

Some Important Key Facts to know



Key Facts

Description

Joining Fee

NIL for primary & add-on cardholder

Membership Fee

NIL for primary & add-on cardholder

Cash Advance Fee

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

Service Charges

GST rate as prescribed by Govt. (18% as applicable)

Interest Free (Grace) Period

20-50 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

Overdue Interest Charges

NIL (both on monthly & annualized base)

Charges in Case of Default

Late payment fee charged depending on the customer's total outstanding amount; ranges from Rs. 5-1,300

Credit Limit

Disclosed in the Welcome letter & Monthly Statements

Available Credit Limit

Disclosed in the Monthly Statements

Cash Withdrawal Limit

Disclosed in the Monthly Statements

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Merchant EMI Processing Fee	Rs. 199+GST on all EMI conversions done at the time of making transaction through RBL Bank Credit Cards at merchant outlet/website/app W.e.f. October 15, 2024, 1.5% of the amount or Rs. 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
Fee on Fuel & Auto Transactions	W.e.f. October 15, 2024, 1% fee for each transaction exceeding Rs. 10,000 on fuel and auto capped at Rs. 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	W.e.f. October 15, 2024, 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	Rs. 500 (For RBL Bank SuperCards) W.e.f. October 15, 2024, Rs. 500 for all RBL Bank Credit Cards
Fee on Utility Spends	W.e.f. October 15, 2024, 1% fee on utility spends more than Rs. 50,000 per month per card
Minimum Amount Payable (Minimum Amount Due)	Total GST + Current month EMI Debits + 100% of Fee/Charges + [Max of (5% of (Retail Spends, Cash Advance, Interest) or Rs. 200)] + previously unpaid MAD (if any)* + Overlimit Utilization Amount (if any)
Method of Payment	Periodic payment through Standing Instruction (NACH) OR One time payment via NEFT/Cheque/ MyCard App/Online
Billing Disputes Resolution	Card member may email or send RBL Bank signed dispute form available on website within 30 days of issuance of statement (http://www.rblbank.com/download-forms)

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
www.rblbank.com/rblcares



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: **022-62327777**
Email us at
cardservices@rblbank.com



**Contact details of Grievance
Redressal Official**

Mr. Vikas Nigam- Call
at **022-71432700** or Email at
principalnodalofficer@rblbank.com

RBL_KFS/13/09/2024