

## **TERMS AND CONDITIONS FOR DIAL FOR CASH**

This facility is brought to you by RBL Bank Limited ("RBL Bank/ the Bank") and is available to select residents of India holding a valid and active RBL Bank credit card ("Credit Card"). These Terms and Conditions, as provided hereunder, are to be read in conjunction with, and not in derogation of, the terms and conditions contained in the Cardmember Agreement, and nothing contained herein shall be construed or interpreted prejudicial to the terms and conditions of the Cardmember Agreement. Unless otherwise specified, the terms and expressions contained herein shall have the same meaning as ascribed to them in the Cardmember Agreement.

### **I. DEFINITIONS:**

In these terms and conditions, unless there is anything unacceptable to the subject or context thereof, the expressions listed below, if applicable, shall have the following meanings:

**'Card Member'**, for the purpose of these Terms and Conditions, means the individual to whom a Credit Card has been issued by RBL Bank and who has availed the Facility.

**'Credit Limit'** means the limit up to which the Card Member is authorised to spend on his/her Credit Card.

**'Available Credit Limit'** is the difference between the assigned Credit limit & outstanding balance on the Credit Card at a point of time.

**'Card Account'** means the account opened in the name of the Card Member and maintained by RBL Bank for the purpose of usage of the Credit Card, as per the Cardmember Agreement.

**'Customer'** means an individual to whom a Credit Card has been issued by RBL Bank.

**'EMI'** or **'Equated Monthly Instalment'** means fixed monthly instalments payable by the Card Member to RBL Bank with respect to the Facility and comprises of the principal amount of the Facility and interest thereon.

**'Facility'** means the 'Dial for Cash' provided or agreed to be provided by RBL Bank, at its sole discretion, to the Card Member, for an amount over the Available Credit Limit.

**'KFS'** or **'Key Fact Statement'** means the document shared with the Customer prior to and post disbursement of the Facility, consisting of essential information related to the Facility.

**'Cardmember Agreement'** means the terms and conditions governing the issuance and usage of the Credit Card by RBL Bank.

**'Terms and Conditions'** shall mean the terms and conditions governing the Dial for Cash.

## II. USAGE OF THE FACILITY:

- i. The Facility shall be available only to a Customer who has been pre-approved by RBL Bank for availing the Facility; however, approval is subject to the sole discretion of RBL Bank. The Customer can request for an amount over the Available Credit Limit on the Card Account, and such amounts shall be disbursed either to the Customer's RBL Bank liability account or through National Electronic Funds Transfer (NEFT) or such other mode as may be communicated by RBL Bank from time to time. The final approval of the amount of the Facility to be granted is subject to RBL Bank's internal policy. The Card Member can continue spending on their Credit Card up to their current Credit Limit. The Card Member shall be liable to pay a non-refundable processing fee on the Facility, up to the percentage specified in the **Schedule of Charges** under these Terms and Conditions, as communicated by RBL Bank to the Card Member.
- ii. Disbursement through NEFT to non-RBL Bank Account holders shall be subject to successful processing by the beneficiary bank. The Facility shall be disbursed within 4 (four) working days, subject to mandatory policy and credit checks.
- iii. Any request made by the Card Member for a change in the billing cycle shall be processed by RBL Bank only upon repayment of the EMI amount on or before the due date, but prior to the commencement of the new billing cycle.
- iv. The Card Member hereby agrees to avail of the Facility on the precondition that he/she shall not use the Facility, or any part thereof, towards investment in capital market, for business purposes, and/or purchase of gold/gold bullions/ gold coins/gold jewellery or for the purpose of repaying his/her Credit Card outstanding.
- v. A separate monthly statement will be sent for this Facility, and the billing cycle date & payment due date will be the same as that of the Credit Card.
- vi. The Card Member understands that by clicking on the 'I Agree' button and/or by sharing the One Time Password (OTP) sent to the registered mobile number (as applicable) and/or authenticating the Facility request through interactive voice response, he/she is entering into a valid and binding contract with RBL Bank and the same shall be enforceable and binding as per Section 10A of the Information Technology Act, 2000 and the same shall be admissible as an electronic record under Section 63 of the Bharatiya Sakshya Adhiniyam, 2023.
- vii. The Card Member hereby allows use of such information that was provided at the time of applying for the Credit Card for the completion of documentation for the Facility as well as any other offers RBL Bank may wish to extend to the Card Member.
- viii. The Card Member acknowledges and agrees that the interest component of the EMI will be rounded off to the nearest rupee i.e., any fraction of 50 (fifty) paise and above shall be rounded off to the next higher rupee and fraction of less than 50 (fifty) paise shall be ignored. This may result in variation of the EMI by 1 (one) rupee as mentioned in the monthly statement.

