



Frequently Asked Questions on Humsafar Prepaid Card

1. What is a Humsafar prepaid card?

- The Humsafar Prepaid Card is a multi-utility prepaid card that acts as your everyday companion. It can be used for travel, food, fuel, shopping, and much more — all with the convenience of one card.

2. Who can apply for a Humsafar prepaid card?

- Any resident with valid KYC documents (PAN, Aadhaar) can apply for a prepaid card, subject to the bank's KYC guidelines.

3. What types of Humsafar prepaid cards are available?

- Following type of Humsafar prepaid cards are available:
 - a. **Minimum KYC** – Basic features with limited balance and usage.
 - b. **Full-KYC PPI** – Enhanced features, higher limits, and wider acceptance.

4. How can I load/reload money onto my Humsafar prepaid card?

- Funds can be added electronically via UPI, net banking, debit/credit cards. Cash loading is not allowed.

5. What are the usage limits on prepaid cards?

- Usage limits depend on the card type and KYC status.

Particulars	Maximum Balance	Monthly Load Limit	Annual Load Limit
Small KYC	₹ 10,000	₹ 10,000	₹ 1,20,000
Full KYC	₹ 2,00,000	Higher limit for Full-KYC	Higher limit for Full-KYC

6. What are the benefits of using a Humsafar prepaid card?

- a. Tap-and-go payments for metro, bus, and transit rides
- b. Avoid long queues at ticket counters
- c. Controlled spending (spend only what you load)
- d. One card for travel + daily spends
- e. Nationwide acceptance

7. How can I check my balance and transaction history?

- You can check via:
 - a. Mobile application or web portal
 - b. SMS alerts

8. What should I do if my prepaid card is lost or stolen?

- Immediately block your card through the mobile app, web portal, or customer service helpline. The balance on your card will remain safe, and a replacement card can be issued.

Important Note: Balance in the offline wallet of the card shall not be refunded in case of card lost even an intimation to the Bank.

9. Where can I use the Humsafar card?

- a. At metro stations and public transport (with NCMC acceptance)
- b. At retail outlets across India
- c. For fuel payments
- d. For dining, shopping, and online purchases
- e. Bill payments

10. Can I withdraw cash or transfer funds from the Humsafar card?

- Yes, cash withdrawals and fund transfers are allowed with the Full KYC Humsafar Prepaid Card. However, as per RBI guidelines, these facilities are not available on the MIN KYC Humsafar Prepaid Card.

11. Can I upgrade Humsafar Prepaid Card to a Full KYC?

- Yes, you can upgrade to Full KYC through web portal & mobile application. Full KYC unlocks higher limits, fund transfers, and cash withdrawals.

12. How do I close my Humsafar card?

- You can request the closure of your card by sending an email to ppihelpdesk@rbl.bank.in along with your KYC documents. Once your KYC is successfully verified, the available balance will be refunded either to your original payment source or transferred to your bank account. Please note, as per regulatory guidelines, **only the online balance is eligible for a refund**. Any offline balance is non-refundable and can be utilized before initiating the closure request.

13. Is the Humsafar card secure?

- Yes. It is powered by EMV chip & PIN security, along with transaction alerts for every use.

14. What if I notice an unauthorized transaction?

- Report it immediately to customer support (ppihelpdesk@rbl.bank.in). We will investigate and may initiate a chargeback or refund if fraud is confirmed.

15. Can I set spending limits or block certain types of transactions?

- Yes, you can set per transaction limits, Enable/Disable transactions type (e.g. contactless, ECOM, POS, ATM), Temporarily block the card.

16. Do I need a bank account to get this card?

- No, the Humsafar Prepaid Card can be issued even if you don't have a savings account with the bank.

17. What are the benefits of NCMC on this card?

- a. Tap-and-go payments for metro, bus, and transit rides
- b. Avoid long queues at ticket counters
- c. One card for travel + daily spends
- d. Nationwide acceptance

18. Are there any fees or charges?

- Minimal issuance and annual maintenance fees may apply. For detailed information on applicable charges, please refer to the Terms and Conditions.