



AFFLUENCE IS YOU



INSIGNIA PREFERRED BANKING
CREDIT CARD



Application No.

Fields with asterisk (*) are mandatory. | Tick boxes as appropriate.

I would like to apply for

Insignia Preferred Banking Credit Card
(Annual Membership Fee ₹0)

Affix Passport
Size Photo here

Please sign across
the photograph

Please tell us a few things about yourself (Please fill the form in BLOCK LETTERS)

PERSONAL DETAILS

NAME

MIDDLE NAME

LAST NAME

1. My Name*

Please enter the same Name as on AADHAAR

2. Mobile Number*

Please enter your 10 digit Mobile Number.

3. Date of Birth* (as per KYC)

4. Email ID*

This will be used for delivering PIN, Transaction Details, One-Time Passwords (OTP's) and Monthly Statements

FINANCIAL DETAILS

1. PAN number*

This will be located on the front side of your pan card.
Example: AELPU5278H

2. Net Monthly Income*

OTHER IMPORTANT DETAILS

1. Gender*

 Male Female Third Gender

2. Marital Status*

 Single Married Others

3. Education Qualification*

 Post Graduate Graduate Under Graduate Others

4. Father's Name*

NAME

MIDDLE NAME

LAST NAME

5. Mother's Name*

NAME

MIDDLE NAME

LAST NAME

6. Desired Name
on the Card*

Please enter 19 Characters only

Same as above

7. Residential Status*

 Resident Indian Non Resident Indian Foreign National Person of Indian Origin

Your Residential Details

CURRENT RESIDENCE

Please mention the details similar to what you provided to us in the KYC document.

1. Address*

2. Landmark

3. City*

4. State*

5. Pincode*

PERMANENT RESIDENCE Same as Current Address

1. Address* FLOOR NUMBER/House Number AREA/LOCALITY

DISTRICT

2. Landmark

Example : Madhurima Temple, MG Road Metro Station

3. City* 4. State*

5. Pincode*

Please enter your 6 digit Area Pincode

My Work Address

1. Occupation Type* Salaried Self-employed Student Retired/Pensioner Business Others

Fill if Salaried

2. Employer type* MNC Govt Public Ltd. PSU Pvt. Ltd. Co

3. Designation*

Please let us know about the work you do for the Company/Firm

Fill if Self-Employed/Business/Professional

Partnership firm

Proprietorship Firm

Others

4. Employer/Firm Name*

5. Work Email ID*

Example : shivkumar@xyzcorp.co.in

6. Address* FLOOR NUMBER/House Number AREA/LOCALITY

DISTRICT

7. City* 4. State*

9. Pincode*

Please enter your 6 digit Area Pincode

My Preferences

1. Where do you want us to send your Credit Card & other important communications?* Current Residence Work Address

2. How would you like to receive your Credit Card Statement as [Please choose one option]:
If an option isn't selected, you will be on-boarded on our Go Green initiative. You will receive E-statements on your email. You can access statements at RBL MyCard App or Chatbot - RBL Cares.

E-statement Physical Statement

**Tax Residence Declaration**

Do you have tax liability outside India?* Yes [Please fill Annexure A for foreign account Tax Liability] No