- ix. The Card Member acknowledges and agrees that the Bank shall not process the closure of a Card Account if the Facility is active. Only upon the full payment of the total outstanding amount under the Facility, the Card Member can request for the closure of the Card Account.

### **III. REPAYMENT:**

- i. The Card Member shall repay the Facility and interest thereon in EMIs. The interest shall be at such rate which has been indicated by RBL Bank to the Card Member at the time of making the offer for the Facility. EMI shall be payable as per the Credit Card billing cycle. The amount of the EMI together with other details of the Facility (including rate of interest) shall also be communicated to the Card Member separately by the Bank at the registered e-mail/ mailing address as per Bank's records and in cases Card Member do not have a registered e-mail/ mailing address, a physical letter will be sent to Card Member's registered address. EMI due and payable for a particular month shall reflect in the Facility statement for that month. Processing fees and taxes will be levied in addition to the EMI amount in the subsequent statement generated post disbursement of the Facility.
- ii. A separate loan account will be generated for this Facility. The Card Member shall be required to pay the EMI or any other outstanding amount for the Facility through Cheque/Cash/NEFT/IMPS.
- iii. Goods and Services Tax (GST) shall be applicable on any fees and charges levied on the Facility.
- iv. The Card Member shall be required to pay the full amount of the EMI and any other charges including processing fees (as applicable) for a particular month on or before the payment due date as indicated in the statement. In the event the payment is not made by the payment due date, it shall be construed as a default by the Card Member and the Card Member shall become liable to pay the outstanding amount together with applicable charges, as specified in the Schedule of Charges.

### **IV. PREPAYMENT OF FACILITY:**

- i. If the Facility is prepaid before the completion of tenure of the Facility, the amount of the Facility outstanding at the time of prepayment, together with all interest thereon and all other dues in respect of the Facility, shall become repayable by the Card Member.
- ii. The Card Member may prepay the Facility in full at any time by contacting RBL Bank's customer care. Upon successful repayment, the Card member shall promptly notify the Bank of the same. The Card Member shall pay such prepayment charges as specified in Schedule of Charges. Part prepayment of the Facility is not allowed.
- iii. RBL Bank shall, without prejudice to all other rights and remedies, have the right to call upon the Card Member to forthwith repay the Facility, all interest thereon and all other monies in respect of the Facility upon occurrence of Event of Default (hereinafter specified) in repayment

of the amount of the Facility and the Card Member shall be liable to repay all such amounts upon such demand.

**V. CANCELLATION OF FACILITY:**

- i. The Card Member may cancel the Facility within 5 (Five) days of successful disbursement by contacting RBL Bank's customer care.
- ii. No charges will be levied if Facility is cancelled within 5 (Five) days from the date of disbursement (free look up period). The Card Member shall repay the complete Facility in full to RBL Bank.

**VI. CARD MEMBER COVENANTS:**

- i. The Card Member has understood RBL Bank's method of calculating EMIs payable.
- ii. The Card Member has understood and agrees that by availing of the Facility, the Card Member shall not be, unless otherwise stated by RBL Bank in writing, eligible for any reward points whatsoever, whether awarded under the RBL Bank reward points scheme or any other reward points scheme on the Credit Card that may be announced by RBL Bank from time to time;
- iii. The Card Member shall renew the Credit Card forthwith in the event the validity of the Credit Card expires during the tenure of the Facility. In the event of failure of the Card Member to renew the Credit Card as stated above, RBL Bank shall be entitled to call upon the Card Member to forthwith repay the Facility without prejudice to all rights and remedies against the Card Member;
- iv. The Card Member is deemed to have accepted these Terms and Conditions upon the Card Member having requested for the Facility. The Card Member is aware that these Terms and Conditions are available at [product page on website](#) and has read and understood the same;
- v. The Card Member shall make payment of all taxes, duties, levies (including GST) in connection with the Facility.

