

Schedule of Benefits

Insignia Preferred Banking - Savings



RBL Bank Limited
One World Centre, Tower 2B, 6th Floor, 841, Senapati Bapat Marg, Lower Parel (W), Mumbai - 400 013.
Registered Office: 1st Lane, Shahupuri, Kolhapur - 416 001, Maharashtra, India
CIN: L65191PN1943PLC007308
Customer Service No. : +91 22 61156300 | insignia@rblbank.com | insignia.rblbank.com

INSIGNIA SAVINGS ACCOUNT - SCHEDULE OF BENEFITS

SERVICES	CHARGES	SERVICES	CHARGES
Type Of Relationship*		ATM & Debit Card Services[§]	
Personal Relationship (across Savings Account(s), Term Deposits & Investments) - Average Monthly Relationship Balance - ₹ 30 Lakhs	₹ 500 per account for non-maintenance	Debit Card POS Spending limit***	₹ 4,00,000/Day
		ATM Cash Withdrawal limit	₹ 2,00,000/Day
Domestic Remittances		Fuel Surcharge on Debit Card	2.50%
DD Issuance through Net Banking	₹ 100 as dispatch cost	Balance enquiry at ATMs outside India**	₹ 25/Txn
Revalidation of Cashier's Cheque / Demand Draft	₹ 50/Revalidation	ATM/POS transaction declined due to insufficient funds	₹ 20 per instance
Domestic collections		IMT Card less Cash Withdrawal ^{§§} at RBL/ Non RBL ATMs	₹ 20/Txn
Outstation cheques drawn and payable in India at Non-Branch locations upto and including ₹ 5,000	Free 5 per month, post which standard charges will apply	Cash Withdrawal at ATMs outside India**	₹ 125/Txn
Above ₹ 5,000 and upto and including ₹ 10,000		Doorstep Banking***	
Above ₹ 10,000 and upto and including ₹ 1,00,000		Cash Pick-up	Free Once a Day. ₹ 250/Additional Txn
Above ₹ 1,00,000		Cash Delivery	Free Once a Day. ₹ 120/Additional Txn
Cheques payable outside India	0.25% (Min ₹ 150, Max ₹ 5,000)	Statement & Certificate	
Foreign Exchange Transactions		Statement Frequency	Free Monthly. ₹ 25/Additional Txn
Foreign Currency Demand Drafts Issuance/Revalidation	₹ 100	Tax/ Interest Certificate	Free Annually. ₹ 200/Ad-hoc Request
Foreign Currency Telegraphic Transfers	₹ 250	Other Services	
Cash Services		Safe Deposit Lockers [¶]	25% Discount
Cash Deposits are Free upto 15 Times of previous month's MAB or ₹ 30 Lakhs, which ever is higher	₹ 3/1,000 or Minimum of ₹ 25/Txn	Account Closure within 6 months of opening ^{¶¶}	₹ 500
		Cheque Deposited and Returned - Technical Reason	₹ 50 per instance
		Cheque Issued and Returned unpaid - Financial Reason	₹ 350 per instance
		Inward ECS return	₹ 500 per instance

COMPLIMENTARY SERVICES

Domestic Remittances	Foreign Exchange Transactions	Doorstep Banking
Demand Drafts at RBL and Correspondent Branch Locations	Foreign Inward Remittance Certificate	Cashier's cheque and Demand Draft Delivery
Cheque books payable at par at all RBL Bank Branches	Foreign Currency Traveller's Cheques commission	Non-Cash Courier pick-up and delivery
Cancellation of Cashier's Cheque / Demand Drafts	Credit to account for Inward Remittances	Other Services
Payment through NEFT, RTGS, IMPS****	ATM and Debit Card Services	Stop Payment Requests
Revalidation of Cashier's Cheque / Demand Drafts	No Debit Card Annual Fee	Cheques deposited and returned unpaid for financial reason
Domestic Collections	Balance Inquiry at Non-RBL Bank ATMs in India	Bill Payment on ATM, Phone Banking and Internet Banking
Cheques drawn and payable at branch locations in India	Cash withdrawal at Visa/Maestro/Cirrus ATMs in India	
	Replacement of Debit Card	

DISCLAIMER

Type of Relationship	Doorstep Banking	Others
*For a New to the Bank (NTB) Customer, Average Relationship Balance across Accounts would have to be maintained over a period of 6 months	***Per Day Cash Pick-up will be only in the range of? ₹ 1,000 - ₹ 3,00,000 and Cash Delivery will be only in the range of ₹ 1,000 - ₹ 3,00,000. The services will be only available for the Home Address of the Customer.	Trade Service Card rates available on request. Taxes as per the prevailing rates will apply. All charges are subject to revision with an intimation of 30 days to account holders.
ATM and Debit Card Services	Transactions	*Locker facility is subject to availability . **Account closure charge is waived off if the account is closed within 14 days from the date of account opening. T&C apply This Schedule of Charges is effective from August 01, 2023.
[§] Type of Card - VISA Infinite. ^{***} Including Online Transactions ^{**} Mark Up Fee of 3.5%+ taxes are applicable for International ATM cash withdrawals on RBL Bank Debit Cards ^{§§} Charges will not be refunded for expired/cancelled transactions.	^{¶¶} The minimum value for RTGS transactions is ₹ 2 Lakhs. All the electronic fund transfers below ₹ 2 Lakhs will be routed through NEFT only. For Fund Transfers through IMPS, there is a daily limit of ₹ 5,00,000. All Cash Transactions of ₹ 10 Lakhs & above on a single day would require prior intimation and approval of the Branch Manager at least one working day in advance.	