



MOST IMPORTANT TERMS AND CONDITIONS CUM KEY FACT STATEMENT FOR CREDIT CARDS

Read the Most Important Terms and Conditions
in your preferred language
here: www.rbl.bank.in/vernacular-mitc

Element/Key Facts	Remarks/Description
Joining Fee	NIL for Primary & Add-on Cardmember
Membership Fee (annual/monthly)	INR 0-7,000 (As per card variant in MITC) INR 0-200 per Add-on card
Cash advance fee	2.5% of the Cash Amount withdrawal (min. INR 500)
Service Charges	All service and penal charges levied will attract a Goods and Services Tax (GST) (as applicable)
Interest Free (grace) Period	17-50 days subject to scheme applicable on Credit Card
Finance Charges for both Revolving Credit & Cash Advances	upto 3.99% p.m. (upto 47.88% p.a.)
Overdue Interest Charges	Included in Finance Charges
Late Payment Fee	Late payment fee charged depending on the customer's Total Outstanding amount ranges from INR 5 - 1,300
Credit Limit	Mentioned in the Welcome kit, Monthly Statements and Bank's digital channels (App and Website)
Available Credit Limit	Mentioned in the Monthly Statements and Transaction alert messages
Cash Withdrawal Limit	Mentioned in the Monthly Statements
Billing statements- Periodicity & Mode of sending	Physical/E-statements sent every month (mode as per chosen preference)
Minimum Amount Payable (Minimum Amount Due)	Total GST + Current month EMI Debits + [Max of (100% of Fee/ Charges + 5% of (Retail Spends, Cash Advance, Interest)) or INR 200] + previously unpaid MAD (if any) + Overlimit Utilization Amount (if any)

Element/Key Facts	Remarks/Description
	If Minimum Amount Due as per the above turns out to be higher than Total Amount Due, then Minimum Amount Due would be equal to Total Amount Due.
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.
Method of Payment	Periodic payment through Standing Instruction (NACH) OR One time payment via NEFT/ Cheque/MyCardApp/Online (https://www.rbl.bank.in/?onlineCardPayment=netBanking)
Billing Disputes Resolution	Cardmember may send an email or send RBL Bank signed dispute form available on website within 30 days of issuance of statement (https://www.rbl.bank.in/downloadforms/credit-cards)
Complete Postal Address of Card Issuing Bank	Card Services, RBL Bank Ltd., Unit 306-311, 3rd Floor, JMD Megapolis, Sohna Road, Sector-48, Gurugram, Haryana - 122018
Contact Details of Customer Care Services	Toll-free number: 1800 102 6222 Email us at cardservices@rbl.bank.in
Contact Details of Official in case of Grievance Redressal Escalation	Mr. Vikas Nigam - Call at 022-71432700 or email at principalnodalofficer@rbl.bank.in

The “Most Important Terms and Conditions” (“MITC”) and all information herein is applicable to all Credit Cards issued by RBL Bank Limited (“RBL Bank”) are to be read and understood

in conjunction with the RBL Bank Credit Cardmember Agreement and Product Terms and Conditions (wherever applicable). The MITC are subject to change at the discretion of the Bank and in accordance with laws as applicable from time to time.

A. FEES AND CHARGES

i. Annual membership fees payable by the Cardmember

Credit Card Variant	Annual membership Fee (1st year)	Annual membership Fee (2nd year onwards)	Add-on Card
Insignia Preferred Banking	NIL (Insignia Preferred Banking Customer)	NIL (Insignia Preferred Banking Customer)	NIL
	INR 7,000	INR 7,000 (waived off on eligible annual spends of INR 10 lakh or more)	NIL
RBL Bank QuickPay Credit Card	INR 99	-	INR 200
iGlobe	NIL (Insignia Preferred Banking Customer)	NIL (Insignia Preferred Banking Customer)	NIL
	INR 3,000	INR 3,000	NIL
Icon	INR 5,000	INR 5,000	INR 200
World Safari	INR 3,000	INR 3,000	INR 200
RBL Bank Black Credit Card (erstwhile RBL Bank MoneyTap Black Credit Card)	INR 3,000	INR 3,000	INR 200

Credit Card Variant	Annual membership Fee (1st year)	Annual membership Fee (2nd year onwards)	Add-on Card
Blockbuster	INR 3,000	INR 3,000	INR 200
Platinum Maxima Plus	INR 2,500	INR 2,500	INR 200
Platinum Maxima	INR 2,000	INR 2,000	INR 200
Platinum Delight	INR 1,000	INR 1,000 (waived off on eligible annual spends of INR 2 lakh or more)	INR 200
Popcorn	INR 1,000	INR 1,000	INR 200
Movies & More	INR 1,000	INR 1,000 (waived off on eligible annual spends of INR 1.5 lakh or more)	INR 200
Titanium Delight	INR 750	INR 750 (waived off on eligible annual spends of INR 1.5 lakh or more)	INR 200
Shoprite	INR 500	INR 500 (waived off on eligible annual spends of INR 1.5 lakh or more)	INR 200
Play	INR 500	INR 500 (waived off on eligible annual spends of INR 1.5 lakh or more)	INR 200
Paisabazaar Duet Plus	INR 1,499	INR 1,499 (waived off on eligible annual spends of INR 4 lakh or more)	INR 200

Credit Card Variant	Annual membership Fee (1st year)	Annual membership Fee (2nd year onwards)	Add-on Card
Paisabazaar Duet	INR 500	INR 500	INR 200
Paisabazaar Duet	NIL	NIL	INR 200
Fun+	INR 499	INR 499 (waived off on eligible annual spends of INR 1.5 lakh or more)	INR 200
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)	INR 200
Lazypay	NIL	NIL	INR 200
Bank Bazaar SaveMax Pro	INR 1,499	INR 1,499	INR 200
Bank Bazaar SaveMax	NIL	NIL	INR 200
YOUNIQUE (customisable)	Custom Fee	Custom Fee	INR 200
Cookies (for cards issued before May 10, 2021)	INR 500	INR 500	INR 200
Platinum LifeEasy	INR 1,999	INR 1,999 (waived off on eligible annual spends of INR 3.5 lakh or more)	INR 200
Platinum Choice	INR 499	INR 499 (waived off on eligible annual spends of INR 50,000 or more)	INR 200

Credit Card Variant	Annual membership Fee (1st year)	Annual membership Fee (2nd year onwards)	Add-on Card
Platinum Classic	INR 499	INR 499 (waived off on eligible annual spends of INR 50,000 or more)	INR 200
Platinum Advantage	INR 499	INR 499	INR 200
Platinum ShopSmart	INR 499	INR 499 (waived off on eligible annual spends of INR 50,000 or more)	INR 200
Platinum ShopDaily	INR 499	INR 499 (waived off on eligible annual spends of INR 50,000 or more)	INR 200
Platinum Plus	INR 999	INR 999 (waived off on eligible annual spends of INR 1 lakh or more)	INR 200
Platinum Bonus	INR 999	INR 999 (waived off on eligible annual spends of INR 1 lakh or more)	INR 200
Platinum ShopGain	INR 1,499	INR 1,499 (waived off on eligible annual spends of INR 1.5 lakh or more)	INR 200

