purchase of any insurance products by a Bank's customer is purely voluntary. Details on risk factors, terms and condition must be read in brochure, forms etc.

All IRDA approved products with these companies are offered to customers depending on their requirements.

e) Demat:

A depository account facilitates holding of securities in dematerialized/electronic form for the depository account holder.

f) Loans:

Following are the major loans and advances products:

- Home Loans
 - Loans against Property
 - Joint Liability Group Loans (JLG)
 - Rural Vehicle Loans
 - Working Capital Loans
 - Agri Loans
 - Loan against Gold Ornaments
-
- Terms and Conditions (T&C) of Loans will be in strict conformity with the Regulatory Guidelines. Such T&C for each type of loan will be intimated before the loan is disbursed.
 - Loan Documents- Borrower will be made aware upfront about various documents required to be produced for processing of loan application.
 - All KYC (Know Your Customer) norms pertaining to loan/advances are required to be complied with before disbursing any loan.
 - Loan disbursement will be subject to various credit parameters and will be extended at the sole discretion of the Bank.
 - To know more about these products and avail the same you can visit any of the branches of the Bank, make enquiries on the Phone Banking or place your query on the Bank's website.

g) Credit Cards:

A Credit Card is a physical or virtual payment instrument containing a means of identification, issued with a pre-approved revolving credit limit, that can be used to purchase goods and services or draw cash advances, subject to prescribed terms and conditions.

- The Bank conducts necessary due diligence pursuant to 'Know Your Customer' (KYC) guidelines laid down by the Reserve Bank of India (RBI) in accordance with procedures followed by Bank towards various permitted modes of KYC.
- The Bank provides the Most Important Terms & Conditions (MITC) governing the issue and use of a card to their customers. This is communicated to the customer at the time of application, post application and each time, when charges or value proposition is modified with notice to the customer through the Bank's communication channels.
- Details of charges applicable to the products and services chosen by the customer are provided upfront through the Schedule of Charges (SoC). The SoC is available on the website and monthly statements. In case of revision in charges, the Bank shall notify the card holder at least one month before the revised charges are levied. The interest charged to the customers on late payment and late payment charges are mentioned in the schedule of charges. The method of calculation of finance charges based on Annual Percentage Rate (APR) for Credit Card is provided in the MITC with example(s) for Customer's comprehension.
- All Credit Cards are dispatched with transaction controls deactivated except domestic Point of Sale (POS) and Domestic ATM transactions as a security measure. If the customer wishes to activate/deactivate their Credit Card for usage in any category such as domestic, international, online, POS, contactless and cash withdrawals they can do so through the available channels as mentioned in the MITC.
- The interest rate levied on the cards is communicated to the customer through MITC / SoC / Website.
- Increase in credit limit is carried out based on the specific consent of the cardholder. Bank informs the card holder by way of SMS/e-mail in case of reduction in credit limit.
- Statements are dispatched at the customer's registered email address or mailing address (as per customer's instructions) with details of payments credited and the transactions debited to customer's card account since the last statement date. Credit card statements are generated on the assigned

billing date. Customers who have not opted for e-statements will receive physical statements at their mailing address provided to the Bank.

The Bank has a laid down process in accordance with the regulatory guidelines to share credit information relating to credit history/repayment record of the cardholder with the Credit Bureaus.

7. Alternate delivery Channels

a) Internet Banking:

- The Bank offers Internet Banking facility to its Retail & Corporate customers. These facilities are compliant with all the norms and regulations laid down by the regulator from time to time.
- The customers can use various transfer types to transfer money to individuals and non-Individuals. Transfer types available online are Own Account Transfer, Third Party Transfer with in RBL Bank, NEFT, RTGS, UPI and IMPS.
- Value-added services such as accessing, Downloading & Printing Statements, making Tax & bill payments, raising chequebook requests, and booking term deposits through Internet banking.
- Payment gateway transactions - Transact with top merchants all over the country, covering categories like Apparels, Hotels, Matrimony, Astrology, Gifts, Florists, Electronics, Top-Ups, Tax Payments etc.
- Hassle free Indirect Tax Payment solutions.
- Customers can also access the digital platforms for CMS, and Trade and Remittances through Corporate Internet Banking.
- Customers can set workflows for transaction approval and assign view/transaction rights to users on Corporate Internet Banking.

b) Mobile Banking:

Mobile banking is a facility available 24/7, 365 days a year where customer can Bank with us anytime, anywhere using devices which are compatible with app store/play store. Customers can access the Bank account anytime, anywhere thus providing convenience of banking without visiting our branches. The latest version of the Bank's mobile banking app can be downloaded from the Google Play Store for Android phones and from the App Store for iPhones.

