

# Some Important Key Facts to know



| Key Facts                                                                                | Description                                                                                                                                                                                                                                                                                                                                                                                                        |                                               |                                                                 |                   |                                |                      |                                |                   |                                |
|------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------|-----------------------------------------------------------------|-------------------|--------------------------------|----------------------|--------------------------------|-------------------|--------------------------------|
| Joining Fee                                                                              | NIL for primary & add-on cardholder                                                                                                                                                                                                                                                                                                                                                                                |                                               |                                                                 |                   |                                |                      |                                |                   |                                |
| Membership Fee                                                                           | INR 100 Monthly for primary card<br>INR 0-200 per Add-on Cardmember                                                                                                                                                                                                                                                                                                                                                |                                               |                                                                 |                   |                                |                      |                                |                   |                                |
| Cash Advance Fee                                                                         | 2.5% of the cash amount (min INR 500).<br>Also applicable for spends on the merchant categories: Quasi cash and Money Transfer with MCCs: 6050, 6051, 4829                                                                                                                                                                                                                                                         |                                               |                                                                 |                   |                                |                      |                                |                   |                                |
| Service Charge levied for transactions                                                   | 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 conditions stated in MITC)                                                                                                                                                                                                                                                                                                                                                                  |                                               |                                                                 |                   |                                |                      |                                |                   |                                |
| Finance Charges for both Revolving Credit & Cash Advances                                | Varies with different card categories as stated in MITC; ranges from 2.5% to 3.99% per month <table><tr><th>CATEGORY/Bureau Score</th><th>Finance Charges</th></tr><tr><td>CATEGORY A (&gt;775)</td><td>3.35% per month or 40.20% p.a.</td></tr><tr><td>CATEGORY B (725-775)</td><td>3.85% per month or 46.20% p.a.</td></tr><tr><td>CATEGORY C (&lt;725)</td><td>3.99% per month or 47.88% p.a.</td></tr></table> | CATEGORY/Bureau Score                         | Finance Charges                                                 | CATEGORY A (>775) | 3.35% per month or 40.20% p.a. | CATEGORY B (725-775) | 3.85% per month or 46.20% p.a. | CATEGORY C (<725) | 3.99% per month or 47.88% p.a. |
| CATEGORY/Bureau Score                                                                    | Finance Charges                                                                                                                                                                                                                                                                                                                                                                                                    |                                               |                                                                 |                   |                                |                      |                                |                   |                                |
| CATEGORY A (>775)                                                                        | 3.35% per month or 40.20% p.a.                                                                                                                                                                                                                                                                                                                                                                                     |                                               |                                                                 |                   |                                |                      |                                |                   |                                |
| CATEGORY B (725-775)                                                                     | 3.85% per month or 46.20% p.a.                                                                                                                                                                                                                                                                                                                                                                                     |                                               |                                                                 |                   |                                |                      |                                |                   |                                |
| CATEGORY C (<725)                                                                        | 3.99% per month or 47.88% p.a.                                                                                                                                                                                                                                                                                                                                                                                     |                                               |                                                                 |                   |                                |                      |                                |                   |                                |
| Overdue interest charges                                                                 | Included in Finance Charges                                                                                                                                                                                                                                                                                                                                                                                        |                                               |                                                                 |                   |                                |                      |                                |                   |                                |
| Charges in Case of Default/ Late Payment Fee                                             | 12.5% of Total Outstanding Amount (subject to a minimum of INR 5 and a maximum of INR 1,300)                                                                                                                                                                                                                                                                                                                       |                                               |                                                                 |                   |                                |                      |                                |                   |                                |
| Credit Limit                                                                             | Disclosed in the Welcome Kit, Monthly Statements, and Bank's Digital Channels (App and Website)                                                                                                                                                                                                                                                                                                                    |                                               |                                                                 |                   |                                |                      |                                |                   |                                |
| Available Credit Limit                                                                   | Disclosed in the Monthly Statements and Transaction Alert Messages                                                                                                                                                                                                                                                                                                                                                 |                                               |                                                                 |                   |                                |                      |                                |                   |                                |
| Cash Withdrawal Limit                                                                    | Disclosed in the Monthly Statements                                                                                                                                                                                                                                                                                                                                                                                |                                               |                                                                 |                   |                                |                      |                                |                   |                                |
| Merchant EMI Processing Fee                                                              | 1.5% of the amount or INR 150/- whichever is higher                                                                                                                                                                                                                                                                                                                                                                |                                               |                                                                 |                   |                                |                      |                                |                   |                                |
| Fee on Rental Transactions                                                               | 1% fee on transaction amount will be levied on all rental transactions done on any applicable merchant                                                                                                                                                                                                                                                                                                             |                                               |                                                                 |                   |                                |                      |                                |                   |                                |
| Foreign Currency Transaction/ Dynamic & Static Conversion Transactions - Markup Charges: | <table><tr><th>Insignia, Insignia Prime &amp; iGlobe Credit Card</th><th>World Safari, World Safari Lite &amp; World Safari Plus Credit Card</th><th>Other Credit Card</th></tr><tr><td>15%</td><td>0%</td><td>3.5%</td></tr></table>                                                                                                                                                                              | Insignia, Insignia Prime & iGlobe Credit Card | World Safari, World Safari Lite & World Safari Plus Credit Card | Other Credit Card | 15%                            | 0%                   | 3.5%                           |                   |                                |
| Insignia, Insignia Prime & iGlobe Credit Card                                            | World Safari, World Safari Lite & World Safari Plus Credit Card                                                                                                                                                                                                                                                                                                                                                    | Other Credit Card                             |                                                                 |                   |                                |                      |                                |                   |                                |
| 15%                                                                                      | 0%                                                                                                                                                                                                                                                                                                                                                                                                                 | 3.5%                                          |                                                                 |                   |                                |                      |                                |                   |                                |