**VII. EVENTS OF DEFAULT:**

If one or more of the events specified in this clause ('Events of Default') occur or shall occur, RBL Bank may call upon the Card Member to foreclose the Facility by giving a notice in writing to the Card Member:

- i. The Card Member's commission of a breach of any of the terms, conditions and covenants herein contained or having made any misrepresentation to RBL Bank;
- ii. The Card Member being declared bankrupt/insolvent;
- iii. Any proceedings for misconduct being initiated against the Card Member;

- iv. The Card Member's failure to furnish any information or documents that may be required by RBL Bank;
- v. The Card Member enters into any composition (legal agreement) with his/her creditors;
- vi. The Card Member defaulting on any of the terms and conditions of any other facility provided by RBL Bank to the Card Member;
- vii. The existence of any other circumstances which, in the sole opinion of RBL Bank, poses a risks to RBL Bank's interest;
- viii. Upon the occurrence of any Event of Default as specified above, RBL Bank shall be entitled to exercise all rights and remedies available to it under the Terms and Conditions, and as per the terms and conditions stipulated in the Cardmember Agreement.
- ix. The Card Member defaulting as per terms of Cardmember Agreement applicable for this Facility.

#### **VIII. MISCELLANEOUS:**

- i. Details of the processing fee, prepayment charges and interest rate applicable, and any other charges on the Facility shall be as specified in Schedule I. Details of all other charges shall be as per the Schedule of Charges.
- ii. Nothing contained in these Terms and Conditions shall be construed as an obligation on the part of RBL Bank to continue to offer the Facility after the date of termination of the Facility. RBL Bank reserves the right, at any time without prior notice, to add, alter, modify, change or vary all or any of the Terms and Conditions.
- iii. The Facility shall be available to the Primary Card Member only and will be provided to the Card Member requesting for the Facility, at the sole discretion of RBL Bank. No request from Additional Cardmember other than Primary Card Member will be considered.
- iv. These Terms and Conditions shall be governed by the laws of India, and any dispute arising out or in connection with these Terms and Conditions shall be subject to the exclusive jurisdiction of the courts in Mumbai, Maharashtra.
- v. These Terms and Conditions along with any other document referred to herein, integrate all the terms and conditions mentioned herein or incidental hereto, and - in respect of the subject matter hereof, except for those provisions of the sanction letters or any other documents issued or executed prior to these Terms and Conditions, which are in addition to and complement, and are not the same or in conflict with, the terms set forth herein.

- vi. The Cardmember expressly recognizes and accepts that the Bank shall be absolutely entitled and shall have full power and authority to sell, assign or transfer or otherwise, in any manner (including through the drawing of a negotiable instrument or otherwise) in whole or in part and on such terms as the Bank may decide (including reserving a right to the Bank to proceed against Cardmember on behalf of any purchaser, assignee or transferee), Cardmember's outstanding amount and dues to any third party of the Bank's choice without reference to or without written intimation by the Bank to the Cardmember, and any such sale, assignment or transfer shall bind to accept such third party as a creditor exclusively or as a joint creditor with the Bank, but with the right to the Bank to continue to exercise all powers hereunder on behalf of such third party and to pay over such outstanding amount and dues to such third party or to appropriate the same, as the Bank may decide. Any costs incurred by the Bank towards enforcement of its rights and recovery of outstanding amount and dues shall be debited to Cardmember's Account. Notwithstanding any such sale, assignment or transfer, the Bank shall be fully empowered to proceed against the Cardmember. The Cardmember shall be liable for all costs and expenses on account of any such assignment, sale or transfer and recovery of outstanding amount and dues.
- vii. In addition to the general right to set off or any other right conferred by law or under any other agreement, RBL Bank may, without notice, combine or consolidate the standing balance on the Card Member's Card Account, or the account linked to the Card Account, with any other account(s) that the Card Member maintains with RBL Bank, and set off or transfer funds standing to the Card Member credit in such other account(s) in or towards the satisfaction of the Card Member's liability to RBL Bank under the Card Account or the Facility.
- viii. The Card Member shall promptly inform the Bank from time to time regarding change in residence/contact information/employment and further submit updated documents within 30 days from the date of such change.
- ix. The Card Member agrees to indemnify RBL Bank from and against all actions, suits, claims, liabilities and proceedings due to or arising out any or all disputes between the Card Member and any third party, by reason of RBL Bank acting in good faith and in Bonafide belief, and for any loss damages incurred by the Card Member on account of deficiency in quality or delivery of product or service; non-delivery of product or service; non delivery of product or services by such third party; and any loss arising due to force majeure events such as earthquake, flood, fire and other natural calamities or circumstances beyond the control of RBL Bank, the merchant, their agents or any third party service providers.
- x. The Card Member has/have no objection to RBL Bank and its representatives providing information on various products, offers and services provided by RBL Bank and/or third parties through any mode (including and without limitation through telephone calls/SMSs/e-mails) and authorises RBL Bank and its representatives for the above purpose.

