

# Credit Card Application Form FIELDS MARKED WITH ASTERISK (\*) ARE MANDATORY

| App Ref Number |  |
|----------------|--|
|                |  |

## Please select your desired Credit Card



Aspire Banking Credit Card

| Symbos          | þ.m.s.v.c |
|-----------------|-----------|
| -               | -         |
| TANKS AND TRAMA |           |

☐ Signature Banking Credit Card

| – Aspire Banking & Sign  | ature Banking credit c                                       | ards are available on 'Mas                             | stercard' network only                                  |                         |                         |
|--|--|--|---|-------------------------|-------------------------|
| Introduction ( Plea  | se fill the form in  | BLOCK LETTERS )  |   |                         |                         |
| 1. PAN Number*   |  | n the front side of your par                           | tioned in this application will be u<br>2. Customer ID* | ipdated across all Card | d accounts.             |
| Work Details   |  |  |   |                         |                         |
| 1. Occupation Type   | Salaried   | Self-employed  | Student Retired/Pensioner                               | ☐ Business ☐            | Others                  |
| 2. Fill if Salaried (En  | nployer type)  | 3. Self Employee - E                                   | Business (Nature of Business)                           | 4. Self Employed -      | Profession              |
| ☐ MNC  | Govt   | ☐ Manufacturing  | ☐ Trading   | ☐ Doctor                | ☐ Chartered Accountant  |
| ☐ PSU  | ☐ Pvt  | ☐ Services   | Agriculture   | ☐ Lawyer                | Architect               |
| ☐ Public   | Others   | Jewellery  | Others  | Others                  |                         |
| 5. Designation*  6. Employer/Firm Nar  7. Work Email ID*  8. Work Address*               | Example : shivkur  FLOO  DISTE                               | nar@xyzcorp.co.in R NUMBER/House Nu                    |   | AREA/LOCALITY           |                         |
| Please enter your 6 digit Area Pincode  Other Important Details                          |  |  |   |                         |                         |
| <ol> <li>Father's Name*</li> <li>Residential Status</li> </ol>                           |  | AME  | MIDDLE NAME  sident Indian Foreign Nation               |                         | LAST NAME               |
| Preferences  |  |  |   |                         |                         |
| How would you like<br>[ Please choose on<br>Save Paper & Support<br>You can access state | e option ]:<br>t us with the Go-Greer<br>ments at RBL MyCard | Initiative. Your response<br>Mobile App or Chatbot - F | RBL Cares.  |                         | ☐ Physical              |
| 2. Where do you want   | us to send your Cr   | edıt Card & other impo                                 | rtant communications? *                                 | Work Ad                 | dress Current Residence |



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| Tax Residence Declaration  |                      |  |                        |      |  |
|--|----------------------|--|------------------------|------|--|
| Do you have tax liability outside India?*  |                      | Yes [Please fill Annexure A for foreign account Tax Liability] |                        | ☐ No |  |
|  |                      |  |                        |      |  |
| Credit Card Stading Instruction (SI) Form  |                      |  |                        |      |  |
| I authorize RBL Bank to raise debits on my account as per below mentioned details every month towards payment of my RBL Credit Card Account. |                      |  |                        |      |  |
| Account *  | : 🗹 Saving/Salary    | Current  | Other (Please specify) |      |  |
| Payment Type *   | : Minimum Amount Due | ☐ Total Amount Due   | Account number         |      |  |
| <b>Terms &amp; Condition</b>   | s:                   |  |                        |      |  |
| 1. I/We undertake to keep sufficient funds in the funding account on the date of execution of the standing instruction.                      |                      |  |                        |      |  |

- 2. I/We hereby authorize the Bank to debit my account & execute the standing instruction as per instruction provided above a monthly basis.
- 3. I/We understand that a maximum of 3 attempts shall be made to execute the standing instruction; after which no further action shall be taken.
- 4. I/We understand that the Bank will not be held responsible for execution of standing instruction/s in case of changes to the operating mandate in the future, unless specifically.

