

## Schedule of Charges

Membership Fee Details		
RBL Bank Credit Card Variant	Annual Fee (1st Year)	Annual Fee (2nd Year onwards)
Lumière™ Credit Card	INR 50,000	INR 50,000
Nova™ Credit Card	INR 12,500	INR 12,500 (waived off on eligible annual spends of INR 10 Lakh or more)
Insignia Preferred Banking	NIL (Insignia Preferred Banking Customer)	NIL (Insignia Preferred Banking Customer)
	INR 7,000	INR 7,000 (waived off on eligible annual spends of INR 10 lakh or more)#
iGlobe	NIL (Insignia Preferred Banking Customer)	NIL (Insignia Preferred Banking Customer)
	INR 3,000	INR 3,000
Icon	INR 5,000	INR 5,000
World Safari	INR 3,000	INR 3,000
World Safari Lite	INR 1,000	INR 1,000
World Safari Plus	INR 6,000	INR 6,000
RBL Bank Black Credit Card (erstwhile RBL Bank MoneyTap Black Credit Card)	INR 3,000	INR 3,000
RBL Bank Blockbuster Credit Card	INR 3,000	INR 3,000
Platinum Maxima	INR 2,000	INR 2,000
Platinum Maxima Plus	INR 2,500	INR 2,500
RBL Bank Popcorn Credit Card	INR 1,000	INR 1,000
RBL Bank Movies & More Credit Card	INR 1,000	INR 1,000 (waived off on eligible annual spends of INR 1.5 lakh or more)#
Platinum Delight	INR 1,000	INR 1,000 (waived off on eligible annual spends of INR 2 lakh or more)#
Titanium Delight	INR 750	INR 750 (waived off on eligible annual spends of INR 1.5 lakh or more)#
Cookies (issued before May 10, 2021)	INR 500	INR 500
RBL Bank Paisabazaar Duet Credit Card	NIL	NIL
RBL Bank Paisabazaar Duet Credit Card (earlier known as "RBL Bank Paisa on Demand") issued before Sep 10, 2021	INR 500	INR 500
Shoprite	INR 500	INR 500 (waived off on eligible annual spends of INR 1.5 lakh or more)#
RBL Bank Fun+ Credit Card	INR 499	INR 499 (waived off on eligible annual spends of INR 1.5 lakh or more)#
RBL Bank Credit Card (erstwhile RBL Bank MoneyTap Credit Card)	INR 499	INR 499 (waived off on eligible annual spends of INR 2 lakh or more)#
RBL Bank BankBazaar SaveMax Credit Card	NIL	NIL
RBL Bank BankBazaar SaveMax Pro Credit Card	INR 1,499	INR 1,499
RBL Bank Paisabazaar Duet Plus Credit Card	INR 1,499	INR 1,499
RBL Bank Play Credit Card	INR 500	INR 500 (waived off on eligible annual spends of INR 1.5 lakh)
RBL Bank Lazypay Credit Card	NIL	NIL
RBL Bank Patanjali Swarn Credit Card	INR 1,499	INR 1,499
RBL Bank Patanjali Vishisht Credit Card	INR 499	INR 499 (waived off on eligible annual spends of INR 1.5 lakh)#
RBL Bank IRCTC RBL Bank Credit Card	INR 500	INR 500

## Membership Fee Details

RBL Bank Credit Card Variant	Annual Fee (1st Year)	Annual Fee (2nd Year onwards)
RBL Bank DMI Finance Credit Card	INR 499	INR 499
RBL Bank IndianOil Credit Card	INR 500	INR 500 (waived off on eligible annual spends of INR 1.75 lakh)#
RBL Bank IndianOil XTRA Credit Card	INR 1,500	INR 1,500 (waived off on eligible annual spends of INR 2.75 lakh)#
RBL Bank SalarySe UP Credit Card	INR 499	INR 499 (waived off on eligible annual spends of INR 2 lakh in previous year)
QuickPay	INR 99	INR 99
RBL Bank TVS Gold Credit Card	INR 1,500	INR 1,500
RBL Bank TVS Credit Card	INR 500	INR 500
Platinum Classic	INR 499	INR 499
Platinum Choice	INR 499	INR 499
Platinum Advantage	INR 499	INR 499
Platinum ValuePlus	INR 499	INR 499
Platinum ShopSmart	INR 499	INR 499
Platinum ShopDaily	INR 499	INR 499
Platinum Bonus	INR 999	INR 999
Platinum Plus	INR 999	INR 999
Platinum ShopGain	INR 1,499	INR 1,499
Platinum TravelEasy	INR 999	INR 999
Platinum Max	INR 999	INR 999
Platinum Prime	INR 999	INR 999
RBL Bank Binge Credit Card	INR 999	INR 999
Platinum Edge	INR 1,999	INR 1,999
Platinum LifeEasy	INR 1,999	INR 1,999
World Max	INR 2,999	INR 2,999
World Prime	INR 2,999	INR 2,999
World Select	INR 2,999	INR 2,999
World Plus	INR 4,999	INR 4,999
EasySaver	INR 499	INR 499
MyFirst	INR 999	INR 999
World Xclusive	NIL	NIL
Apex	INR 1,000 (NIL for customers who open New Saving account with the Bank)	INR 1,000 (NIL for customers who open New Saving account with the Bank)
Signature Banking	NIL (Signature Banking Customer)	NIL (Signature Banking Customer)
Aspire Banking	NIL (Aspire Banking Customer)	NIL (Aspire Banking Customer)
	Monthly Fee (1st Month)	Monthly Fee (2nd Month onwards)
Monthly Treats	INR 100	INR 100 (waived off on eligible monthly spends of INR 5,000 or more in the Previous month)
Cookies (issued after May 10, 2021)	INR 100	INR 100 (waived off on eligible monthly spends of INR 5,000 or more)#