Credit Card Variant	Annual membership Fee (1st year)	Annual membership Fee (2nd year onwards)	Add-on Card
Platinum TravelEasy	INR 999	INR 999 (waived off on eligible annual spends of INR 1 lakh or more)	INR 200
Platinum Prime	INR 999	INR 999	INR 200
Platinum Max	INR 999	INR 999	INR 200
Platinum Edge	INR 1,999	INR 1,999 (waived off on eligible annual spends of INR 2 lakh or more)	INR 200
Binge	INR 999	INR 999 (waived off on eligible annual spends of INR 1 lakh or more)	INR 200
World Prime	INR 2,999	INR 2,999	INR 200
World Max	INR 2,999	INR 2,999	INR 200
World Plus	INR 4,999	INR 4,999	INR 200
EasySaver	INR 499	INR 499	INR 200
MyFirst	INR 999	INR 999	INR 200
Platinum ValuePlus	INR 499	INR 499 (waived off on eligible annual spends of INR 50,000 or more)	INR 200
World Xclusive	Nil		Nil

Credit Card Variant	Annual membership Fee (1st year)	Annual membership Fee (2nd year onwards)	Add-on Card
Patanjali Swarn	INR 1,499	INR 1,499	INR 200
Patanjali Vishisht	INR 499	INR 499 (waived off on eligible annual spends of INR 1.5 lakh)	INR 200
IRCTC RBL Bank	INR 500	INR 500	INR 200
DMI Finance	INR 499	INR 499	INR 200
IndianOil RBL Bank	INR 500	INR 500 (waived off on eligible annual spends of INR 1.75 lakh)	INR 200
IndianOil RBL Bank XTRA	INR 1,500	INR 1,500 (waived off on eligible annual spends of INR 2.75 lakh)	INR 200
SalarySe UP	INR 499	INR 499 (Waived off on eligible annual spends of INR 2 Lacs in previous year)	INR 200
TVS Credit Gold	INR 1,500	INR 1,500	INR 200
TVS Credit	INR 500	INR 500	INR 200
Piramal Finance Jalsa	INR 999	INR 999	INR 200

ii. Monthly fees payable by the Cardmember

Credit Card Variant	Monthly Fee (1st month)	Monthly Fee (2nd month onwards)	Add-on Card
Cookies (for Cards issued after May 10, 2021)	INR 100	INR 100 (waived off on monthly spends of INR 5,000 or more in the Previous month)	INR 200
Monthly Treats	INR 100	INR 100 (waived off on eligible monthly spends of INR 5000 or more in the previous month)	INR 200

Annual Membership Fee (1st year) shall be levied post first debit transaction on the credit card and will reflect in the Credit Card Statement issued to the Cardmember.

- a. **Annual Membership Fee** for the second year and for each subsequent membership year thereafter shall be levied at the beginning of each membership year, and the same shall be reflected in the corresponding Credit Card Statement. The annual fees applicable on various Credit Card(s) issued by RBL Bank may vary from Cardmember to Cardmember, and the type of Credit Card. The applicable fees shall be as communicated to the Cardmember at the time of applying for the Credit Card and/or at the time of issuance of the said Credit Card. Further, such fees, as applicable, are directly charged to the Cardmember's Account and are indicated on

the Card Statement accordingly. Please refer to the Product Terms & Conditions (wherever applicable) for detailed terms of spend linked reversal Membership Fee (if any).

- b. Cardmember have the option of free look period for first 45 days from the date of card issuance. In case the Cardmember wishes to cancel the Credit Card within this period for any reason, the cardmember may call the customer services to initiate the cancellation. This cancellation option is applicable in case of NIL principal outstanding and welcome benefit not utilised.

iii. Other Fees and Charges

Add-on Card Fees	INR 0-200 per Add-on Cardmember
Card Replacement (lost/ Stolen/Reissue/ any other Replacement)	NIL, unless mentioned otherwise
Duplicate Statement Fee	NIL
Foreign Currency Transaction/Dynamic & Static Conversion	3.5% on all cards
Transactions - Markup Charges	1.5% on Insignia, Insignia Prime and iGlobe Credit Cards
	0% on World Safari Credit Card
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)

Overlimit Fee	NIL
Goods and Services Tax	A standard rate of 18% will be charged as per Govt. norms
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 Insignia cards, Insignia Prime cards, World Xclusive) www.rblrewards.com
Cheque Return/ Dishonour Fee Auto Debit Reversal-Bank Account out of Funds	INR 500 for all RBL Bank Credit Cards
Merchant EMI Processing Fee**	a processing fee of 1.5% of the amount or INR 150/- (whichever is higher) will be levied for merchant EMIs availed at any online/offline store
Fee on Rental Transactions	1% fee on transaction amount will be levied on all rental transactions done on any applicable merchant. Merchant Category Code: 6513
Fee on Utility Spends	a 1% fee will be charged on aggregate utility spends of more than INR 50,000 per month per Card. Merchant Category Code: 4900
Fee on Fuel and Auto Transactions	a 1% fee will be charged on each fuel and auto transaction exceeding INR 10,000 subject to a maximum of INR 3000 per transaction. The transaction amount includes surcharge amount and purchase amount. Merchant Category Codes: 0032, 2541, 4001, 5542, 5541, 5172

Fee on Selected Merchants on Education Payments	a 1% fee will be charged on Education Payments made through third-party applications such as Cred, Phonepe, Cheqedu, Paytm, Mobikwik, Nobroker, Housing.com, Easemy deal, 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. Merchant Category Codes: 8220, 8244, 8249, 8211, 8241, 8299
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The Merchant Category Codes (MCC) applicable to transaction are determined by the relevant payment network including but not limited to Visa, Master Card and Rupay. The Bank does not define the merchant category.

All transactions carried out in Foreign currency shall be subject to a markup fee as applicable. Such markup fee will also apply to all transactions carried out in Indian currency at an International location (or) at Merchants that are located in India but registered overseas.

Transactions made at merchant establishments that are registered overseas shall incur cross-border charges, regardless of whether the merchant is physically located within India.

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

Base reward points will not be accrued on EMI conversion of retail transactions for all RBL Bank Credit Cards. This includes converting retail transactions to EMI (Split-N-Pay) and EMI conversion requests placed at the time of making transactions at POS/Web/Mobile App.

Important information for foreign currency transactions : Any transaction made in currency other than Indian Rupees shall be converted into Indian Rupees. The conversion will occur on the day the transaction is settled with RBL Bank, which may not be the same date on which the transaction was made. In an event a transaction is carried out in currency other than US Dollar, the amount will first be converted into US Dollars, and subsequently, the US Dollar amount will be converted into Indian Rupees. This two step conversion rate defined by the authorized payment network (MasterCard/VISA/RuPay) applicable on the date of settlement.

Please note: that all conversions of foreign currency transactions shall further attract currency conversion factor assessment (currently 3.50%, 1.5% for Insignia/Insignia Prime/iGlobe / World Xclusive Credit Card, 0% for World Safari Credit Card) on such transactions. Markup fee will 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. Markup fee will be similar to Forex charges for each product.

a. Cash advance fees

Cash Withdrawal Charges	2.5% of the cash amount withdrawn (Minimum INR 500/-)
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The Cardmember can use the Credit Card to withdraw cash from any ATMs in India and/or

overseas in accordance with the compatibility of the Credit Card at the said ATM(s).

b. **Cash Withdrawal Charges/Transaction Fee:**

As mentioned above, fee shall be levied on such withdrawals and would be billed to the Cardmember in the next forthcoming statement. The transaction fee is subject to change at the sole discretion of RBL Bank. Further, all cash withdrawal transactions shall also carry a Finance Charge (as provided below) from the date of withdrawal until the date of full and final payment.

