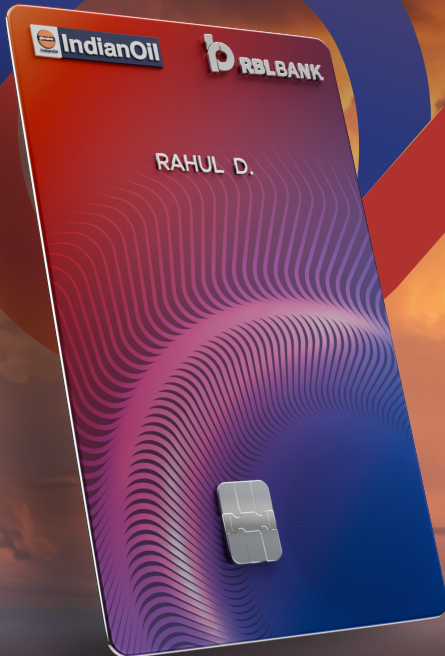


Navigate Every Path with Privilege



In this User Guide, you'll find:

Features on your Card	3
------------------------------	----------

How to Make Payments	5
-----------------------------	----------

Quick Payments	6
-----------------------	----------

RBL MyCard App	7
-----------------------	----------

Value Added Services	8
-----------------------------	----------

How to Download your Statement	9
---------------------------------------	----------

Safety and Transparency	10
--------------------------------	-----------

Contact Us	13
-------------------	-----------

Go Further and Beyond

For a Membership Fee of ₹500 only



A Road to Rewards

Get 1000 Fuel Points on beginning the journey. Just shop for ₹500 in one transaction within first 30 days of getting your Card

Drive, Dine, Shop and Earn!

Boost your rewards every time you spend! Earn 1 Fuel Point for every ₹100 spent on your favorite purchases — whether you're dining out, shopping, or indulging in everyday luxuries





Accelerate your Savings!

Get accelerated 10 Fuel Points on every ₹100 spent at IndianOil fuel stations (Maximum 1000 Fuel Points per month)

Free Card, No Worries!

Spend ₹1.75 Lacs annually to get the annual fee waiver



Surcharge Free Zone

Drive worry-free and get a fuel surcharge waiver of 1% up to ₹100 each month

Note: Purchases made under below mentioned merchant categories will be excluded from Fuel Point benefit, and annual fee waiver: 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.

[Click here](#) to calculate your savings

Make your Credit Card Payments

Here's how



UPI Payment

Pay Now

To know more
log onto RBL
MyCard App



NEFT

Pay Now



Net Banking

Pay Now



Debit Cards

Pay Now



Cash/ Cheque

Click here

to know
RBL Bank Branch
Locations



NACH/ SI

Click here

to download
the form
and register

Quick Payments



Tap this card to make fast & convenient payments at retail outlets. With contactless payments enabled, your Card never has to leave your hand.

Make payments of up to ₹5,000* at a time using the tap & pay feature.



For Credit Cards issued on RuPay network, enjoy the features of National Common Mobility Card (NCMC) and RuPay Credit Card on Unified Payment Interface (UPI).

[Know More](#)



In case of RuPay Credit Card, Cardmember will earn Reward Points as defined in respective product terms & conditions.

However, offline UPI transactions under ₹2,000 done at small merchants on IndianOil RBL Bank XTRA Credit Card on RuPay Network will not be eligible for Rewards Points, voucher benefits, milestone benefits or any other product benefits, unless stated otherwise.

For clarity, small merchants in this case means merchants with turnover of not more than ₹20,00,000 during the previous financial year.

RBL Bank MyCard App

Services at your fingertips!



Make utility bill & Card payments



View previous activity



View & download Card statement



Convert purchases into EMIs



Control your Card



Get offers from merchants near you



Load your NCMC Wallet



Get Instant Loans



Spends Analyser

You can also view your Card account on



RBL Cares Chatbot
[Click here](#) to chat with us



WhatsApp Banking
Say 'Hi RBL' on **8433598888** from your registered mobile number

Download Now:



Value Added Services



EMI at your fingertips. Convert all purchases over ₹2,500 into EMIs on MyCard App.



Do not worry about high interest rates! Balance Transfer facility lets you transfer outstanding on other bank Credit Cards to your RBL Bank Credit Card. Enjoy low rate of interest along with easy EMI Payments.



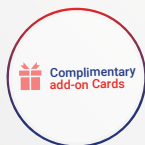
Need money instantly? Get it easily in your account and pay it back conveniently in EMIs. No documentation required.



Get discounts up to 100% on Split n Pay fee using EMI Infinity Pass. Give a missed call on 8448290048 from your registered mobile number.



Pre-approved loan offer just for you! Zero documentation and no blocking of credit limit. Loan available for multiple tenure options at attractive interest rate.



Your card gives you the power to add up to 5 complimentary Cards. Send identity proofs of your spouse, parents, or children to cardservices@rblbank.com and get started with add-on Cards.



You can now recharge & pay your electricity, mobile, water, gas bills from the safety of your home with RBL MyCard App, the one stop shop for all your bill payments.

How to Download your Statement



RBL MyCard App

View and download Card statements of last 12 months



RBL Cares Chatbot

[Click here](#) to chat



WhatsApp

Say "Hi RBL" on **8433598888**



Website

[Click here](#) to visit our website



Mini SMS

Always keep your mobile number updated



Stay secure while transacting

Follow these important security tips



Never share your Card number, CVV, Expiry Date, OTP, PIN or PAN with anyone.



RBL Bank representatives will never ask you to share your OTP for Card activation or for any other concern.



If someone calls and asks you to share OTP, it is a FRAUD Attempt. Beware!



OTP SMS/email will always include merchant name and amount of transaction for reference.



Never leave your card unattended as it is not password protected and can be used by anyone without OTP / PIN validation

To report any unauthorized transactions, contact our Customer Care instantly or write to us at cardservices@rblbank.com



SIMPLE. TRANSPARENT.

Quick links for reference:



MITC: Most Important Terms and Conditions contain details of fees & charges with illustrations. Refer MITC [here](#).



BCSBI: We are a member of BCSBI, a voluntary code ensuring safe banking practices for our customers. Refer BCSBI [here](#).



Cardmember T&C: This contains detailed terms and conditions about card usage, payments, NCMC, UPI Linkage and more. Refer Cardmember T&C [here](#).



Card T&C: This contains detailed terms and conditions about your Card features. Refer Card T&C [here](#).

45 Day Free Look Programme: At RBL Bank, it's always customer first!



In case you're not happy with our products or services, you can discontinue it at any time.
No conditions. No questions.

Never share your card details, for instance, your card number, expiry date, CVV or OTP with anyone. Bank and its representatives will never ask for such details.

At your Service, 24X7



Call us at
022 6232 7777



Write to us at
cardservices@rblbank.com