

Frequently Asked Questions (FAQs)

This document is applicable for below RBL Bank Credit Cards:

- TVS Credit RBL Bank Credit Card
- TVS Credit RBL Bank Gold Credit Card

Q. What are the benefits of TVS Credit RBL Bank Credit Card?

The Cardmember enjoys following benefits:

- Welcome benefit of 2000 Reward points on First Transaction within 30 days of issuance
- 1 Reward Point on every INR 100 spent on POS/offline transactions under select categories[^]
- 2 Reward Point on every INR 100 spent on ECOM/online transactions under select categories[^] (Capping of 1000 points per month)
- 1 complimentary domestic RAILWAY lounge access every calendar quarter
- Buy 1 Get 1 Movie ticket offer upto INR 200 off on purchasing 2 or more movie tickets at BookMyShow every month on min purchases of INR 10,000 under select categories[^]
- Bonus 2000 reward points on annual spends of INR 1,50,000 under select categories[^]
- Fuel surcharge waiver up to INR 100 every month on fuel expenses made between INR 400 - INR 5000

[^] Note: Purchases made under below mentioned merchant categories will be excluded from reward point benefit, and monthly and annual milestone benefit : Fuel & Auto, Utilities, Insurance, Quasi-Cash, Railways, Real Estate/Rental, Education, Wallets/Service Providers, Government Services, Contracted Services, Cash, Miscellaneous, Bills2Pay and EMI conversion of retail transactions (Split-N-Pay & EMI conversion requests placed at the time of making transactions at POS/Web/Mobile App), fees (if any), charges & GST.

Note: Value of 1 Reward Point shall be upto INR 0.25

Refer detailed Terms and Conditions at:

<https://www.rblbank.com/api/v1/doc/document/credit-cards/tnc-rbl-bank-tvs-credit-card.pdf>

Q. What are the benefits of TVS Credit RBL Bank Gold Credit Card?

The Cardmember enjoys following benefits:

- Welcome benefit of 6000 Reward points on First Transaction within 30 days of issuance
- 2 Reward Point on every INR 100 spent under select categories^
- 10 Reward Point on every INR 100 spent on international transactions.
- 5% cashback on Eazydiner, up to Rs.250 every month
- 1 Complimentary domestic lounge access on minimum spends of Rs.50,000 per quarter and get an additional complimentary domestic lounge access on minimum spends of Rs.75,000 per quarter under select categories^
- 1 complimentary international lounge access on minimum spends of Rs.1 Lakh per quarter under select categories^
- Enjoy vouchers worth Rs.500 for dining/shopping on minimum spends of Rs.50,000 in a quarter under select categories^
- Bonus 6000 reward points on annual spends of INR 2,50,000 under select categories^
- Fuel surcharge waiver up to INR 200 every month on fuel expenses made between INR 400 - INR 5000

Note: Value of 1 Reward Point shall be upto INR 0.25

Refer detailed Terms and Conditions at:

<https://www.rblbank.com/api/v1/doc/document/credit-cards/tnc-rbl-bank-tvs-gold-credit-card.pdf>

Q. What are the Fees and Charges applicable for TVS Credit RBL Bank Credit Card?

- Membership Fee: INR 500 + GST (levied in 1st Year)
- Renewal Fee: INR 500 + GST (levied 2nd Year Onwards)

Q. What are the Fees and Charges applicable for TVS Credit RBL Bank Gold Credit Card?

- Membership Fee: INR 1500 + GST (levied in 1st Year)
- Renewal Fee: INR 1500 + GST (levied 2nd Year Onwards)

Q. How can I apply for the RBL Bank Credit Card?

You can enjoy the exclusive benefits of RBL Bank Credit Card by applying through -

- Visiting the official website of TVS Credit Services
- Logging into TVS Credit Saathi App

- Visiting select TVS Credit branch

Click here to apply now: [Credit Card - TVS Credit](#)

Q. Who can apply for this Card?

Individuals between the age of 21 to 70 years are eligible to apply for the Credit Card. Approved applications based on the Bank's internal policy shall receive the Credit Card.