Please read carefully before signing

1. I have read and understood the contents of RBL Bank Credit Card Application Form, MITC and Terms & Conditions. I understand that Most Important Terms and Conditions will be shared in the digital form only and no physical copy will be sent as a part of the welcome kit.
2. The information submitted by me is true and correct. I have not suppressed or withheld any material information.
3. I agree and understand that in an event I do not make payment of the amount due as per the previous statement by the payment due date interest at the rate of up to 3.99% per month or 47.88% per Annum ('Finance Charges') shall be payable on such unpaid amount I also understand that in case the full amount is due and payable, the applicable finance charges on such delayed payment will be charged by RBL Bank on such usage of the card from the date of such transaction.
4. I understand that the credit limit on my Card is fixed by RBL Bank basis various parameters at its sole discretion and I have not been promised any credit limit.
5. I hereby provide my consent to RBL Bank to call me for upgrading my Card (if eligible) basis my telephonic consent at sole option and discretion of RBL Bank.
6. I hereby provide my consent for e-KYC / offline verification as stated in the Terms and Conditions for issuance of the Credit Card. I also provide my consent for e-KYC/ offline verification for considering the current address of my residence as stated in Application form, if the said address is different from the address updated in the Aadhaar.
7. I authorize RBL Bank Ltd. to download C-KYC details pertaining to me from the CKYC Registry(CERSAI) database to complete the KYC towards my RBL Bank Credit Card application. I hereby provide consent to receive information from Central KYC Registry through SMS/Email on the registered number/email address.
8. I Declare that I am not politically exposed person or not related to politically exposed persons (as defined and amended by Reserve Bank of India from time to time).
9. I hereby confirm that I shall adhere to FEMA regulations and make all payment(s) towards Credit Card account as per the regulations.
10. I understand that it is at RBL Bank's discretion to assign network on my card.
11. I authorize RBL Bank to capture the name and information in the account as per PAN/PAN site or Aadhaar(e-KYC/ Biometric KYC) for KYC compliance purpose.
12. I understand that the bank allows a one-time option to change my billing cycle basis my preference. One time request for change in billing cycle can be submitted by calling customer services on 022-6232 7777 or 1800 121 9050
13. I agree to receive communication from RBL Bank regarding insurance and other third-party products.

Tick here to opt out of marketing communication on third-party products.



Scan QR code
to read Most Important
Terms & Conditions



Scan QR code
to read Cardmember Agreement &
Product Terms & Conditions

Place

Date

Customer Signature



RBL Bank offers you 45-days free trial facility - 1st ever in the industry. If, for any reason you are not satisfied with our product or services, you can close your Card account - No questions asked! At RBL Bank, we call it 'customer-first' approach.

For office use only

Program Code

Fee Code

Override Fee Code

Lead ID

Source Code

Please mention RM/ISM Emp. ID here

Please mention customer Branch Code here

Mandatory fields – If fields with () are left blank, application will not be processed

Section 1: Basic Relationship Details

*Customer Name:

*Director / Partner / Proprietor / Individual:

*Brief Profile of the Customer:

Relationship Details

*RBL Savings Account No.

*CIF ID:

Group ID (If applicable):

*CIF ID	SA MAB (In Cr.)	AUM (In Cr.)	Fixed Deposits (In Cr.)	Total TRV (SA+AUM+FD) (Min. INR 30 lacs for qualification)	CA MAB (In Cr.) (Min. INR 10 lacs for qualification)

Note: 1) Either CA MAB of 10 lacs or TRV of 30 lacs criteria must be met in order to take forward the application

Section 2: Additional Details

Is there an RBL Credit Card already issued against the applicant/Group ID? : Yes No

If yes, please mention below Credit Card number(s):

Is there any change in the residence address of the applicant available in Bank's records (Finacle) vs. the address declared by the applicant in the Insignia Credit Card application? Yes No

(If Yes, it is confirmed that a physical visit been conducted on the new address provided by the applicant in the Insignia credit card application form and that the applicant currently resides at the provided address.)

Section 3: Confirmation/Recommendation

It is confirmed that the applicant resides and works as per the address mentioned in the application form. He is contactable on the provided Contact numbers. The relationship details have been checked and updated basis the latest information available on the system. I/We recommend that an Insignia Card be issued to this customer

*RM Signature: *RM Employee ID

*RM Name:

*RM Mobile Number:

