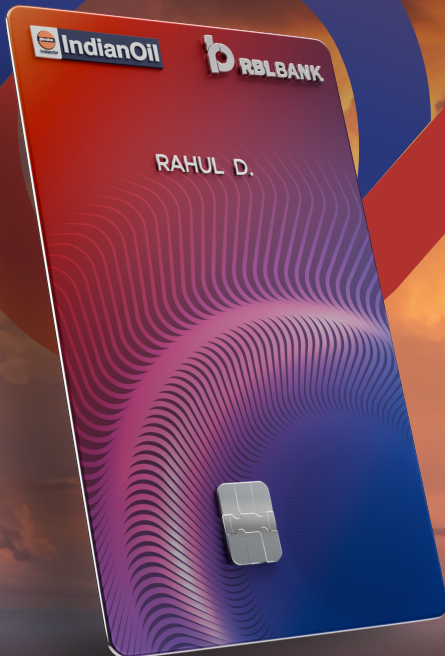


# Navigate Every Path with Privilege



## **In this User Guide, you'll find:**

<b>Features of your Card</b>	<b>3</b>
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<b>How to Make Payments</b>	<b>5</b>
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<b>Quick Payments</b>	<b>6</b>
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# Go Further and Beyond

For a Membership Fee of ₹500 only



## A Road to Rewards

Get 1000 Fuel Points on beginning the journey. Just shop above ₹500 within first 30 days of getting your Card

## Drive, Dine, Shop and Earn!

Boost your rewards every time you spend! Earn 1 Fuel Point for every ₹100 spent on your favorite purchases — whether you're dining out, shopping, or indulging in everyday luxuries



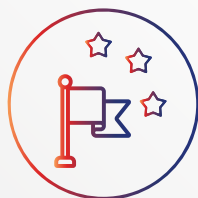


## Accelerate your Savings!

Get accelerated 10 Fuel Points on every ₹100 spent at IndianOil fuel stations (Maximum 1000 Fuel Points per month)

## Free Card, No Worries!

Spend ₹1.75 Lacs annually to get the annual fee waiver



## Surcharge Free Zone

Drive worry-free and get a fuel surcharge waiver of 1% up to ₹100 each month

**Note:** Purchases made under below mentioned merchant categories will be excluded from Fuel Point benefit, and annual fee waiver: Utilities, Insurance, Quasi-Cash, Railways, Real Estate/Rental, Education, Wallets/Service Providers, Government Services, Contracted Services, Cash, Miscellaneous, Bills2Pay and EMI conversion of retail transactions (Split-N-Pay & EMI conversion requests placed at the time of making transactions at POS/ Web/Mobile App), fees (if any), charges & GST.

To know more about Credit Card benefits, Click [Here](#) or visit RBL Bank Website

[Click here](#) to calculate your savings

# Make your Credit Card Payments

Here's how



**UPI  
Payment**

[Pay Now](#)

To know more  
log onto RBL  
MyBank Mobile App



**NEFT**

[Pay Now](#)



**Net  
Banking**

[Pay Now](#)



**Debit  
Cards**

[Pay Now](#)



**Cash/  
Cheque**

[Click here](#)  
to know  
RBL Bank Branch  
Locations



**NACH/  
SI**

[Click here](#)  
to download  
the form  
and register

# Quick Payments



Tap this card to make fast & convenient payments at retail outlets. With contactless payments enabled, your Card never has to leave your hand.

Make payments of up to ₹5,000 at a time using the tap & pay feature.



For Credit Cards issued on RuPay network, enjoy the features of National Common Mobility Card (NCMC) and RuPay Credit Card on Unified Payment Interface (UPI).

**[Know More](#)**



In case of RuPay Credit Card, Cardmember will earn Reward Points as defined in respective product terms & conditions.

However, offline UPI transactions under ₹2,000 done at small merchants on IndianOil RBL Bank Credit Card on RuPay Network 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 ₹20,00,000 during the previous financial year.

