

## Frequently Asked Questions (FAQs)

This document is applicable to below RBL Bank Credit Cards

- **IndianOil RBL Bank Credit Card**
- **IndianOil RBL Bank XTRA Credit Card**

### 1. What are the benefits of the IndianOil RBL Bank Credit card:

The card member can avail the following benefits on IndianOil RBL Bank Credit Card

- 1000 Fuel Points as Welcome Gift on transacting above INR 500 within 30 days of card issuance
- 1 Fuel Points per INR100 on all spends except the exclusion categories (No capping)
- 10 Fuel Points per INR100 spent on IndianOil fuel stations (Up to 1000 fuel points per month)
- Annual Fee Waiver on Annual Spends of INR 1.75 Lacs
- Fuel Surcharge Waiver of Up to INR 100 per month against fuel purchase transactions between INR 500 and INR 4,000

For detailed Terms and Conditions, [click here](#)

### 2. What are the benefits of the IndianOil RBL Bank XTRA Credit card:

The card member can avail the following benefits on IndianOil RBL Bank XTRA Credit Card

- 3000 Fuel Points as Welcome Gift on transacting above INR 500 within 30 days of card issuance
- 2 Fuel Points per INR100 on all spends except the exclusion categories (No capping)
- 15 Fuel Points per INR100 spent on IndianOil fuel stations (Up to 2000 fuel points per month)
- 1000 Fuel points on Quarterly Spends of INR 75,000 per calendar quarter
- Annual Fee Waiver on Annual Spends of INR 2.75 Lacs
- Fuel Surcharge Waiver of Up to INR 200 per month against fuel purchase transactions between INR 500 and INR 4,000

For detailed Terms and Conditions, [click here](#)

### 3. What is the annual membership fees for RBL Bank credit card?

- IndianOil RBL Bank Credit Card annual membership fee – INR 500 + GST
- IndianOil RBL Bank XTRA Credit Card annual membership fee – INR 1,500 + GST

### 4. What are the other fees applicable for RBL Bank Credit Card?

- Please refer [Most Important Terms and Conditions](#) for complete fee details.

## 5. How can I apply for IndianOil RBL Bank Credit Card and IndianOil RBL Bank XTRA Credit Card?

- You can apply for the credit card through both online and offline modes. To apply online, you can visit the RBL Bank official website - <http://www.rblbank.com>.
- Alternatively, you can also visit the nearest branch or select Indian Oil fuel station to apply for the IndianOil RBL Bank Credit Card or Indian Oil RBL Bank XTRA Credit card.

## 6. How can I check my eligibility for this card?

- Individuals between the age of 21 to 70 years are eligible for the IndianOil RBL Bank Credit Card and IndianOil RBL Bank XTRA Credit Card subject to Bank's internal policy.

## 7. Which transactions are excluded from Fuel Points calculation?

- Certain transactions such as Utilities, Insurance, Quasi-cash, Railways, Rental, Wallet/Service providers, Government services, Contracted services, Cash, Miscellaneous, Bill2pay and EMI are excluded from earning Fuel points.

## 8. When does my welcome Fuel Points get credited?

The welcome Reward Points will be credited to the Card Account in subsequent billing statement upon:

- Making transaction above Rs 500 within 30 days of receiving your card
- Payment of membership fee as reflected in the statement

## 9. What should I do if my card is lost or damaged?

- If your credit card is lost or damage, you should immediately inform the bank by calling on the customer care number. Alternatively, login to RBL Bank App immediately and report your lost or stolen card.

## 10. How can I check the status of my credit card application?

- You can track the status of your credit card application on: <https://www.rblbank.com/static-pages/track-your-credit-card-application>.

## 11. What are Fuel Points?

- RBL Bank rewards its Credit Card members with Fuel Points for purchases made using IndianOil RBL Bank Credit Card and IndianOil RBL Bank XTRA Credit Card. The more the Cardmember spends, the more they earn. These Fuel Points can then be redeemed at RBL Bank's rewards portal [rblrewards.com](http://rblrewards.com) for redemption on a variety of shopping extravaganza options available. Explore the unlimited Power of Fuel Points at RBL Bank App or visit our [rblrewards.com](http://rblrewards.com).
- The value of 1 Fuel point is INR 0.50 for IndianOil XTRA Reward conversion and INR 0.1 everywhere else.

#### 12. What is the validity for Fuel Points?

- Fuel Points will be valid for a period of 2 years from the date of earning unless otherwise communicated.

#### 13. How do I earn Fuel Points using RBL Bank Credit Card?

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

#### 14. When will the earned Fuel Points be posted in my statement?

- Total Fuel Points earned during a billing cycle will reflect in the subsequent month's statement of your Credit Card.

#### 15. How do I check my Fuel Points?

- You can view your Fuel Points on RBL Bank's reward portal [www.rblrewards.com](http://www.rblrewards.com) or login to RBL Bank App. Available Fuel Points will also be communicated in your Credit Card statement.