Insignia Head/ Team leader/ Zonal Head Signature

Insignia Head/ Team leader/ Zonal Head Employee ID

*Insignia Head/ Team leader/ Zonal Head Name

Terms and Conditions

1. I declare that all the particulars and information given in the application form is true, correct and complete and no material information has been withheld/suppressed from RBL Bank Limited ("RBL Bank"). I shall furnish such additional writings as may be required in connection with the financial assistance/s required by me. I also authorize RBL Bank to check reference about me from any bank/persons.
2. I shall/advise RBL Bank in writing of any change in my/our residential or employment/business address or any such change which may affect my credit worthiness.
3. I understand that RBL Bank reserves the right to retain the photographs and documents submitted with this application and will not return the same to me. I understand that the grant of credit card is at the sole discretion of RBL Bank and upon my executing and submitting necessary documents and other formalities as required by RBL Bank.
4. I confirm that no bankruptcy proceedings is pending against me nor have I ever been adjudicated bankrupt. I am not a relative of director of other banks*, not a firm in which a director or a relative of directors or other banks* are interested partner/guarantor, not a director/ senior officer/relative of director or senior officer of the bank*. (*includes directors of scheduled co-operative banks and their relatives, directors of subsidiaries/trustees of mutual funds/venture capital funds set up by the financing banks or other banks. If the above declaration is found to be false then the Bank will be entitled to revoke and/or recall the Facility)
5. I hereby authorize and give consent to RBL Bank to disclose, without notice to me, information furnished by me in application form(s)/ related documents executed in relation to the credit card from RBL Bank, to RBL Bank's other branches/subsidiaries/affiliates/Credit Bureaus/Rating Agencies, Services Providers, banks/financial institution, governmental/regulatory authorities or third parties for KYC information verification, credit risk analysis, or for other related purposes that RBL Bank may deem fit.
6. I understand and acknowledge that RBL Bank shall have the absolute discretion, without assigning any reason (unless required by applicable law), to reject me/our application and that RBL Bank shall not be responsible/liable in any manner whatsoever to me for such rejection or any delay in notifying me/us of such rejection, any costs, losses, damages or expenses, or other consequences, caused by reason of such rejection, or any delay in notifying me of such rejection of my application.
7. I agree and understand that credit limits are subject to periodic review and will vary based on the bank's credit assessment of my card account and I expressly authorize RBL Bank to decrease the credit limit on my credit card, based on its credit assessment, without prior notice to me.
8. I confirm that
 - i. I shall furnish any additional documents as and when required by RBL Bank.
 - ii. I do not have any existing customer ID or customer ID apart from the one mentioned above, and in case found otherwise. RBL Bank reserves the right to consolidate the customer IDs under a single customer ID as it may decide, without any prior notice to me.
 - iii. I understand that the credit decision is based on a credit model which includes factors like credit history, repayment track record, banking habits, business stability & cash flow analysis which is assessed through a combination of personal discussion and documentation.
 - iv. No commitments have been made to me by Bank or any of its representatives regarding the credit limit on the credit card. Further I have not given/made any payment in cash, bearer cheque or kind along with or in connection with this application to any representative of RBL Bank (or) to any other third party.
9. I hereby submit voluntarily at my own discretion, the biometric based e-KYC authentication or offline verification modes defined by UIDAI (aadhaar) to RBL Bank for the purpose of establishing identity/address proofs.
10. The consent and purpose of collecting Aadhaar has been explained to me in vernacular language. I hereby declare that all the information voluntarily furnished me is true, correct and complete. I will not hold RBL Bank or any of its officials responsible in case of any incorrect information provided by me.
11. I hereby authorize RBL Bank to use my Aadhaar Number and/or biometric/demographic information to verify my details from UIDAI. I understand that RBL Bank will be calling for data from UIDAI and the same will be stored with RBL Bank for providing me the product/ services opted by me.
12. I understand that the digital trail of the entire process of applying for the Credit Card has been duly approved and authenticated by me through One Time Password (OTP) method and the digital trail shall be maintained by RBL Bank, which shall be the sole and binding evidence on the application, utilization and my obligation to re-pay all outstanding amount/s as per the Card Member Agreement. I further understand that RBL Bank will reach out to me for completing the KYC via biometric KYC process or through video KYC.

I consent I dissent, to sharing of my personal information (including details disclosed in this application form) by the Bank, without any further consent or authorisation from me to its Group Companies/Subsidiaries/Affiliates/Service providers for the purpose of marketing & promotional offers offered by the Bank through calls, SMS, email or any other mode.

I consent I dissent that my card account will be enrolled for Overlimit Facility subject to Bank's policies. This consent can be disabled/enabled anytime through our mobile application: RBL MyCard App. In case you choose to avail this facility, a charge of 2.5% of overlimit amount, subject to a minimum of Rs. 500 will be levied.

Please note that it may take up to 20 days (subject to receipt of complete KYC and Correctness of information) to provide a decision on your Credit Card application



RBL Bank Limited

Card Operating Centre: 306 – 311, 3rd Floor, JMD Megapolis, Sohna Road, Sector - 48, Gurugram - 122 018, Haryana.
Registered Office: 1st Lane, Shahupuri, Kolhapur - 416 001, India. CIN: U65191PN1943PLC007308

CUSTOMER SERVICE : +91-22-6232 7777 | WEBSITE : www.rblbank.com