#### **Terms and Conditions**

- I declare that all the particulars and information given in the application form is true, correct and complete and no material information has been withheld/suppressed from RBL Bank Limited ("RBL Bank"). I shall furnish such additional writings as may be required in connection with the financial assistance/s required by me. I also authorize RBL to check reference about me from any bank/persons.
- 2. I shall advise RBL Bank in writing of any change in my/our residential or employment/ business address or any such change which may affect my credit worthiness.
- 3. I understand that RBL Bank reserves the right to retain the photographs and documents submitted with this application and will not return the same to me. I understand that the grant of credit card is at the sole discretion of RBL Bank and upon my executing and submitting necessary documents and other formalities as required by RBL Bank.
- 4. I confirm that no bankruptcy proceeding is pending against me nor have I ever been adjudicated bankrupt. I am not a relative of director of other banks\*, not a firm in which a director or a relative of directors or other banks\* are interested partner/ guarantor, not a director/ senior officer/ relative of director or senior officer of the bank\*. \*includes directors of scheduled co-operative banks and their relatives, directors of subsidiaries/trustees of mutual funds/venture capital funds set up by the financing banks or other banks. If the above declaration is found to be false then the Bank will be entitled to revoke and/or recal the Facility.
- 5. I hereby authorize and give consent to RBL Bank to disclose, without notice to me, information furnished by me in application form(s)/ related documents executed in relation to the credit card from RBL Bank, to RBL Bank's other br anches/subsidiaries/affiliates/Credit Bureaus/Rating Agencies, Services Providers, banks/financial institution, governmental/regulatory authorities or third parties for KY C information verification, credit risk analysis, or for other related purposes that RBL Bank may deem fit.
- 6. I understand and acknowledge that RBL Bank shall have the absolute discretion, without assigning any reason (unless required by applicable law), to reject me/ our application and that RBL shall not be responsible / liable in any manner whatsoever to me/ us for such rejection or any delay in notifying me/us of such rejection, any costs, losses, damages or expenses, or other consequences, caused by reason of such rejection, or any delay in notifying me of such rejection of my application.
- 7. I agree and understand that credit limits are subject to periodic review and will vary based on the bank's credit assessment of my card account and I expressly authorize RBL Bank to revise the credit limit on my credit card, based on its credit assessment, without prior notice to me.
- 8. I confirm that
  - i. I shall furnish any additional documents as and when required by RBL Bank.
  - ii. I do not have any existing customer ID or customer ID apart from the one mentioned above, and in case found oth erwise. RBL bank reserves the right to consolidate the customer IDs under a single customer ID as it may decide, without any prior notice to me/us.
  - iii. I understand that the credit decision is based on a credit model which includes factors like credit history, repayment track record, banking habits, business stability & cash flow analysis which is assessed through a combination of personal discussion and documentation.
  - iv. No commitments have been made to me/us by Bank or any of its representatives regarding the credit limit on the credit card. Further I have not given/ made any payment in cash, bearer cheque or kind along with or in connection with this application to any representative of RBL Bank (or) to any other third party.
- 9. I hereby submit voluntarily at my own discretion, the biometric based e-KY C authentication or offline modes defined by UIDAI (Aadhaar) to RBL Bank for the purpose of establishing my identity / address proof.
- 10. The consent and purpose of collecting Aadhaar has been explained to me in vernacular language. I hereby declare that all the information voluntarily furnished be me is true, correct and complete. I will not hold RBL Bank or any of its officials responsible in case of any incorrect information provided by me.ssss
- 11. I hereby authorize RBL Bank to use my Aadhaar Number and / or biometric / demographic information to verify my details from UIDAI. lunderstand that RBL Bank will be calling for data from UIDAI and the same will be stored with RBL Bank for providing me the product / services opted by me.