#### 16. How can I redeem my Fuel Points?

- You can log in to [www.rblrewards.com](http://www.rblrewards.com) or
- Log in to RBL Bank App. Select what you wish to purchase / redeem.
- You can convert your RBL Bank Fuel Points into IOCL XTRA REWARD points on [www.rblrewards.com](http://www.rblrewards.com). IOCL XTRA REWARD points can be redeemed at Indian Oil fuel stations for subsequent fuel purchase transactions.

#### 17. Is there any Redemption Fee Applicable?

- Please refer [Most Important Terms and Conditions](#) for complete fee details

#### 18. Are there any minimum points required to redeem Fuel Points?

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

#### 19. Can I adjust the earned Fuel Points against RBL Bank Credit Card outstanding?

- No, you cannot adjust the earned Fuel Points against your Credit Card outstanding.

#### 20. What if I don't have sufficient Fuel Points to redeem?

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

**21. What happens to Fuel Points if my transaction is cancelled?**

- Once a transaction is cancelled/reversed, Fuel Points earned on such transaction will automatically be adjusted/debited from your existing Fuel Points.

**22. Incorrect or zero Fuel Points are being reflected on rewards portal, what should I do?**

- Fuel Points will reflect on the portal post generation of your credit card statement. Fuel Points will be shown as zero, in case your card is blocked. You may contact the Customer Support team for further information.

**23. What is IndianOil XTRA Reward Program?**

- The "IndianOil XTRA REWARDS Program" is a Program by IndianOil Corporation LTD. to reward individuals shopping from select Retail outlets of IndianOil and affiliates, franchisees and outlets of alliance partners with whom Indian Oil Corporation Ltd. may have alliance from time to time.

**24. What is IndianOil XTRA Reward Loyalty ID?**

- IndianOil creates XTRA Reward loyalty ID for enrolment in IndianOil XTRAREWARD Program. To Know more visit IndianOil Website.

**25. What is IOCL XTRA REWARD point, and how can I earn them with my IOCL credit card?**

- XTRA REWARD points are loyalty points offered by Indian Oil Corporation Limited (IOCL). You earn Fuel Points on purchase transaction using your IOCL Credit Card and can convert their fuel points into XTRA REWARD points by visiting [www.rblrewards.com](http://www.rblrewards.com).

**26. Can I convert my credit card Fuel points into IOCL XTRA REWARD points through any other platform apart from the Rewards Portal?**

- No, you can only convert your Fuel Points into IOCL XTRA REWARD points on [www.rblrewards.com](http://www.rblrewards.com).
- 1 fuel point = INR 0.50 for XTRA Reward point conversion
- 1 XTRA Reward point = INR 0.30 at IndianOil Fuel Station

**27. Can I redeem my IOCL XTRA REWARD points for fuel purchases at IOCL outlets?**

- Yes, you can redeem IOCL XTRA REWARD points for fuel purchases at the IOCL outlets.

### **28. How do I redeem IndianOil XTRA REWARD points at IOCL Fuel stations?**

- IOCL merchant can fetch XTRA Rewards points using registered mobile number at POS. You can choose the number of XTRA Rewards points for redemption. Redemption process as below –
  - Press '#' on the POS Machine
  - Select 'Instant Redeem'
  - Under Select Program > Choose 'XTRAREWARDS'
  - Click on 'OK' to enter Mobile Number for 'XTRAREWARDS'
  - Click 'OK' and enter Mobile Number
  - Enter Redemption Amount

### **29. Can I convert my Fuel points into IOCL XTRA REWARD points if my account is not active?**

- To convert Fuel points into IOCL XTRA REWARD points, customer credit card account must be active.

### **30. Why am I not able to convert my Fuel Points to IOCL XTRA REWARD points?**

- If you are unable to convert for Fuel Points to IOCL XTRA REWARD points please contact our Customer Services helpline number 022 62327777.

### **31. Can I partially pay using XTRA Reward Point at IndianOil Fuel Station?**

- Yes, you can partially pay using XTRA Reward Point and balance payment through RBL Bank Credit Card.

### **32. 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](http://rblbank.com/cardpin)
- Using RBL Mobile App.
- Call our Customer Services helpline number 022 62327777

### **33. How can I enable Online transaction on my RBL Bank Credit Card?**

To use you 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](http://applications.rblbank.com/auth-controls)
- Login to RBL MyCard Mobile App.
- Calling our Customer Services helpline number 022 62327777

### **34. 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 Bank App.
- Set a PIN of your choice
- SWITCH ON Card settings
- Give a missed call at 9355415959 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

### **35. 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](mailto:cardservices@rblbank.com)
- Visit nearest branch: [rblbank.com/locate-us](http://rblbank.com/locate-us)