

## SCHEDULE OF CHARGES: COMMERCIAL CARDS

PARTICULARS	CHARGES
Joining fee	Not applicable
Membership Fee (Annual)	For RBL Bank Corporate T&E Gold   RBL Bank Corporate Purchase Procure+   RBL Bank Corporate Purchase Tax+   RBL Bank RazorpayX Corporate T&E   RBL Bank RazorpayX Corporate Purchase Card: NIL For RBL Bank Corporate T&E Platinum Card: INR 1,999 + GST
Finance Charges	Finance Charges are not applicable on Commercial Cards
Charges in case of default (Late Payment Fee)	For RBL Bank Corporate T&E Gold   RBL Bank Corporate T&E Platinum   RBL Bank Corporate Purchase Procure+   RBL Bank RazorpayX Corporate T&E   RBL Bank RazorpayX Corporate Purchase Card: 2% of total outstanding amount subject to min. of INR 300 For RBL Bank Corporate Purchase Tax+: 2% of total outstanding amount subject to min. of INR 300 and max. INR 10,00,000
Cheque Return/Dishonour Fee, Auto Debit Reversal: insufficient funds	INR. 500
Card Replacement (Lost / Stolen / Re- issue / any other replacement)	INR 200
Cash Advance Fee	2.5% of withdrawal amount, min. INR 500 (Only applicable on RBL Bank Corporate T&E Platinum Card)
Surcharge on Purchase / Cancellation of Railway Tickets	IRCTC Service Charges + Payment Gateway transaction charges (up to 1.8% of ticket amount + IRCTC service charges). Refer IRCTC website for details.
Fuel Transaction Charge for transactions made at petrol pumps in India to purchase fuel	1% of transaction value or INR 10, whichever is higher. Fuel Surcharge Waiver of 1% capped up to INR 500 per billing cycle for transaction between INR 400 up to INR 5000 (GST applicable).
Foreign Currency Transaction/ Dynamic & Static Conversion Transactions - Markup Charges*	For RBL Bank Corporate T&E Gold   RBL Bank Corporate Purchase Procure+ and RBL Bank Corporate Purchase Tax+ Card: 3% + GST For RBL Bank RazorpayX Corporate T&E   RBL Bank RazorpayX Corporate Purchase Card: 2.5% + GST For RBL Bank Corporate T&E Platinum Card: 2% + GST
Charge Slip Retrieval / Copy Fee	INR 100/-
Reward Redemption Fee	A Redemption Handling Fee of INR 99 plus GST will be charged towards handling and delivery of every redemption request for reward points earned
Duplicate Statement Fee	NIL
Over Limit Penalty	Not Applicable

\* All transactions carried out in foreign currency will attract a markup fee as applicable. Markup Fee will also be levied on all transactions carried out in Indian currency at an international location (or) at Merchants which are in India but registered overseas. Transactions at merchant establishments that are registered overseas even if the merchant is located in India attract a cross-border charge.

- Minimum amount due (MAD) = Total Amount Due (TAD)
- All the above Charges are subject to change under various marketing programs. The Company will be informed about these changes whenever applicable.
- You are requested to refer the latest MITC, Most Important Terms & Conditions on [www.rblbank.com](http://www.rblbank.com) for interest rate and late payment fee calculation.
- All charges mentioned above incur Goods and Services Tax @ 18% as notified by Government of India. This is subject to change as per Government of India directives.
- The Commercial Card is issued at the sole discretion of the RBL Bank, and the credit limit sanctioned on the Commercial Card is on basis of various parameters at its discretion and may be reviewed as per the bank's policies specified from time to time. The RBL Bank reserves the right to revise or unconditionally cancel the limit assigned to the Company at any given point of time.