The cash advance fee is also applicable for transactions made in the following merchant category Quasi cash and Money Transfer with merchant category codes (MCCs: 6050, 6051, 4829, 6012).

c. **Interest-Free (Grace) Period:** The interest-free credit period can range between 17 to 50 days subject to the scheme applicable on the Credit Card. However, such credit period is not applicable, if the previous month's balance has not been cleared in full or if the Cardmember has withdrawn cash from an ATM.

Illustration

For instance, the RBL Bank Credit Card has an interest-free credit period of 50 days. This means that a Cardmember who has a billing date of 4th of June can spend on his Card from 5th June to 4th July, his bill will be generated on 4th July and his Payment Due Date will be 24th July. Hence a purchase made on 14th June will have a credit period of 41 days, while a purchase made on 2nd July will have a credit period of 23 days.

This period will be free of interest for retail transactions and if all previous dues are paid in full and there is no unpaid balance carried over from previous months.

iv. Finance Charges for both revolving credit and cash advances

When a Cardmember does not make the payment of the total amount due as per previous billing statement by the payment due date, Finance charges shall be payable at a monthly percentage rate on all such transactions till the outstanding due is paid in full. These Finance charges include (i) Deferred Finance charges which are levied on transactions made in the first cycle and duration of this interest calculation would be from the transaction date till the billing date of the first statement in the Interest free period. (ii) Finance charges are levied on the beginning balance and on new transactions of the current statement cycle. From next statement, these charges will be consolidated under Finance charges only. The Finance Charges shall also accrue on cash withdrawal at ATMs, from the date of cash withdrawal until the payment is made in full.

Applicable Finance Charges

Secured Credit Cards	For RBL Bank Credit Card - 2.5% per month or 30% per annum
Insignia Credit Cards	3.4% per month or 40.8% per annum
All other Credit Cards	Up to 3.99% per month or 47.88% per annum*
Dial for Cash Loan Account**	3.35% per month or 40.20% per annum

**** a. Not applicable for loan onboarded from 1st April, 2024 onwards.**

b. Not applicable for all running loan from 1st July, 2024 onwards.

the following finance charges will be applicable on all other credit cards:

CATEGORY/Bureau Score	Finance Charges
CATEGORY A (>775)	3.35% per month or 40.20% per annum
CATEGORY B (725-775)	3.85% per month or 46.20% per annum
CATEGORY C (<725)	3.99% per month or 47.88% per annum

Bureau Score is as per TransUnion CIBIL Limited (Subject to change Quarter on Quarter).

*Maximum interest rate is 3.99% per month or 47.88% per annum. RBL Bank may in its sole discretion change, modify and alter the Finance charges as applicable on Credit Cards basis Cardmember's credit score, spends, limit utilization and payment patterns. Any change in the rate of the applicable Finance Charges will be communicated to Cardmember in their Billing Statement. In case, the Cardmember would like to know the applicable rate of interest on their Credit Card, Cardmember must reach us at our customer service (details given in later sections).

Finance charge will be levied if the total amount due is not paid by the payment due date. Interest will be charged on the total amount due including any unpaid EMI's and on all new transactions (from the transaction date) till such time as the previous outstanding amounts are paid in full.

Interest is calculated on a daily basis at the end of every day, basis the current outstanding balance of the Cardmember.

Illustration of Interest Charge calculation :

If only part of outstanding amount is paid by the payment due date. Statement date is 2nd of every month, the interest calculation will be illustrated on the next page.

Transactions

Date	Transaction	Amount
12-12-2018	Purchase of Groceries	INR 6,000/-
26-12-2018	Purchase of Clothes	INR 4,000/-
02-01-2019	Membership Fees	INR 499/-
02-01-2019	GST	INR 89.82/-
02-01-2019	Statement Date	Total Amount Due = INR 10,588.82 Minimum Amount Due = INR 1,088.82
10-01-2019	Hotel Transaction	INR 4,000/-
15-01-2019	Mobile Bill Payment	INR 2,000/-
22-01-2019	Payment Credit	INR 1,088.82/-
02-02-2019	Statement Date	Total Amount Due = INR 16,431.84 Minimum Amount Due = INR 956.63

Interest on the amount due will be charged as below : The annual interest rate is 47.88% which translates to 3.99% per month. Therefore, daily Interest = Outstanding amount*(3.99%*12 months/365 days).

Interest Calculation :

Transaction Amount	Period	Number of Days	Amount
INR 6,000/-	12 Dec 2018 to 01 Jan 2019	21	165.28
INR 4,000/-	26 Dec 2018 to 01 Jan 2019	7	36.73
INR 6,000/-	02 Jan 2019 to 21 Jan 2019	20	157.41
INR 4,000/-	02 Jan 2019 to 21 Jan 2019	20	104.94
INR 4,000/-	10 Jan 2019 to 02 Feb 2019	24	125.93
INR 2,000/-	15 Jan 2019 to 02 Feb 2019	19	49.85
INR 9,500/- Rem after adjusting payment of INR 1,088.82 (INR 588.82 will be used for GST & membership fees payment)	22 Jan 2019 to 02 Feb 2019	12	149.54
		Deferred Finance Charges	202.01
		Finance Charges	587.68
		GST	142.15
		Total Finance charges + GST	931.84

Thus the total interest charged will be: INR 931.84/- (inclusive of Applicable Taxes)

GST will be levied at the applicable rate on the interest amount.

The unpaid charges/levies/taxes shall not be capitalized for charging/compounding of interest.

v. Late Payment Charges

Late Payment Fee (INR)	
12.5% of Total Outstanding Amount	
Min INR5/-	Max INR1,300/-

Applicable Late Payment Fee for Dial For Cash loan is INR 1,000 for all running loan accounts.

Late Payment Fee ("LPF") is applicable if no payment or a payment less than the Minimum Amount Due ("MAD") is paid by the Cardmember on the due date.

Grace period of 3 days from the payment due date is provided for Card Accounts, where payments are not overdue. The payment due date as specified on the credit card statement is the date by which funds must be credited to the Card Account, however these 3 grace days are provided to accommodate for the processing time of payments.

Illustration:

On the LPC assessment date, if Net payments (including payment reversals if any) is lesser than the Minimum due amount, then the Late payment charges are levied on the outstanding amount. {Outstanding amount = Statement Total Amount due – Net Payments} All payments made before late fee assessment will be considered during calculation of outstanding amount.

E.g.

LPC Illustration - Net Payments < Min. Due		
Date	Event	Amount (INR)
1st May, 2022	Statement Generated	–
	Total Amount Due	9800.00
	Minimum Due	490.00
18th May, 2022	Payment Made - 1	200.00
19th May, 2022	Payment Made - 2	100.00
19th May, 2022	Sales Refund	100.00
20th May, 2022	Payment Due Date	–
23rd May, 2022	LPC levied on only Outstanding balance of INR 9400	1,175.00 + 18% GST

- a. Sales reversals or Refunds received by the Cardmember will also change the outstanding amount. All refunds received till Payment due date (PDD) + 3 will get reduced from the Statement TAD. Reversals/ refunds received post PDD will not affect the outstanding amount.

