

# Some Important Key Facts to know



## Key Facts

## Description

Joining Fee

NIL for primary & add-on cardholder

Membership Fee

INR 500 Annually for primary card  
INR 0-200 per Add-on Cardmember

Cash Advance Fee

2.5% of the cash amount (min INR 500).  
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

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:

Insignia, Insignia Prime & iGlobe Credit Card	World Safari, World Safari Lite & World Safari Plus Credit Card	Other Credit Card
1.5%	0%	3.5%

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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 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) 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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