Particulars	Details of Charges
Add-on Card Fee	INR 0-5,000 per Add-on Cardmember
Finance charges for both revolving credit & cash advances	up to 3.99% p.m. (47.88% p.a.)
Cash advance fee	2.5% of the cash amount (min INR 500)
Late Payment Fee	Late Payment Fee (INR) 12.5% of Outstanding amount
	Min. INR 5   Max INR 1,300/-
Overlimit Fee	NIL
Cash Payment at RBL Bank Branches	INR 100/- Cash deposit charges on transactions done at RBL Bank Branch
Surcharge on Purchase/Cancellation of Railway Tickets	IRCTC Service Charges + Payment Gateway transaction charges (up to 1.8% of ticket amount + IRCTC service charges). Refer IRCTC website for details
Fuel Transaction Charge for transactions made at petrol pumps in India to purchase fuel	1% surcharge on fuel transaction value or INR 10/- whichever is higher (dependent on merchant bank)
Foreign Currency Transaction/ Dynamic & Static Conversion Transactions - Markup Charges*	Up to 3.5% 1.5% on Insignia/iGlobe/World Xclusive credit cards 2% on Nova™ Credit Card 0% on World Safari Credit Card 0% on World Safari Lite Credit Card 0% on World Safari Plus Credit Card 0% on Lumière™ Credit Card
Reward Redemption Fee	Reward redemption fee of INR 99 + GST will be applicable on redemption of your available reward points earned on all Credit Cards. (Redemption fee is not applicable for Lumière™ Credit Card, Nova™ Credit Card, Insignia cards, Insignia Prime cards, World Xclusive.)
Merchant EMI Processing Fee**	1.5% of the amount or INR 150/- whichever is higher on all EMI conversions done at the time of making transaction through RBL Bank Credit Cards at merchant outlet/website/app
Fee on Rental Transactions*** Merchant Category Code: 6513	1% fee on transaction amount will be levied on all rental transactions done on any applicable merchant
Fee on Fuel & Auto Transactions*** Merchant Category Codes: 0032, 2541, 4001, 5542, 5541, 5172	1% fee for each transaction exceeding INR 10,000 on fuel and auto capped at INR 3,000.
Fee on Select Merchants on Education Payments*** Merchant Category Codes: 8220, 8244, 8249, 8211, 8241, 8299	1% fee will be charged on Education Payments made through third party applications such as Cred, Phonepe, Cheqedu, Paytm, Mobikwik, Nobroker, Housing.com, Easemydeal, SUPERPE, CHEQ.One, Bharatnxtedu, Freecharge, Greenpay Network, GBCash, PAYBIZ TECHNOLOGIES, others (Not limited to mentioned merchants) However, education payments made via school/college website or their POS machines, no fees will be charged.
Cheque Return/Dishonour Fee Auto debit Reversal-Bank Account out of funds	INR 500 for all RBL Bank Credit Cards
Fee on Utility Spends*** Merchant Category Code: 4900	1% fee on utility spends more than INR 50,000 per month per card
Legal fee	In the event of default and initiation of legal proceedings for recovery, the Cardmember shall be liable to pay all legal costs incurred by the Bank, including but not limited to court fees, advocate fees, and other related expenses.
Fee on FASTag loading and Toll Payment Transactions Merchant Category Codes - MCC 4784, MCC 4111 and MCC 4131	w.e.f. January 07, 2026, a 1% fee will apply on transactions done for Fastag loading or toll payment transactions above INR 10,000 per transaction per Card. Merchant Category Codes - MCC 4784, MCC 4111 and MCC 4131

**All charges mentioned above incur Goods and Services Tax @18%**

**All the above charges are subject to change under various marketing programs. The Cardmember will be informed about these Changes.**

#Please refer to the Cardmember Agreement for detailed terms of spend linked reversal Membership Fee.

\*All transactions carried out in Foreign currency will attract a markup fee as applicable. Markup Fee will also be levied on all transactions carried out in Indian currency at an International location (or) at Merchants which are located in India but registered overseas.

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

\*\*For detailed terms on Merchant EMI processing fee, please refer Merchant EMI terms and conditions on RBL Bank website.

\*\*\*The Merchant Category codes are defined by the network (Visa, Mastercard, Rupay). RBL Bank does not define the merchant categories.