E.g.

Net Payments < Min. Due Refunds & Reversals after Due Date		
Date	Event	Amount (INR)
1st May, 2022	Statement Generated	–
	Total Amount Due	9,800.00
	Minimum Due	490.00
18th May, 2022	Payment Made	100.00
19th May, 2022	Sales Refund – 1	200.00
20th May, 2022	Payment Due Date	–
23rd May, 2022	LPC levied on only Outstanding balance of INR 9,500	1187.50 + 18% GST
25th May, 2022	Sales Refund – 2	2,500.00

- b. Disputes raised for previous cycle transactions and are released in favor of Cardmember during the current cycle will reduce the outstanding amount considered for late fee assessment. Disputes raised for current cycle transactions and not settled in favor of Cardmember will not impact the outstanding amount (On which the late fee assessment is made).
- c. EMI conversions & cancellations will also impact the outstanding amount. EMI conversions of previous cycle transactions will reduce the outstanding amount, whereas EMI cancellation of previous cycle transactions will increase the outstanding amount considered for late fee assessment.
- d. LPC will be levied only when the Card Account remains 'past due' for more than three days. The number of 'days past due' and LPC shall be calculated from the payment due date.
- e. **Overlimit Fee**

Overlimit fee	NIL
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(B) WITHDRAWAL LIMITS

Credit Limit and Cash Withdrawal Limits are the maximum assigned limits communicated at the time of delivery of the Credit Card and are also indicated on the monthly statements, available for use across all Credit Card Accounts. Total Amount Due including all transactions, fee charges should not exceed this limit. Add-on Cardmember share the same limit. In case the Cardmember has availed of any other facility within the total Credit Limit on the Card, the outstanding loan amount will also be deducted from the total Credit Limit. The Bank will at its

sole discretion determine your Credit and cash withdrawal limit and communicate the same in the card carrier and in the monthly statements.

a. Credit Limit

Credit limit sanctioned on the Card Account may be subject to revision from time to time, based on the review conducted by the Bank in accordance with Bank policies. The Bank reserves the right to reduce Cardmember Credit Limit under circumstances including, but not limited to, inactivity on the Card Account, payment defaults, Credit Limit Utilization. In the event of Credit Limit reduction, Cardmembers may submit request to restore the Credit Limit by contacting the Bank's designated customer service unit. Cardmember may require to submit additional documents as part of process and any decision to restore the Credit Limit will be at the sole discretion of the Bank. Total Credit Limit and available Credit Limit across all your Card Accounts, including any Add-on Card will be reflected in the monthly statement and is available for use across all such Card Accounts. The Bank will not honour any transaction authorizations that exceed the approved Card Limit. In the event that the Credit Card is cancelled, the Credit Limit and Card Account shall be terminated

b. Available Credit Limit

The available credit limit at any time is the difference between assigned total credit limit & utilized limit on the Credit Card at that point of time. The credit and cash limits will vary for each Cardmember and will be disclosed in the monthly statement sent to the Cardmember.

c. Cash withdrawal limit

Cash Withdrawal Limits are mentioned in Monthly Statements. The Cardmembers will be able to use the Card to access cash from select ATM (Automated Teller Machine).

In the event you make payment over and above the amount due as per the monthly Statement, you shall not be entitled to interest on the credit balance and the same shall be adjusted against the amount due in the subsequent monthly Statements.

C. TERMS AND CONDITIONS FOR USAGE OF RBL BANK RUPAY CREDIT CARD ON UPI (UNIFIED PAYMENT INTERFACE)

These terms and conditions form the contract between the Cardmember and the RBL Bank and shall be in addition to and not in derogation of the terms and conditions listed in this MITC. Usage of RBL RuPay Credit Card on UPI applications by the Cardmembers shall be construed as deemed acceptance of these Terms and Conditions, mentioned herein below.

Definitions

- a. **"Merchant/s"** shall mean and include online, mobile third-party applications based and offline merchant who provides goods and services in exchange for payment through UPI.
- b. **"NPCI"** stands for National Payment Corporation of India, a company incorporated in India under Section 25 of the Companies Act, 1956.
- c. **"UPI"** refers to Unified Payments Interface Service offered by NPCI in collaboration with its member banks/entities.

- d. **"UPI PIN"** means authentication credentials set by the Cardmember/customer, which shall be entered by the Cardmember/customer in the UPI apps for authentication and completion of the Transaction through the UPI app.

Terms of Services

- a. The UPI functionality will be provided subject to approval of RBL Bank RuPay Credit Card at the request of the User and may be altered/ paused/discontinued by RBL Bank at any time, without prior intimation to the Cardmember.
- b. This UPI functionality is only available to RBL Bank Credit Card on RuPay network.
- c. In line with NPCI guidelines, during the onboarding of RBL Bank Credit Card on the UPI apps, the device binding and UPI PIN setting shall include and be construed as Cardmember/customer consent for Credit Card enablement for all types of transactions on the UPI. For International transaction enablement, the existing process as per extant regulatory guidelines shall apply.
- d. To avail the UPI functionality, the Cardmember has to use the registered mobile number linked with their RBL Bank RuPay Credit Card for linking with UPI application.
- e. Cardmember will have to set a 6-digit UPI PIN to activate UPI facility on RBL Bank RuPay Credit Card and authenticate payment transactions via UPI applications. The 4-digit Credit Card PIN is different and will not be considered for authenticating UPI transactions.
- f. Cardmember shall be responsible for the confidentiality of their UPI account's password and the UPI PIN and shall be

solely responsible for all activities that occur using their UPI account's password, UPI PIN and mobile phone on which the UPI application(s) are installed.

- g. Cardmember can avail this UPI functionality only to make Peer-to-Merchant (P2M) transactions allowed on RuPay network.
- h. Transactions on Peer-to-Peer (P2P), Card-to- Card (C2C), Peer-to-Peer-Merchant (P2PM), digital account opening. lending platform, cash withdrawal at merchant, cash withdrawal at ATM. ERUPI, IPO, Foreign Inward Remittances, mutual funds and any other categories as restricted by the RBL Bank or RBI are not allowed.
- i. All the UPI transactions on RBL Bank RuPay Credit Card will be subject to both credit card limits provided to customer by RBL Bank and the existing UPI transaction limits as set by NPCI (whichever is lower).
- j. Any fee, finance charges, surcharges or mark- ups applicable on Credit Card transactions will be applicable as is RuPay Credit Card on UPI transactions.
- k. Cash withdrawal facility is not allowed from RBL Bank RuPay Credit Card on UPI transactions.
- l. Merchant EMI transactions are not allowed from RBL Bank RuPay Credit Cards on UPI transactions.
- m. Any transaction done against RBL Bank RuPay Credit Card on UPI will be deducted from your existing credit card limit.
- n. Charge back or refund can be raised by connecting with RBL Bank or the third party UPI Application on which the transaction was completed.

