

INDIA, All Aboard!

with IRCTC RBL Bank Credit Card







In this User Guide, you'll find:

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India, All Aboard to Journey of 40X Benefits

For a Membership Fee of ₹500 only



A Rewarding Welcome

Get 500 Reward Points on shopping with your credit card within the first 30 days of card issuance

Train Tickets get you Xtra Rewards

Earn 5 Reward Points for ₹200 spent on train ticket booking via IRCTC website and Rail connect app



Redeem ₹1 for every Reward Point collected on train ticket booking







Even Regular Commutes are Rewarding

Earn 3 Reward Points for ₹200 spent on FastTag Recharge (From RBL Bank Digital channels), NCMC Wallet Reload, and Local Train Ticket booking from UTS app

Rewards on all Travel Spends

Earn 2 Reward Points for ₹200 spent on Flight, Hotel, Bus and Cruise bookings on IRCTC Website and App





More Reward Points for you

Earn 1 Reward Point everywhere else (On select categories, T&C applied)





Miles and More

Earn an incremental 500 Reward Points on achieving the milestone spends of ₹75,000 in a calender quarter





Train Cancelled? But Journey is Still On

Enjoy complimentary booking of alternate mode of transport in case of last minute train cancellation. <u>Click Here</u> to know more

Travel in Comfort

Enjoy up to 8 complimentary visit to select IRCTC railway lounges. <u>Click Here</u> to know more



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

<u>Click Here</u> to download the form and register

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ONE NATION. ONE CARD.





Quick Payments



Tap this card to make seamless payments on the go.



Enjoy Contactless Shopping Experience Tap & Pay with contactless feature. Click Here to know more



Payment at your Finger Tips

Pay via Rupay Credit card on UPI. <u>Click Here</u> to know more



Travel Smart via NCMC Credit Card Simplify your everyday commute with the power of NCMC feature. **Click Here** to know more ONE NATION. ONE CARD.





Services at your fingertips!



Make utility bill & Card payments



Convert purchases into EMIs



Load your NCMC Wallet





Control your Card



Get Instant Loans



RBL BANK

View & download Card statement



Get offers from merchants near you



Spends Analyser

You can also view your Card account on



ANDROID APP ON

Google⁻play



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

Download Now:









Value Added Services

SPLITTAPAY	EMI at your fingertips. Convert all purchases over ₹2,500 into EMIs on MyCard App.
TRANSFER	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.
(Xpress Cash	Need money instantly? Get it easily in your account and pay it back conveniently in EMIs. No documentation required.
EM INFRIME PLASS	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.
Dial for Cash	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.
Complimentary add-on Cards	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.
(Killszpay)	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.
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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**







Quick links for reference:



MITC: Most Important Terms and Conditions contain details of fees & charges with illustrations. Refer MITC <u>Here</u>.



BCSBI: We are a member of BCSBI, a voluntary code ensuring safe banking practices for our customers. Refer BCSBI <u>Here</u>.



Cardmember T&C: This contains detailed terms and conditions about card usage, payments, NCMC, UPI Linkage and more. Refer Cardmember T&C <u>Here</u>.



Card T&C: This contains detailed terms and conditions about your Card features. Refer Card T&C <u>Here</u>.



NPCI: This contains detailed terms and conditions about NCMC & UPI on your card. Refer NPCI Guidelines <u>Here</u>.

ONE NATION. ONE CARD





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