## Key Facts

## Description

|                                                                                         |                                                                                                                                                                                                                                                                                                                                                            |
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| 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)                                                                                                                                                                                                                                                        |
| Fee on Fuel & Auto Transactions                                                         | 1% Fee for each transaction exceeding INR 10,000 on fuel and auto, maximum up to INR 3,000                                                                                                                                                                                                                                                                 |
| Billing Statements – Periodicity & Mode of Sending                                      | Physical/E-statements sent monthly (mode as per chosen preference)                                                                                                                                                                                                                                                                                         |
| Fee on Select Merchants on Education Payments                                           | 1% Fee on Education Payments through third party apps on select merchants (Refer MITC for more details)                                                                                                                                                                                                                                                    |
| Cheque Return/Dishonour Fee<br>Auto Debit Reversal – Bank Account Out of Funds          | INR 500 for all RBL Bank Credit Cards                                                                                                                                                                                                                                                                                                                      |
| Fee on Utility Spends                                                                   | 1% Fee on utility spends more than INR 50,000 per month per card                                                                                                                                                                                                                                                                                           |
| Reward Redemption Fees                                                                  | INR 99 + GST (Not applicable for Insignia & Insignia Prime Credit Card)                                                                                                                                                                                                                                                                                    |
| Fees for Cash Payment at Branches                                                       | INR 100/- Cash deposit charges on transactions done at RBL Bank Branches                                                                                                                                                                                                                                                                                   |
| 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)<br>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. |
| Method of Payment                                                                       | Periodic payment through Standing Instruction (NACH) OR One-time payment via NEFT/Cheque/MyCard App/Online ( <a href="https://www.rbl.bank.in/?online-CardPayment=netBanking">https://www.rbl.bank.in/?online-CardPayment=netBanking</a> )                                                                                                                 |
| Billing Dispute Resolution                                                              | Cardmember may email or send RBL Bank signed dispute form available on website within 30 days of issuance of statement ( <a href="https://www.rbl.bank.in/download-forms">https://www.rbl.bank.in/download-forms</a> )                                                                                                                                     |

Advisory: Do not share your one-time password (OTP) with anyone.

### Happy to help you 24x7



Scan and Download  
MyCard App



Chat with us at  
<https://www.rbl.bank.in/chatbot>



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



#### Complete postal address of card-issuer

Card Services, RBL Bank Ltd.,  
Unit 306-311, 3rd floor, JMD Megapolis,  
Sohna Road, Sector-48, Gurugram,  
Haryana- 122018



#### Contact details of Customer Care Service

Toll free number: **1800 102 6222**  
Email us at  
[cardservices@rbl.bank.in](mailto:cardservices@rbl.bank.in)



#### Contact details of Grievance Redressal Official

Mr. Vikas Nigam- Call  
at **022-71432700** or Email at  
[principalnodalofficer@rbl.bank.in](mailto:principalnodalofficer@rbl.bank.in)

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