- o. The RBL Bank RuPay Credit Card on UPI cannot be set as a default option to receive funds.
- p. In case of renewal or replacement of RBL Bank RuPay Credit Card, user has to re-register on third party UPI application with updated Credit Card details.
- q. In case of device change, user has to re-register for credit card on third party UPI application with same SIM. Application installed in previous device will be de-registered.
- r. Cardmember will earn reward points as defined in respective product terms & conditions. However, offline UPI transactions under INR 2000 done at small merchants on RBL Bank RuPay Credit Card will not be eligible for rewards points, voucher benefits, milestone benefits or any other product benefits, unless stated otherwise. For clarity, small merchants in this case means merchants with turnover of not more than INR 20 lakh during the previous financial year.
- s. Cardmember can view further details about the UPI facility on RBL Bank website.
- t. The availability of UPI transactions also depends on the availability or downtime of UPI services at, or systems of, the NPCI, the remitting bank/ entity and or the beneficiary Bank.
- u. Cardmember agree and undertake that they shall keep RBL Bank RuPay Credit Card harmless against any consequence and risk that may arise due to any UPI transactions undertaken by them through the third party UPI applications and shall be

solely responsible for any liability incurred in execution of any instruction issued and/or transactions initiated through the third party UPI applications.

D. BILLING

a. Billing Statements

RBL Bank will send at Cardmember's registered email address or mailing address, monthly statement with details of payments credited and the transactions debited to the Cardmember's account since the last statement date. In case of any change in the Cardmember's communication address, Cardmember is advised to contact RBL Bank immediately to ensure all Credit Card Statements are regularly received on time.

b. Minimum Amount Payable

Minimum Amount Due or MAD is the minimum amount you are required to pay to keep your Card Account in good credit standing. MAD* is calculated as a sum of Total GST + Current month EMI Debits + [Max of (100% of Fee/Charges + 5% of (Retail Spends, Cash Advance, Interest)) or INR 200] + previously unpaid MAD (if any) + Overlimit Utilization Amount (if any). If Minimum Amount Due as per the above turns out be higher than Total Amount Due, then Minimum Amount Due would be equal to Total Amount Due. *MAD calculation on Platinum Advantage Credit Card will change from current 20% of TAD to 5% of TAD w.e.f. March 16, 2025. In the event the Cardmember deposits part of the Total Payment Due or the MAD (not less than the MAD under any circumstance), the balance outstanding amount payable shall be

carried forward to subsequent Statements. This will attract Finance Charges until the date of full and final payment. In the event payment for the MAD is not received, the account will be reported as delinquent to Bureau.

Note: Paying only the Minimum Amount Due each month will result in prolonged repayment periods and higher interest payment on Cardmember's outstanding balance.

Illustration: If a Cardmember spends INR 5,000/- and pays exactly the Minimum Amount Due every month, then it may result in the repayment stretching over 6 years with consequent interest payment on the outstanding amount. Therefore, whenever cash flow allows, the Cardmember should pay back substantially more than just Minimum Amount Due.

RBL Bank may, at its sole discretion, at anytime, without prior notice, withdraw the option to pay only the MAD as described in the foregoing clauses, in the relation to any Cardmember. Unless otherwise agreed to by RBL Bank, any payments received (including recovery in NPA accounts not eligible for upgrade cases) from the Cardmember against amounts specified in the following order:

- (i) Taxes
- (ii) EMI
- (iii) Fees and Charges
- (iv) Interest Charges
- (v) Payment towards retail purchases and cash withdrawals;

If a Cardmember chooses to pay the Minimum Amount Due, the payment amount will settle the components of MAD in the order mentioned above, resulting in settling the Interest charges before settling the principal (retail & cash withdrawal purchases) amount.

Notwithstanding anything contained herein above: (i) RBL Bank may, at its discretion, appropriate such payments towards the dues, if any, payable by the Cardmember in respect of other facilities availed of by the Cardmember from RBL Bank; (ii) the order of appropriation may be modified by RBL Bank at its discretion. Excess amounts if any, remaining after such appropriation may be appropriated against the amounts, which are to be specified immediately next statements to be generated by RBL Bank.

c. Method of payment

Payments towards the Card account may be made in any of the following ways:

- (a) Online Card Payment: Visit Card Payments: www.rbl.bank.in > Payments > Credit Card Payments
- (b) Using RBL MyCard Mobile App
 - Initiate payment through RBL MyCard Mobile App
 - To download the App, SMS MyCard to 5607011
- (c) NEFT Payment
 - Add your RBL Bank Credit Card as a payee to initiate NEFT transfer.
 - Payee Name: Name on the Card
 - Payee Account Number: Credit Card number
 - Bank Name: RBL Bank
 - IFSC Code: RATNØCRCARD
 - Branch Location: NOC Goregaon, Mumbai
- (d) Using Cheque
 - Drop your cheque in your nearest RBL Bank Branch in favour of RBL Bank Card <16 Digit Card No.>

- Alternatively, courier your cheques to:
RBL Bank Limited, Unit: 306 – 311, 3rd
Floor, JMD Megapolis, Sohna Road,
Sector - 48, Gurgaon - 122 018, Haryana,
India.

d. Through Periodic Payments:

Cardmember may opt for Standing Instruction (SI)/National Automated Clearing House (NACH) on their Credit Card. SI/NACH can be for Total Amount Due (TAD) or Minimum Amount Due (MAD). To download SI/NACH Forms, visit: <https://www.rbl.bank.in/download-forms/credit-cards>.

It may be noted that the amount applicable for the SI/NACH execution is post accounting for the credits (customer-initiated payments, merchant refunds, reward redemption credit/cash back, charge reversal etc. if any) and debits (payment reversals) received into the account after the last statement/bill up to a working day prior to the Payment Due State. SI/NACH execution works on the logic that either minimum of MAD or the difference between TAD and credits will get executed.

Customer initiated payments plays a key role in deciding the amount of SI execution. In the event of total amount due and the net of credits debits (containing payments) be equal or less to the total amount due, SI/NACH will be executed for the net difference of MAD and the payment received if the difference is greater than INR Zero.

In case of payments by NACH/SI if the payment due date is a holiday, the NACH/SI will be presented on the previous working day. Payments through cheque should be made at least 3 days in advance to ensure fund realization by payment due date.

If the payment instruction (NACH/SI) is for MAD then –

Payment Instruction Type	Scenarios	TAD	MAD	Customer initiated payment	SI/NACH execution
MAD	A	2,000	200	0 (no payment)	200
MAD	B	2,000	200	100 (Payment < MAD)	100
MAD	C	2,000	200	200 (Payment = MAD)	0
MAD	D	2,000	200	400	0
MAD	E	2,000	200	1,600	0
MAD	F	2,000	200	1,900	0
MAD	G	2,000	200	>=2,000	0

If the payment instruction (NACH/SI) is for TAD then -

Payment Instruction Type	Scenarios	TAD	MAD	Customer initiated payment	SI/ECS execution amount
TAD	A	2,000	200	0 (no payment)	2,000
TAD	B	2,000	200	500 (Payment < MAD)	1,500
TAD	C	2,000	200	1,500 (Payment = MAD)	500
TAD	D	2,000	200	>=2,000	0

If the Cardmember has a Non-Resident Indian (NRI) status, then all payment(s) towards the Credit Card Account should be from the RBL Bank NRE Bank account. Payment through any other mode will not be accepted. RBL Bank reserves the sole right to block or close the card forthwith. Refer to Product T&C for more details.

