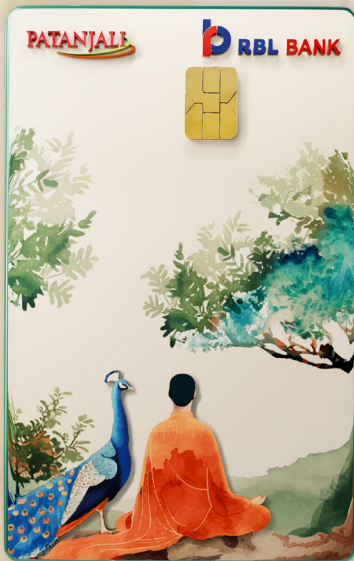


PATANJALI

**RBL BANK**  
apno ka bank

RBL Bank Patanjali Vishisht Credit Card

**₹6,000 Cashback**  
**at just ₹499!**



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

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# Make everyday a joyful affair



## Welcome Benefit

Embark on your reward journey with 2000 Reward Points when you spend just ₹500 within 30 days of Card issuance and on paying first year annual fee

## Cashback Bonanza

Indulge in a 10% cashback delight, up to ₹500, when you shop at Patanjali stores with a minimum spend of ₹500 and turn your purchase into a rewarding experience



## Annual Fee Reversal

Say goodbye to annual fees! Reach an annual spend milestone of ₹1.5 Lacs, and waive off your annual fee for next year

## Reward Points

Earn effortlessly with 1 Reward Point for every ₹100 spent



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



## Wellness Retreat

Immerse yourself in a perfect escape with a 2night/3day wellness retreat at our luxurious Patanjali Centre when you reach an annual spend milestone of ₹4 Lacs

## Annual Milestone Celebration

Celebrate your spending milestones with a Patanjali voucher worth ₹500 on annual spends of ₹2.5 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
₹500 Patanjali Voucher	Total eligible annual spends of <b>₹2.5 Lacs</b> , including minimum spends of <b>₹12,000</b> at Patanjali stores/website.	Total eligible annual spends of <b>₹7 Lacs</b> , including minimum spends of <b>₹1.5 Lacs</b> at Patanjali stores/website.
2 Nights / 3 Days stay at Patanjali Wellness Centre	Total eligible annual spends of <b>₹4 Lacs</b> , including minimum spends of <b>₹15,000</b> at Patanjali stores/website.	Total annual eligible spends of <b>₹10 Lacs</b> , including <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.



## Fuel Surcharge Waiver

Travel worry-free with a 1% fuel surcharge waiver, up to ₹150/month, on transactions ranging from ₹500 to ₹4,000

[Click here](#) to calculate your savings

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

[Go to Index](#)

# 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 Vishisht 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)**