- xi. RBL Bank shall have the As confirmed by Business that the entire amount shall be included in the next month statement, hence deleted.
- xii. The Card Member acknowledges and agrees that any data related to the Card Member shall be maintained in accordance with the Bank's Privacy Policy, available on RBL Bank website.
- xiii. The Card Member acknowledges that RBL Bank may also share the Card Member's information with its agents, affiliate or associate of RBL Bank, for the purposes of marketing and offering various products and services of RBL Bank or subsidiaries, affiliates and/or associates.

#### **IX. DISCLOSURE:**

The Card Member consents to disclosure by RBL Bank of information and data relating to the Card Member, the Facility, and any dues assumed or to be assumed by the Card Member in relation to the said Facility and default, if any, committed by the Card Member in discharge thereof to:

- i. The Reserve Bank of India ('RBI'), governmental/administrative authorities, Central Know Your Customer (CKYC) registry, SEBI and to the Credit Information Companies ("CIC") and any other agency authorized in this regard by the RBI;
- ii. Service providers or such persons with whom RBL Bank contracts or proposes to contract.
- iii. The card Member specifically consents to the Bank for disclosing / submitting the 'financial information' as defined under Insolvency and Bankruptcy Code, 2016 ( "Code") read with the relevant regulations/ rules framed under the Code, as amended and in force from time to time, to any 'Information Utility' ("IU") and hereby further agree to promptly authenticate the 'financial information submitted by the Bank, as and when requested by the concerned 'IU'.
- iv. The Card Member agrees and undertakes that RBI, CIC and any other agency so authorized may use and process the said information and data disclosed by the Bank in the manner as deemed fit by them and furnish for consideration, the processed information and data or products thereof prepared by them, to banks/financial institutions and other credit grantors or registered users, as may be specified by the RBI in this behalf.

#### **X. CUSTOMER SERVICE & GRIEVANCE REDRESSAL**

In the event of any queries, concerns, or disputes arising out of or in connection with this Terms and Conditions, the Card Member may reach out to RBL Bank customer care at [cardservices@rblbank.com](mailto:cardservices@rblbank.com) or call us on 022-62327777. Customer Grievance redressal process and escalation matrix is available under policy section on RBL Bank website

#### **XI. RECOVERY AGENT**

Details of recovery agents authorized to approach the Card Member are available on - <https://bit.ly/3wLpTNi>

### Disclaimer:

RBL Bank displays these offers/ services extended by third parties to RBL Bank's customers and RBL Bank is not rendering any of these offers/ services. RBL Bank does not act as express or implied agent of the said third parties vis-à-vis the customers. RBL Bank is neither guaranteeing nor making any representation with respect to the offers/ services provided by the third parties. RBL Bank is not responsible for quality of the products/ services provided by the third parties. For any queries, complaints, issues and/or feedback shall be directly dealt with the third parties only. The offers/ services may also be available at other platforms. The customer's participation to avail such offers/ services is purely voluntary.

### Schedule of Charges

Dial for Cash	Fees & Charges*	
Processing Fee	2.5% of Loan amount subject to minimum amount of INR 499	
Penal charges, if any, in case of delayed payment. Late Payment Fee ("LPF") is applicable if customer misses Total Amount Due ("TAD") by the due date. W.e.f. 5 <sup>th</sup> May 2025. Prior to the implementation of the revised terms, the LPF shall be governed by the provision outlined in your Key Fact Statement (KFS) .	Total Balance overdue (INR)	LPF (INR)
	0-99	0
	100-499	100
	500-4999	500
	5000-9999	750
	Equal and Above 10000	1200



Cheque Return/ Dishonour Fee Auto Debit Reversal Bank Account out of funds	INR 0 per instance
Cash Payments at RBL Bank Branches	INR 100 per instance
Full Prepayment Charges	3% of the outstanding principal amount would be applicable in the event of pre-closure of the loan after the cooling off period. GST would be applicable.
Legal Fees and Charges	As per actuals
Insurance Charges (if opted by borrower)	As per actuals
*Applicable taxes extra for all fees & charges	