Please note: Setting up of standing Instructions from an RBL Bank NRE Savings Account is mandatory for NRI Credit Card's bill payments.

E. BILLING DISPUTE RESOLUTION

In an event the Cardmember disagree with the charges indicated in the statement, it should be communicated to RBL Bank within 30 days of the issuance of statement in writing falling which it may be construed that all charges indicated in the statement are in order. Cardmember may email or send RBL Bank the signed dispute form available on our website at (www.rbl.bank.in/download-forms/credit-cards).

If the aforesaid discrepancies are prima facie found to be legitimate by the Bank, the Bank may reverse the charge on a temporary basis until the completion of subsequent investigations by the Bank to its full and final satisfaction. If the said investigations conducted by the Bank indicate that the liability of such (discrepancies) charges is accruing to the said Cardmember(s), then the charge will be reinstated in the subsequent Statement and fees/charges shall be claimed by the Bank in accordance to the charges indicated herein above. The Bank shall not exceed duration of 60 days in informing the said Cardmember(s) of the status/result of the investigations conducted by the Bank.

For the transactions disputed as “fraud”, there will be no charges levied and the Bank will suspend reporting to credit bureaus till the dispute is resolved.

Grievance redressal process

The Cardmember can contact the Bank through any of the following communication channels for any enquiries and/or redressal of concerns.

Level I:

You can call us at our Customer Care number at 1800 102 6222 or email to us at **cardservices@rbl.bank.in**. For RBL Bank Credit Card Call at 1800 102 6222.

Or you can write to us with your Card number details at: Card Services, RBL Bank Limited, Unit 306-311, 3rd Floor, JMD Megapolis, Sohna Road, Sector - 48, Gurgaon, Haryana, India - 122018. We will respond to you within 10 days of receiving your letter or email depending on the nature of your query and the time required for resolution and communication. Please provide us with the following details while writing to us to help us address your concerns.

- Your Full Name
- Your Contact Details (address, telephone number and registered e-mail id)

Quote the reference number provided to you in your earlier interaction along with your account number/credit card number to help us understand and address your concern.

Level II:

In case you are not satisfied with the resolution provided, you may email to **headcardservice@rbl.bank.in**. Do quote your Card number and

the reference number provided at level 1. Response will be provided within 10 days.

You may write to Head Credit Card Services at - Head - Cards Services, RBL Bank Limited, Cards Operating Centre - COC, JMD Megapolis, Unit No 306-311, 3rd Floor, Sohna Road, Sector 48, Gurgaon, Haryana, India - 122018

Level III :

In case you are still not satisfied with the resolution provided or if you have not received any response within 10 days, you may contact Mr. Vikas Nigam, Principal Nodal Officer, at the following:

To,

Principal Nodal Officer,
RBL Bank Mr. Vikas Nigam

Call at 022-71432700

Mailing Address: RBL Bank Ltd, Empire Tower, Reliable Tech Park, 16th Floor, Unit no. 1601, 1602, Airoli, Navi Mumbai – 400 708.

Our Principal Nodal Officer will endeavor to resolve the issue to your satisfaction within 10 days. In case, the complaint needs more time to be examined, the complaint shall be acknowledged by explaining the need for more time to respond.

Level IV :

If the reply from Principal Nodal Officer fails to address your grievance OR if you have not received any response from the Principal Nodal Officer in 10 days, you may write to the Reserve Bank Integrated Ombudsman under the provisions of Reserve Bank Integrated Ombudsman Scheme, 2021 (RBIOS,2021).

Visit rbl.bank.in/banking-ombudsman for more details of the Reserve Bank Integrated Ombudsman.

The Customer Compensation Policy of RBL Bank Credit Cards can be referred at rbl.bank.in/pdf-pages/bank-policies

F. DEFAULT AND CIRCUMSTANCES

a. Event of default & procedure for reporting a Cardmember as a Defaulter

Occurrence of one or more of the following event shall constitute an event of default and RBL Bank at its sole discretion may withdraw the Credit Card facility. The events of default are as under:

- i. If the Cardmember fails to pay the Minimum Amount Due by Payment Due Date
- ii. The Cardmember fails to perform the obligations as per Cardmember Agreement;
- iii. Any cheques and/or NACH/standing instructions provided to the Bank are not encashed/acted upon for any reason whatsoever on presentation/being made.
- iv. Any representation made by the Cardmember found to be incorrect, false, or incomplete, including but not limited to income and/or identification papers/documents forwarded to the Bank being proved incorrect, incomplete and/or containing fraudulent information.

In an event of default the Bank will report a Credit Card Account as 'past due' to Credit Information Companies (CICs) only when Card Account remains 'past due' for more than 3 (three) days. The number of 'days past due' will be calculated from the payment due date specified in the Credit Card Statement.

Before reporting a Cardmember as delinquent to a Credit Information Company (CIC), the Bank will provide a seven-day notice period notifying the Cardmember of its intent to report them as a defaulter. In the event the Cardmember settles his/her dues after being reported as a defaulter, the Bank will update the status within a month from the date of the settlement.

b. Procedure for withdrawal of default report and the period within which the default report would be withdrawn after settlement of dues:

- i. The defaulter in question has liquidated his entire outstanding dues with the Bank or settled his dues with the Bank.
- ii. A court verdict has been issued against the Bank, in a legal suit filed by or against the Bank, instructing the Bank to de-list the Cardmember from the default report. Decisions are made on a case to case basis upon individual reviews.

c. Recovery Procedure in Case of Default :

In the event of default, the Cardmember will be sent reminders from time to time for payment of any outstanding amount on the Credit Card account using any of the following modes: by post, telephone, e-mail, SMS messaging, in-person follow up and/or by engaging third parties to remind, follow up and collect dues. Any third party so appointed, shall adhere fully to the Code of Conduct on debt collection as applicable from time to time. Cardmember to note that:

- i. Letters might be sent at the mailing address provided by the Cardmember to inform of the overdue amount, payment due dates

and the subsequent delinquency fee levied as well as the consequences of non-payment.

- ii. Telephone: Cardmember might be contacted at Office/Residence Telephone and/or Mobile number(s) to check the status of their payments and to inform them of the overdue amounts.
- iii. Field visitation by an Authorized Recovery Personnel appointed by RBL Bank including any external agents would be done at the contact address of the Cardmember.
- iv. The Recovery Personnel would advise the Cardmember for regularizing his/her overdue account and would also address any issues/concerns that the Cardmember may have on his/her Card Account.

The debt collection policy of the Bank is built around dignity and respect to Cardmember. The policy is built on courtesy, fair treatment and persuasion. The Bank believes in following fair practices with regard to collection of dues and thereby fostering customer's confidence and long-term relationship. Detailed Policy on Collection of Dues and Repossession of Security is available on <https://www.rbl.bank.in/bank-policies>

- d. **Recovery of dues in case of death/permanent in-capacitance of Cardmember.**
Upon death or permanent incapacitation of the Cardmember, the Bank will try to recover the amount due and amicably settle the Account dues with the Cardmember's legal heir.
- e. **Available insurance cover, for Cardmember and date of activation of policy including nomination details**

Select Credit Card variants offer complimentary insurance coverage for the Cardmember. The policy coverage starts from the date of the Credit Card set up. For information on updating nominee details and terms and conditions, please refer to Product Terms & Conditions.

