

# Schedule of Charges

Membership Fee Details		
RBL Bank Card Variant	Annual Fee (1st Year)	Annual Fee (2nd Year onwards)
Insignia Credit Card (by invitation only)	NIL	NIL
Icon Credit Card	Rs.5000	Rs.5000
World Safari / MoneyTap Black Card/ Blockbuster Card	Rs.3000	Rs.3000
Edition Black (for cards issued before 1st June 2022)	Rs.1499	Rs.1499 (waived off on spends of Rs.2.5 lakh or more)#
Edition Black (for cards issued after 1st June 2022)	Rs.2000	Rs. 2000(waived off on spends of Rs.2.5 lakh or more)#
Platinum Maxima	Rs.2000	Rs.2000
Platinum Maxima Plus	Rs.2500	Rs.2500
Popcorn Credit Card	Rs.1000	Rs.1000
Movies & More Card / Platinum Delight	Rs.1000	Rs.1000 (waived of on spends of Rs. 1.5 Lakh or more)#
Titanium Delight	Up to Rs.750	Rs.750 (waived off on spends of Rs.1 lakh or more)#
Cookies(issuedbefore 10 <sup>th</sup> May 2021)/ Edition Classic Card	Rs.500	Rs.500
Paisa On Demand / RBL Bank vCard / Shoprite	Rs.500	Rs.500 (waived off on spends of Rs.1 lakh or more)#
RBL Bank Fun+ Card	Rs.499	Rs.499 (waived off on spends of Rs. 1.5 lakh or more)#
MoneyTap Card	Rs.499	Rs.499 (waived off on spends of Rs.1 lakh or more)#
ETMoney LoanPass / PayEd Credit Card	NIL	
	Monthly Fee (1st Month)	Monthly Fee (2nd Month onwards)
Monthly Treats Card (issued before 1 <sup>st</sup> Nov 2021)	Rs.50	Rs.50 (waived off on spends of Rs.3000 or more)#
Monthly Treats Card (issued after 1 <sup>st</sup> Nov 2021)	Rs.75	Rs.75 (waived off on spends of Rs.3000 or more)#
Cookies Credit Card (issued after 10 <sup>th</sup> May 2021)	Rs.100	Rs.100 (waived off on spends of Rs.5000 or more)#

Particulars	Details of Charges	
Add-on Card Fee	NIL	
Finance charges (Retail and Cash)	APR up to 3.99% p.m. (47.88% p.a.)	
Cash Advance Transaction fee	2.5% (min Rs.300) of the cash amount wef July 1, 2020, 2.5% (min Rs.500) of the cash amount	
Overdue Penalty / Late Payment Fee	15% of Total amount due (Min Rs.50, Max Rs.1500) *W.e.f 1st July 2022: following late payment charges structure will be applicable.	
	Total Amount Due (Rs)	Late Payment Fee (Rs)
	Up to 100 100.01 - 500 500.01 - 5,000 5000.01 - 10,000 10,000.01 - 25,000 25,000.01 - 50,000 Above 50,000	0 100 500 750 900 1000 1300

Over Limit Penalty	Rs.600
Cash Payment at branches	Rs.250 / cash deposit transaction at RBL Bank branch *Rs 100 / cash deposit transaction at RBL Bank effective 1st July'2022
Surcharge on Purchase / Cancellation of Railway Tickets	IRCTC Service charges * + Payment Gateway. Transaction charge [Upto 1.8%of (ticket amount +IRCTC service charge)]
Fuel Transaction Charge for transaction made at petrol pumps to purchase fuel <sup>^</sup>	1% Surcharge on Fuel transaction value or Rs.10, whichever is higher
Foreign Currency Transaction**	Up to 3.5%
Reward Redemption Fee	Rs. 99+GST applicable on redemption of your available reward points earned on RBL Bank Credit Cards W.e.f 15-Aug-22  *Redemption fee not applicable for Edition cards, Insignia cards, Insignia Prime cards
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. 1-Sep-2022

\*\*\*For detailed terms on Merchant EMI processing fee, please refer Merchant EMI terms and conditions on RBL Bank website

All charges mentioned above incur Goods and Services Tax @ 18%.

All the above Charges are subject to change under various marketing programs. The Cardmember will be informed about these Changes.

# Please refer to the Cardmember Agreement for detailed terms of spend linked reversal of Membership Fee.

<sup>^</sup>This surcharge is currently waived for select card holders on minimum fuel transactions of Rs. 500 and maximum of Rs. 4000. Maximum surcharge waiver varies from card to card. This waiver is the sole discretion of the bank and subject to change.

\* Refer IRCTC website for details

\*\* Transactions at merchant establishments that are registered overseas even if the merchant is located in India attract a cross border charge