c) SMS Banking:

Customers can make enquiries on their Bank accounts from mobile phone it may be a Savings, Current, Loans or Fixed Deposit account by registering to SMS banking platform. SMS banking is available only if customer has Mobile number registered with the Bank.

d) WhatsApp Banking:

A variety of banking services are available on the Bank's WhatsApp Banking official handle.

e) Chatbot:

RBL cares - Artificial Intelligence (AI) & Natural Language Processing (NLP) powered conversational chat-bot. RBL Cares provides real-time assistance on a range of queries and requests related to banking & credit card products and a host of services including instant gratification for few products and processes. Customers can avail 24X7 quick assistance from the comfort of their home.

f) Contact Center:

1. The Bank also offers Phone Banking facility to its customers. Details of various products and services offered by the Bank can be obtained through the phone banking channel.

2. Dedicated Phone line & Email management desks are available for facilitating queries from Corporate Digital banking partners within the Digital Payments & Acquiring segment of Wholesale banking.
3. Bank responds to customer queries related to customer account(s) held with the Bank, subject to verification of customer identity.
4. Complaints can also be lodged through phone banking, for due redressal.

8. Domestic / International Debit Card

- a) The Bank offers different variants of “EMV Chip” Debit Card to suite customer needs, these cards are accepted Domestic and Internationally.
- b) Customer can use debit card for shopping at Merchant Location and also for online transactions.
- c) The Bank offers exclusive service with Network support around the globe for premium card holders.
- d) The Bank also offers Virtual Debit card to their customers.
- e) The Bank offers the convenience on MoBank/Net Banking/IVR/SMS/Chatbot to manage debit card services.

9. ATM Banking

The Bank offers an extensive network of ATMs that make it possible for the customers to transact 24x7 for defined services.

10. Redressal of Complaints

a) Grievance Redressal Process

The Bank aims to offer best in class service to its customers. If the Bank falls short of customer expectations in its service delivery, customers are requested to voice their feedback, grievance, and suggestions through the Bank's clearly defined Grievance Redressal Process.

- **First Level:**

At the first level, customers are required to register their complaint with the Branch Manager or speak to the phone banking executives regarding the same. They can also contact the Bank through its website and record their grievance. Customers are provided a reference number for their complaint. A response is provided within 10 calendar days.

- **Second Level:**

If the customer does not find the Bank's response satisfactory or if not received any response in 10 calendar days, the complaint can be escalated to the Regional Nodal Officer of the Bank. The Regional Nodal Officer responds within 10 calendar days.

- **Third level:**

If the reply provided by the Regional Nodal Officer fails to address the customer's issues or if not received any response from Regional Nodal Officer in 10 calendar days, the complaint can be escalated to the Principal Nodal Officer of the Bank at the final level. The Principal Nodal Officer will respond within 10 calendar days.

Escalation of unresolved complaints to Regulator under Reserve Bank Integrated Ombudsman Scheme, 2021 (RBIOS, 2021):

Bank is covered under the Reserve Bank- Integrated Ombudsman Scheme, 2021 of the Reserve Bank of India (RBI). As per this scheme, any customer who does not receive a 'final response' within 30 days from

the date when the issue was raised or is dissatisfied with the Bank's response, can approach the Ombudsman appointed by RBI under RBIOS, 2021 for an independent review.

The following conditions will apply before the complaint can be filed under the provisions of RBIOS, 2021

- The complainant had, before making a complaint under the RBIOS, 2021, made a written complaint to RBL Bank and the complaint was rejected wholly or partly by RBL Bank, and the complainant is not satisfied with the reply; or the complainant had not received any reply within 30 days after RBL Bank received the complaint.
- The complaint is made to the Ombudsman within one year after the complainant has received the reply from RBL Bank or, where no reply is received, within one year and 30 days from the date of the complaint to RBL Bank.
- The complaint has not been settled by the Ombudsman in any previous proceedings under Reserve Bank Integrated Ombudsman Scheme, 2021.
- The complaint is not the subject matter of proceedings before any court, tribunal, arbitrator, or any other forum.
- The complaint is not abusive or frivolous or vexatious in nature.
- The complaint is made before the expiry of the period of limitation prescribed under the Indian Limitation Act, 1963 for such claims.
- The complaint is lodged by the complainant personally or through an authorised representative, other than an advocate unless the advocate is the aggrieved person.

Complete procedural details are available on RBL Bank official website under grievance redressal section.

The code of Bank's Commitment to Customers was revised by the Banking Codes and Standards Board of India (BCSBI) in January 2018. The Bank has adopted the Codes and has launched various initiatives for implementation of the commitments on customer service as spelt out in the code. Anonymous complaints shall not be entertained.

September 2025