G. TERMINATION/REVOCATION SURRENDER OF CARDMEMBERSHIP

a. Procedure for surrender of Credit Card by Cardmember

The Cardmember may terminate the Card Account at any time by returning to the Bank all the Credit Card(s) cut diagonally in half across the magnetic strip. This can be done with a written request or followed by call to the Bank's 24 Hours Customer Service Helpline (1800 102 6222 or cardcancellation@rbl.bank.in) to request termination of all facilities and benefits thereto associated with the Credit Card(s). The Primary Cardmember may also cancel the use of Add-on Card(s) by notifying the Bank in writing but, notwithstanding the same, the Primary Cardmember will remain liable for all charges and fees incurred by use of the Add-on Credit Card(s). Annual fees and/or other charges will not be refunded on a pro-rata basis.

The Cardmember should complete payments to cover the balances on their respective Credit Card, EMI & Short-Term Personal Loan accounts associated with the Card.

Bank will not close the Credit Card if any "Dial For Cash" loan account is active

wherein outstanding balance is more than zero. Cardmember must settle the total outstanding on Dial For Cash account (including foreclosure charges) and raise a pre closure request. Once the “Dial For Cash” account is closed, the Cardmember can clear all outstanding dues on his/her credit card and request for closure of the card.

b. Link provided exclusively for the above on the website

In case any Cardmember wishes to close/ surrender the Credit Card, they may place the request through below link:

<https://www.rbl.bank.in/quick-services>

In case customer wishes to block the Credit card, they may place the request through the below link:

<https://www.rbl.bank.in/block-channel>

c. Contact details for the Cardmember to initiate closure –

Channels	Contact Details
Phone Banking / IVR	RBL Bank Credit Card Helpline: +91 22 6232 7777 Toll-free: 1800 102 6222
Email-id	RBL Bank Credit Card Helpline: cardcancellation@rbl.bank.in

Once the request is raised through the above channels, no transaction can be made using the Credit Card with immediate effect, as the same will be blocked.

d. Procedure for closure of Card Account if the Credit Card has not been used for over one year

If the Credit Card is not used for a period of 1 (one) year the CrediCard is automatically

closed due to long term inactivity in compliance with RBI guidelines.

e. Termination/Revocation by RBL Bank

- i. The Bank reserve the right to terminate the Credit Card facility at any time as its discretion or at any time restrict the use stating or assigning the reason or cause of the same with due notice to the Cardmember. The Cardmember should not use the card for transactions related to online forex trading, lotteries, betting, gambling, Bitcoins or any form of virtual currency. Upon termination of the Credit Card facility, all amounts outstanding on the Card Account (including Charges or Cash Advances not yet debited) will become due and payable immediately. The Bank may notify all establishments (where the Credit Card is valid/accepted) of the Credit Cards cancellation. If the Credit Card is cancelled, the Cardmember must cut it diagonally in half and return both halves to the Bank immediately. No annual fees or other charges shall be refunded on the pro-rata basis.
- ii. In the event that the Cardmember changes his/her employment, profession or address, or is transferred from his/her present place of posting, or changes his/her salary account/ main bank account etc. (as the case may be), the Bank at its sole discretion shall reserve the right to discontinue the Credit Card facility. The Cardmember specifically acknowledges that once the Credit Card Account is cancelled/closed, the privileges (including all benefits and services) of the Credit Card shall stand withdrawn, and reinstatement such privileges is not automatic and will

take place solely at the discretion of the Bank. On cancellation of the Credit Card (for any reason whatsoever), the Cardmember :

- Must not use the Credit Card, cut the Card diagonally into half, and return the same to the Bank
 - Is responsible for any use of the Card including payment of Charges until the Card is returned to the Bank cut diagonally into half.
 - Must continue to make payments to the Bank in accordance with the conditions of use of the Credit Card.
- f. If Cardmember's Credit Card is not activated /used within the first 30 days from the date of issuance, any benefit associated with the Card Account shall be withdrawn by the Bank within seven working days, as per the guidelines issued by the regulatory authorities.
- g. Closure of Card due to long term inactivity. As per RBI guidelines, non usage of Credit Cards for a period of 1 year will lead to permanent closure of Credit Card. In case of inactivity of over 1 Year, Bank will send a notice of 30 days to respond/reply prior to permanent closure of Card at the end of 30 days notice period.
- h. The credit card issued to you is strictly for personal use and must not be used for business transactions or for activities such as online forex trading, lotteries, betting, gambling, Bitcoin, virtual currency, or any other prohibited purposes; if such transactions are detected, the bank reserves the right to terminate the card account.

H. LOSS/THEFT/MISUSE OF CARD

a. Procedure to be followed in case of loss/theft/misuse of card - mode of intimation to Card Issuer

The Cardmember must notify RBL Bank immediately by calling Customer Service at the 24 Hours Toll Free Number in the event the Credit Card is lost, stolen, not received, swallowed at an ATM of RBL Bank or any other Bank, or is being misused without his/her respective permission. In addition, in case of loss theft misuse, the Cardmember must file the Police Complaint/First Information Report (FIR), a copy of which be forwarded to the Bank. To contact us: <https://www.rbl.bank.in/contact-us>

b. Contact Details/Methods to Block Credit Card:

If customer suspects any unauthorised transaction, Cardmember should inform the Bank through the channels mentioned below:

Channels	Path/Contact details
Website:	https://www.rbl.bank.in/block-channel
MyCard App	MyCard App Home Page > My Account > Settings > Profile Setting > Report Dispute or Fraud > Fraud > Block/Block and Replace
Phone Banking / IVR	RBL Bank Credit Card Helpline: +91 22 6232 7777 Toll-free: 1800 102 6222

c. Liability of Cardmember in case of (i) above

- i. The Cardmembers are advised to promptly notify the Bank of any unauthorised electronic banking transaction at the

earliest through any of the channels notified by the Bank, after the occurrence of such transaction, as longer the time taken to notify the Bank, the higher will be the risk of loss to the Cardmember.

- ii. To facilitate, the Bank provides Cardmember with 24x7 access through multiple channels (website, phone banking, e-mail, IVR, a dedicated toll-free helpline, mobile application, etc.) for reporting unauthorised transactions that have taken place and/ or loss or theft of Credit Card.
- iii. In case of loss/theft/misuse of card, the Bank shall be guided by the 'Customer Compensation and Protection Policy' updated on the website of the Bank which has been formulated based on the RBI circular on Customer Protection – Limiting Liability of Customers in Unauthorised Electronic Banking Transactions' as updated from time to time.

Customer Compensation and Protection Policy:
<https://www.rbl.bank.in/bank-policies>

I. DISCLOSURE

- a. RBL Bank may share all relevant information regarding the Cardmember repayment history, etc. with Credit Information Bureaus or to such other agencies as approved by law. RBL Bank reserve the right to retain the application forms and documents provided therewith, including photographs, and will not return the same. The Cardmember hereby expressly authorises the Bank, for the purposes of credit verification or reference checks or protection of its interests to disclose all/any information or documents relating to the Cardmember including this

Agreement and/or any other agreements, or the disclose upon default committed by the Cardmember, with Reserve Bank of India, Income Tax Authorities, tribunals, courts, judicial bodies other banks, credit bureau, financial institutions or any other third party in conformity with the disclosure norms as applicable from time to time.