Q. How can I check the status of my Credit Card application?

You can track the status of your Credit Card application at [Track your Credit Card application | RBL Bank](#). You can get below status for your application:

- a. Application under processing
- b. Application Approved/Declined
- c. Card boarded

Q. When do my welcome Reward Points get credited?

The welcome Reward Points will be credited to the Card Account within 60 days from the date of the Card issuance upon:

1. Making first transaction within 30 days of Card issuance
2. Payment of membership fee as reflected in the statement

Q. What should I do if my Credit Card is lost or damaged?

If your Credit Card is lost or stolen, you should immediately block the Card at RBL MyCard App or by visiting the nearest branch and request for a replacement. Alternatively, you can also call RBL Bank's Customer Services helpline number 022 62327777 to report your lost or stolen Card.

To block your Card:

Login to RBL MyCard App > My Account > Settings > Profile Settings > Report Dispute & Fraud > Fraud

Q. What are Reward Points?

RBL Bank rewards its Credit Card members with Reward Points for purchases made using RBL Bank Credit Cards. The more the Cardmember spends, the more they earn. These Reward Points can then be redeemed at RBL Bank's rewards portal [rblrewards.com](#) for redemption on a variety of shopping extravaganza options available. Explore to view the unlimited Power of Reward Points at RBL MyCard App or visit [rblrewards.com](#).

Q. What is the validity for reward points?

Reward Points will be valid for a period of 2 years from the date of earning unless otherwise communicated to the Cardmember.

Q. How do I earn Reward Points using RBL Bank Credit Card?

Simply spend on anything using your RBL Bank Credit Card and earn Reward Points. Every privileged Cardmember is automatically enrolled for the rewards programme that entitles them to instantly earn Rewards Points and use it for the purpose of gifts/vouchers of their choice. You can refer Product Terms and Conditions for more details.

Q. When will the earned Reward Points be posted in my RBL Bank Credit Card statement?

The total reward points earned in a billing cycle will reflect in the monthly Credit Card statement.

Q. Where can I check my Reward Points?

You can view your earned Reward Points at RBL MyCard App or by visiting RBL Bank's rewards portal rblrewards.com. Earned Reward Point details will also be reflected in your RBL Bank Credit Card statement.

Q. How do I redeem Rewards Points earned on RBL Bank Credit Card?

Rewards Points earned on RBL Bank Credit Card can be redeemed through below mentioned options:

- You can log in to RBL Bank's rewards portal rblrewards.com or
- Login to RBL MyCard App > Tap on Offers and Rewards > Tap on Rewards > Tap on Redeem.

Select what you wish to purchase / redeem and confirm your transaction by entering an OTP sent on your registered mobile number.

Q. Is there any Redemption Fee Applicable?

A Reward Redemption Fee of Rs. 99 + GST is applied for redemptions made using your RBL Bank Credit Card. In case you cancel your flight / hotel bookings, the fee shall not be refunded. However, if you have received a damaged or incorrect product, the fee will be reversed to your Credit Card account.

Q. Are there any minimum points required to redeem Reward Points?

Refer detailed Terms and Conditions at RBL Bank's rewards portal [Terms & Condition \(rblrewards.com\)](https://rblrewards.com)

Q. Can I adjust the earned Reward Points against RBL Bank Credit Card statement?

No, you cannot adjust Reward Points against your Credit Card statement.

Q. What if I don't have sufficient Reward Points to redeem?

You can choose to pay partially using the Reward Points and the balance payment through your RBL Bank Credit Card. You can refer detailed Terms and Conditions at [Terms & Condition \(rblrewards.com\)](https://rblrewards.com)

Q. What happens to Reward Points if my transaction is cancelled?

Once a transaction is cancelled/reversed, Reward Points earned on such a transaction will automatically be adjusted/debited from your existing Reward Points. Adjusted Reward Points can be viewed by logging into RBL MyCard App or RBL Bank's rewards portal. Also, the adjusted reward points will reflect in upcoming Credit Card statement from the transaction cancellation date.

Q. My Reward Points showing zero on RBL Bank rewards portal, what should I do?

The Reward Points you have earned will reflect on the portal once your Credit Card statement is generated. The Reward Points will be shown as zero in case there is a block

applied on your Credit Card account. You may call RBL Bank's Customer Services helpline number 022 62327777 to get more information on this.