# RBL MyBank Mobile App

Services at your fingertips!



Make utility bill &  
Card payments



View previous  
activity



View & download  
Card statement



Convert purchases  
into EMIs



Control your  
Card



Get offers  
from merchants  
near you



Load your  
NCMC Wallet



Get Instant Loans



Spends Analyser

You can also view your Card account on



RBL Cares Chatbot  
[Click here](#) to  
chat with us



WhatsApp Banking  
Say 'Hi RBL' on **8433598888**  
from your registered  
mobile number

Download Now:



# Value Added Services



EMI at your fingertips. Convert all eligible purchases over 2,500 into EMIs. [Know More.](#)



Convert your total eligible outstanding into easy EMIs across multiple tenure options at attractive interest rates.



Need money instantly? Get it easily in your account and pay it back conveniently in EMIs. No documentation required. *(Available for select customers).* [Know More.](#)



Get discounts up to 100% on Split n Pay processing fee using EMI Infinity Pass. [Know More.](#)



Pre-approved loan offer just for you! Zero documentation and no blocking of credit limit. Loan available for multiple tenure options at attractive interest rate. *(Available for select customers).* [Know More.](#)



Your Card gives you the power to add up to 5 complimentary Cards. Send identity proofs of your spouse, parents, or children to [cardservices@rbl.bank.in](mailto:cardservices@rbl.bank.in) and get started with add-on Cards. [Know More.](#)



You can now recharge & pay your electricity, mobile, water, gas bills from the safety of your home with RBL MyBank Mobile App, the one stop shop for all your bill payments.

# How to Download your Statement



## RBL MyBank Mobile App

View and  
download Card  
statements of  
last 12 months



## RBL Cares Chatbot

[Click here](#)  
to chat



## WhatsApp

Say "Hi RBL"  
on **8433598888**



## Website

[Click here](#)  
to visit our  
website



## Card Statement

Get statement on SMS,  
Mobile App & Email.  
Always keep your  
mobile number & Email  
address updated.



## Stay secure while transacting

Follow these important security tips



Never share your Card number, CVV, Expiry Date, OTP, PIN or PAN with anyone.



RBL Bank representatives will never ask you to share your OTP for Card activation or for any other reason.



If someone calls and asks you to share OTP, it is a FRAUD Attempt. Beware!



OTP SMS/email will always include merchant name and amount of transaction for reference.



Never leave your Card unattended as it may be misused.

To report any unauthorized transactions, contact our Customer Care instantly or write to us at [cardservices@rbl.bank.in](mailto:cardservices@rbl.bank.in)



**SIMPLE. TRANSPARENT.**

## Quick links for reference:



**MITC:** Most Important Terms and Conditions contain details of fees & charges with illustrations. Refer MITC [here](#).



**Cardmember Agreement:** This contains detailed terms and conditions about card usage, payments, NCMC, UPI Linkage and more. Refer Cardmember Agreement [here](#).



**Card T&C:** This contains detailed terms and conditions about your Card features. Refer Card T&C [here](#).



**KFS:** This contains detailed key facts about your Card. Refer KFS [here](#).

## 45 Days Free Look Programme: At RBL Bank, it's always customer first!



In case you're not happy with our Credit Cards or services, you can discontinue it at any time.  
**No conditions. No questions.**

Never share your Card details, for instance, your Card number, Expiry date, PIN, CVV or OTP with anyone. Bank and its representatives will never ask for such details.

**Important Note:** If you have an existing RBL Bank Credit Card, then Credit Limit on your new Card will get merged with your existing Credit Card limit. Out of the 2 Credit Cards, whichever has a higher limit will be the total Credit Limit on both your Cards e.g. if Credit Limit on your existing Credit Card is ₹1 Lac and the new Card is ₹1.5 Lacs, then total Credit Limit on both new and old Card will remain ₹1.5 Lacs.

**At your Service, 24X7**



Call us at  
**022 6232 7777**



Write to us at  
**cardservices@rbl.bank.in**