- b. The Cardmember hereby agrees that, only in case of an explicit consent provided by the Cardmember, the information furnished by the Cardmember in the credit card application form or otherwise may further be used by Bank for marketing purposes to sell Card-related offers, including but not limited to EMI offers, cash-related offers and insurance products, from time to time. Further, the Bank may use this information to market other products of Bank from time to time, in conformity with the disclosure norms as applicable. For ensuring that the Cardmember(s) are not inconvenienced, the Bank maintains a "Do Not Call" register and if Cardmember(s) will not like to be called for any marketing offers, they may inform the 24 Hours Bank by Phone or send an E-mail to cardservices@rbl.bank.in or RBL MyCard App for listing their said contact numbers in such register. Register at the Bank website for the exclusion of their respective contact details.
- c. In the event that the Bank receives adverse reports (relating to a Cardmember(s)' credit worthiness or something to such effect), the Bank may cancel the Credit Card, where upon the entire outstanding balance as well as any further charges/fees incurred by use of the Credit Card, though not yet billed in a

Statement, shall immediately become due and payable by the said Cardmember(s).

- d. The Cardmember authorises the Bank to share information relating to the Cardmember with third parties to enable the Bank to administer, service and manage the benefits or programs to which the Cardmember is enrolled.
- e. Notwithstanding anything to the contrary, the Cardmember authorizes the Bank to disclose all/any information or documents about the Cardmember including this Agreement and/or any other agreement, transactions or dealings between the Cardmember and the Bank for any purpose to :
 - It's head office or to any other branches, subsidiaries or associated or affiliated companies of the Bank;
 - Professional advisers of the Bank;
 - Any potential or actual purchaser/assignee of the Bank or of any of its businesses, rights, assets or obligations; or
 - To any other person where disclosure is required by law.
- f. The Credit Information Bureau India Ltd. (CIBIL) is an initiative of the Government of India and the Reserve Bank of India (RBI) to improve the functionality and stability of the Indian financial system. This is in line with the RBI's efforts to provide an effective mechanism for the exchange of information between banks and financial institutions, thereby enabling customers to avail themselves of better credit terms from various institutions.

- g. All banks and financial institutions participating in this initiative are required to share customer data with CIBIL and other credit information bureaus. In view of the above, the Bank shall report the data pertaining to Cardmember(s)/ Add-on Cardmember (s) Account to CIBIL and other credit information bureaus.
- h. The Cardmember(s) acknowledge that, as per the business practices and applicable provisions, the Bank is authorised to share Cardmember(s)' information with any existing or future credit bureaus as determined by the Bank from time to time. The said information may be shared with the CIBIL or any other credit information bureau approved/notified by the competent authorities to improve the functionality and stability of the Indian financial system, and such other entities.
- i. In the event that a reported Cardmember subsequently settles or clears all dues with the Bank to the Bank's satisfaction, the Bank shall make reasonable efforts in ensuring that the updated details of the said Cardmember are provided to CIBIL or such other credit information bureau to reflect the change.
- j. Cardmember authorizes and consents to RBL Bank to share and disclose any/all information received as KYC from UIDAI/information furnished by him/her in application form(s) with credit bureaus/statutory bodies/subsidiaries/affiliates/Credit Bureaus/Rating Agencies, Services Providers, banks/financial institution, governmental/regulatory authorities or third parties for KYC information

verification, credit risk analysis, or for other related purposes that RBL Bank may deem fit. In case the Cardmember commits a default in payment or repayment of the principal amount of any financial assistance/facilities/financial/credit facility or interest/charges due thereon, RBL Bank and/or the RBI will have an unqualified right to disclose or publish the details of the default and the name of the Cardmember/or its directors/partners/add-on Cardmembers, as applicable, as defaulters in such manner and through such medium as RBL Bank or RBI in their absolute discretion may think fit. RBL Bank shall disclose information relating to credit history/repayment record and/or days past due status of the Cardmember in terms of the Credit Information Companies (Regulation) Act, 2005 to a credit information bureau. Acceptance of an application for a Credit Card is based on no adverse reports of the Cardmember's credit worthiness. RBL Bank may report to other banks or financial entities any delinquencies in the Card Account or withdrawal of the Cardmember's credit facility through the Card or otherwise. Based on the receipt of adverse reports (relating to the credit worthiness of the Cardmember or his/her family members), RBL Bank may, after 15 days prior notice in writing, cancel the Credit Card, whereupon the entire outstanding balance in the Card Account as well as any further charges incurred by use of the Card, though not yet billed to the Card Account, shall be immediately payable by the Cardmember. RBL Bank shall not be obliged to disclose to the Cardmember the name of the bank or

financial entity, from where it was received or to which it disclosed information.

- k. All written communications issued by the Bank, including but not limited to product collaterals such as the Most Important Terms and Conditions (MITC), Cardmember Agreement, and Product Terms and Conditions, as well as communications conveyed via SMS, email, and letters from RBL Bank, shall take precedence over any verbal or third-party commitments or assurances made by the Bank's agents or representatives. In the event of any discrepancies or conflicts between written and verbal communications, the terms and conditions delineated in the written documentation shall prevail.

J. CARD SECURITY

As per the mandate from Reserve Bank of India (RBI), all newly issued, re-issued and renewed Credit Cards are dispatched in inactive state for all transactions except domestic Point of Sale (POS) and ATM transactions as a security measure. If Cardmember wishes to activate/de-activate his/her Credit Card for usage in any category such as domestic, international, online, POS, contactless and cash withdrawals. Cardmember is advised to visit www.rbl.bank.in to make necessary changes.

Cardmember should not share the 16 digit card number, expiry date, CVV or OTP with anyone.

K. CLASSIFICATION AS SPECIAL MENTION

Account (SMA) and Non-Performing Asset (NPA) & Upgradation

If due date of a loan/credit card account is Jan 22, 2019, and full dues are not received before the lending institution runs the day-end process

for this date, the date of overdue shall be Jan 22, 2019 and the account will be classified as SMA-0.

If the full overdue amount (including charges, if any) is cleared the next day (23rd Jan 2019) or any other future date then DPD in account will turn zero by end of the day, account will then be classified as regularised.

If account continues to be overdue, then this account shall get tagged as SMA-1 upon running day-end process on March 23, 2019 i.e. upon completion of 60 days of being continuously overdue.

If the account continues to remain overdue further, it shall get classified as NPA upon running day-end process on April 22, 2019.

The Asset Classification (i.e. NPA category) will be classified at borrower level (i.e. all relationships with the bank).

In case of NPAs, the entire overdue in all relationships of the bank are to be fully paid and if the overdue amount is zero at borrower level on any given date, then entire relationship will be considered for upgradation.

Disclaimer

*RBL Bank may at its sole discretion, utilize the services of external service provider/s or agent/s and on such terms as required or necessary, in relation to its products.

www.rbl.bank.in

RBL Bank Limited

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