Q. I have not received 2 reward points for online spends on my RBL Bank Credit Card?

If monthly capping of 1,000 earned Reward Points exceed, then Reward Points shall not be earned for the online spends done beyond the monthly capping.

Q. How can I set my RBL Bank Credit Card PIN?

You can set a PIN of your choice using one of the options below:

- Visit RBL Bank's website at rblbank.com/cardpin
- Using RBL MyCard Mobile App. Visit [RBL MyCard App | RBL Bank](#) for more information.
Login to RBL MyCard App > My Account > Select Card > Settings > Change Card PIN
- Call our Customer Services helpline number 022 62327777

Q. How can I enable Online transaction on my RBL Bank Credit Card?

To use your RBL Bank Credit Card for online purchase, you must enable Online transactions using one of the options below:

- Visit RBL Bank's website at applications.rblbank.com/auth-controls
- Login to RBL MyCard Mobile App. Visit [RBL MyCard App | RBL Bank](#) for more information.
Login to RBL MyCard App > My Account > Select Card > Settings > Switch On/ Off your Card
- Calling our Customer Services helpline number 022 62327777

Q. How can I Activate my RBL Bank Credit Card to avoid closure?

Every Cardmember must Activate their Credit Card within 30 days of issuance to enjoy the exclusive benefits through any of the options mentioned below-

- Make your first successful transaction
- Register on RBL MyCard App. Visit [RBL MyCard App | RBL Bank](#) for more information.
- Set a PIN of your choice
- SWITCH ON Card settings
- Give a missed call at **8744810111** from your registered mobile number
- Tokenize Card at your favourite merchant site for seamless shopping experience
- Unblock your Credit Card if received via Speed Post by calling RBL Bank's Customer Services helpline number 022 62327777

Q. How can I reach out to RBL Bank for my Credit Card related queries?

You can reach out to RBL Bank for any query via the below mentioned channels:

- Call us at 022 62327777
- Chat with us at [Chatbot | RBL Bank](#)
- Send a text 'Hi RBL' on 8433598888 on WhatsApp from your registered mobile number
- Email us at cardservices@rblbank.com

- Visit nearest branch: [rblbank.com/locate-us](https://www.rblbank.com/locate-us)

Q. Where can I view the Terms and Conditions of my RBL Bank Credit Card?

You can view detailed Terms & Conditions of your RBL Bank Credit Card at:

- TVS Credit RBL Bank Credit Card:
<https://www.rblbank.com/api/v1/doc/document/credit-cards/tnc-rbl-bank-tvs-credit-card.pdf>
- TVS Credit RBL Bank Gold Credit Card:
<https://www.rblbank.com/api/v1/doc/document/credit-cards/tnc-rbl-bank-tvs-gold-credit-card.pdf>

Q. Where can I view other fee & charges applicable on RBL Bank Credit Card?

You can refer Most Important Terms and Conditions to view more details on RBL Bank Credit Card at [RBL-MITC-final.pdf](#)

Q. My RBL Bank Credit Card Application is approved but I have not received my Credit Card?

Call RBL Bank's Customer Services helpline number 022 62327777 to get the latest information on your Credit Card.

Q. Where can I view my monthly Credit Card statement.

RBL Bank Credit Card statement is sent on the email ID registered with the Bank. Statement can also be viewed by logging into RBL MyCard App.

Q. How do I make payment for the Credit Card statement generated?

Visit RBL Bank website at [Make your Credit Card payments instantly | RBL Bank](#) for various methods to pay monthly Credit Card outstanding. Ensure Credit Card statement is settled by or before the mentioned due date.

Q. What is the monthly due date to make payment for the Credit Card statement generated?

Your RBL Bank Credit Card payment due date is 20 days from the statement generation date.

Q. Where can I view my RBL Bank Credit Card transaction history?

Settled transaction details are available in monthly Credit Card statements. You can also view transaction history in RBL MyCard App. Visit [RBL MyCard App | RBL Bank](#) for more information.

Login to RBL MyCard App > My Account > View Transaction history under 'Recent Transaction'

