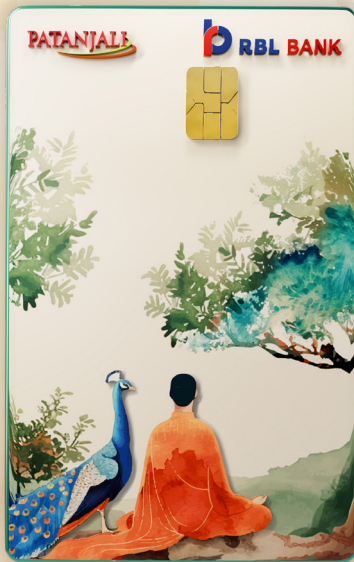


PATANJALI

**RBL BANK**  
apno ka bank

RBL Bank Patanjali Swarn Credit Card

**Health, Wealth &  
Entertainment sab ek hi  
Card mein at ₹1,499 only!**



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

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<b>How to make payments</b>	<b>6</b>
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# Exclusive access to deals and rewards



## Welcome to a Rewarding Paradise

Kickstart your journey with a welcome benefit of 6000 Reward Points on first transaction of ₹1,000 or more, within 30 days of Card issuance and paying first year annual fee

## Retreat in Rewards

Earn 1 Reward Point for ₹100 spent and celebrate spendings

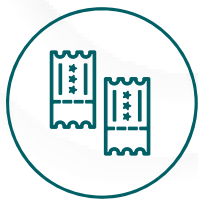


## Cashback Bonanza

Indulge in 10% cashback delight at Patanjali stores and website, on purchase of ₹500

Enjoy ₹750 cashback per month

For details, please refer to Product Terms & Conditions [here](#).



## Cinematic Splendor

Immerse yourself in cinematic grandeur with a 1+1 offer (up to ₹200) on movie tickets at BookMyShow, exclusively available on weekends, once per month

## Fuel Surcharge Benefit

Enjoy 1% fuel surcharge waiver, up to ₹200/month, on transactions ranging from ₹500 to ₹4,000, ensuring smooth journeys without the added cost



## Milestone Voucher

Get rewarded with ₹1,500 Patanjali voucher on reaching annual spends of ₹3 Lacs

Please note that the annual milestone spend thresholds applicable to your Credit Card have been revised with effect from May 10 2026.

Milestone Benefit	Existing Annual Milestone Spend Criteria	Revised Annual Milestone Spend Criteria
₹1,500 Patanjali Voucher	Total eligible annual spends of <b>₹3 Lacs</b> , including minimum spends of <b>₹12,000</b> at Patanjali stores/website.	Total eligible annual spends of <b>₹9 lakh</b> , including minimum spends of <b>₹1.5 Lacs</b> at Patanjali stores/website.
4 Nights / 5 Days stay at a Patanjali Wellness Centre	Total eligible annual spends of <b>₹5 Lacs</b> , including minimum spends of <b>₹15,000</b> at Patanjali stores/website.	Total eligible annual spends of <b>₹12 Lacs</b> , including minimum spends of <b>₹2.5 Lacs</b> at Patanjali stores/website.

Please note that the revised milestone criteria will be applicable to RBL Bank Patanjali Credit Cards issued on or after **10 May 2026**. Cards issued on or before **9 May 2026** will continue to benefit the earlier milestone criteria until their next anniversary year.

For details, please refer to Product Terms & Conditions [here](#).

## Patanjali Stay

Unwind in ultimate serenity with a 4 nights/5 days at the luxurious Patanjali Centre upon reaching annual spends of ₹5 Lacs, offering an exclusive escape like no other



## Exclusive Access

Delight in 4 Domestic Airport Lounge access passes per year (1 per quarter), elevating your travel experiences to new heights of sophistication and comfort on reaching quarterly spends of ₹50,000

[Click here](#) to calculate your savings

For details, please refer to Product Terms & Conditions [here](#).

# Make your 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 RBL Bank Patanjali Swarn 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 previous financial year.

# RBL MyBank Mobile App

Services at your fingertips!



Make utility bill & Card payments



View previous activity



View and download Card Statement



Convert purchases into EMIs



Control your Card



Get customised offers



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 purchases over ₹2,500 into EMIs on RBL MyBank Mobile App. [Know more.](#)

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

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

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

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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.\* [Know more.](#)  
*(Available for select customers)*

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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.](#)

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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 and PIN 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's name and amount of transaction for reference.



Never leave your Card unattended as it can be misused.

To report any unauthorised transactions,  
contact our Customer Care instantly,  
call us at **022 6232 7777** 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 products 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, CVV or OTP with anyone.**

**Bank and its representatives will never ask for such details.**

**Important Note:** The total credit limit mentioned above is inclusive of the credit limit assigned on your existing RBL Bank Card account(s) and is applicable to any additional Card(s) issued to you. Please note that if you have any NACH towards your Card payment, the same will continue on your Card. We request you to kindly update your Card number at any direct debits/standing instructions setup on your account for recurring bill payments.

**At your service, 24X7**



Call us at  
**022 6232 7777**



Write to us at  
**[cardservices@rbl.bank.in](mailto:cardservices@rbl.bank.in)**