

**SCHEDULE OF CHARGES: COMMERCIAL CARDS**

<b>PARTICULARS</b>	<b>CHARGES</b>
Joining fee	NIL
Membership Fee (Annual)	Up to INR 1,999 (As per card variant in MITC)
Card Replacement (Lost/ Stolen/ Reissue/ any other Replacement)	INR 200
Duplicate Statement Fee	NIL
Foreign Currency Transaction/ Dynamic & Static Conversion Transactions - Markup Charges*	Up to 3.5% (As per card variant in MITC)
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).
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
Cash Advance Fee	2.5% of withdrawal amount, min. 500 (As per variant in MITC)
Finance Charges for both revolving credit & cash advances	Finance Charges are not applicable on Commercial Cards
Charge Slip Retrieval / Copy Fee	INR 100
Over Limit Penalty	Not Applicable
Charges in case of default (Late Payment Fee)	12.5% of total outstanding amount subject to min. of INR 5 and max. of INR 1,300
Cheque Return/Dishonour Fee, Auto Debit Reversal: insufficient funds	INR 500

**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.**

All the above Charges are subject to change under various marketing programs. The Cardmember will be informed about these Changes. Please visit [www.rblbank.com](http://www.rblbank.com) for latest MITC, Most Important Terms & Conditions.

Minimum amount due (MAD) = Total Amount Due

\* 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.

The corporate card is issued at the sole discretion of the RBL Bank and the credit limit sanctioned on the corporate card is on basis of various parameters at its discretion and may be reviewed as per bank's policies specified from time to time. The bank reserves the right to revise or unconditionally cancel the limit assigned to the corporate at any given point of time.