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| 12. | I understand that the digital trail of the entire process of applying for the Credit Card has been duly approved and authenticated by me through One |
|-----|--|
|     | Time Password (OTP) method and the digital trail shall be maintained by RBL Bank, which shall be the sole and binding evidence on the application    |
|     | utilization and my obligation to re-pay all outstanding amount/s as per the Cardmember Agreement. I further understand that RBL Bank will reach      |
|     | out to me for completing the KYC via biometric KYC process or through video KYC.   |

☐ I Consent ☐ I Dissent, to sharing of my personal information (including details disclosed in this application form) by the Bank, without any further consent or authorisation from me to its Group Companies/Subsidiaries/Affiliates/Service providers for the purpose of marketing & promotional offers offered by the Bank through calls, SMS, email or any other mode.

Please note that it may take up to 20 days (subject to receipt of complete KYC and correctness of information) to provide a decision on your Credit Card application.

### Please read carefully before signing

The information submitted by me is true and correct. I have not suppressed or withheld any material information.

- 1. I agree and understand that in an event I do not make payment of the amount due as per the previous statement by the payment due date interest at the rate of up to 3.99% per month or 47.88% per Annum ('Finance Charges') shall be payable on such unpaid amount. I also understand that in case full amount is due and payable, at the applicable rate as per Finance Charges on such delayed payment will be charged by RBL Bank on my usage of the card from the date of such transaction.
- 2. I understand that the credit limit on my Card is fixed by RBL Bank basis various parameters at its sole discretion and I have not been promised any credit limit.
- 3. I hereby provide my consent to RBL Bank to call me for upgrading my Card (if eligible) basis my telephonic consent at sole option and discretion of RBL Bank.
- 4. I hereby provide my consent for e-KYC / offline verification as stated in the Terms and Conditions for issuance of the Credit Card. I also provide my consent for e-KYC/ offline verification for considering the current address of my residence as stated in Application form, if the said address is different from the address updated in the Aadhaar.
- 5. I authorize RBL Bank Ltd. to download C-KYC details pertaining to me from the CKYC Registry (CERSAI) database to complete the KYC towards my RBL Bank Credit Card application. I hereby provide consent to receive information from Central KYC Registry through SMS/Email on the registered number/email address.
- 6. I authorize RBL Bank to capture the name and information in the account as per PAN/ PAN site or Aadhaar (eKYC/ Biometric KYC) for KYC compliance purpose.
- 7. I declare that I am not politically exposed person or not related to politically exposed persons (as defined and amended by Reserve Bank of India from time to time).
- 8. I hereby confirm that I shall adhere to FEMA regulations and make all payment(s) towards Credit Card account as per the regulations.
- 9. I understand that the bank allows a one-time option to change my billing cycle basis my preference. One time request for change in billing cycle can be submitted by calling customer services on 022-6232 7777 or by emailing us at cardservices@rbl.bank.in from your registered email id with the Bank.
- 10. I agree to receive communication from RBL Bank regarding insurance and other third party products. I also understand that in case I wish to unsubscribe, I can opt-out by logging into RBL MyCard App or calling at the Customer Care.
- 11. I agree and understand that, the overall Credit Limit on the new Card will be merged by RBL Bank into the Credit Limit of the existing RBL Bank Credit Card (as applicable)
- 12. I will not share any details related to my Credit Card like Card number, CVV, Expiry, PIN and OTP with anyone.
- 13. I hold salary/savings account with RBL Bank, I authorised RBL Bank to use existing KYC for credit card application

Note: To select a network of your choice, do reach out to RBL Bank Credit Card helpline at +91 22 6232 777

| Place* |   | Customer Signature |  |
|--------|---|--------------------|--|
| Date*  | $ \begin{array}{ c c c c c c c c c c c c c c c c c c c$ |                    |  |
|        |   |                    |  |



RBL Bank offers you 45-days free trial facility - 1st ever in the industry. If, for any reason you are not satisfied with our product or services, you can close your Card account - No questions asked! At RBL Bank, we call it 'customer-first' approach.