

Frequently Asked Questions (FAQs)

This document is applicable for below RBL Bank Credit Card:

- IRCTC RBL Bank Credit Card

Q. What benefits will I get on IRCTC RBL Bank Credit Card?

The Cardmember can avail the following benefits on the IRCTC RBL Bank Credit Card:

- 5 Reward Points on every INR 200 spent on train ticket booking of all classes from IRCTC Website/ IRCTC Mobile App
- 3 Reward Points on every INR 200 spent on FASTag Recharge from RBL Bank Digital channels / NCMC Reload / Local train ticket booking through UTS application.
- 2 Reward Points on every INR 200 spent on flight / hotel / tourism ticket booking from IRCTC Website/ IRCTC Mobile App
- 1 Reward Point on every INR 200 spent on other Spends under select categories.
- Welcome Benefit of 500 Reward Points can be availed by the Cardmember on making eligible retail transaction above INR 500 within 30 days from the date of the Card issuance. The spends will be calculated only for settled transactions, as per the transaction date submitted by the Merchant Establishment/ Association. RBL Bank shall not be held responsible if Merchant Establishment submits the transaction date as different from the actual date when the transaction was done.
- Milestone Benefit of 500 Reward Points on quarterly spends (calendar quarter) of INR 75,000 except defined exclusion categories.
- Complimentary Insurance Cover to indemnify against Train Cancellation Up to INR 5000 will be applicable only on trains cancelled by the Indian Railways within 24 hours or less from the date of the journey and the scheduled train time. Click here to know more.
- Value of 1 Reward Point shall be equivalent to 1 INR for Train ticket bookings only.
- 8 Complimentary access to select IRCTC Executive Lounges every year (Maximum of 2 visits per quarter) only for primary cardholders.
- 1% transaction surcharge waiver on IRCTC spends. Railway Surcharge is applicable on a transaction of up to INR 5,000. This is applicable on booking only via www.irctc.co.in or the IRCTC App. Maximum surcharge of INR 200/- only can be earned in one month.

Note: Purchases made under below mentioned merchant categories will be excluded from Reward point benefits and quarterly milestone benefit : Fuel & Auto, Utilities, Insurance, Quasi-Cash, 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.

Refer detailed Terms and Conditions at:

<https://drws17a9qx558.cloudfront.net/document/credit-cards/tnc-irctc-rbl-bank-rupay-credit-card.pdf>

Q. What are the Fees and Charges applicable on IRCTC RBL Bank Credit Card?

- Membership Fee - INR 500/- + GST (Applicable in 1st Year)
- Renewal Fee – INR 500/- + GST (Applicable 2nd Year Onwards)

Q. How can I apply for IRCTC RBL Bank Credit Card?

- You can apply for this credit card through both online and offline modes. To apply online, you can visit the official website of RBL Bank - <http://www.rblbank.com> or you can visit the official website of IRCTC – <https://irctc.co.in>
- Alternatively, you can also visit the nearest branch to apply for the IRCTC RBL Bank Credit Card.

Q. How can I check my eligibility for this card?

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

Q. When do my welcome Reward Points gets credited?

The welcome Reward Points will be credited to the Card Account within 60 days from the date of the Card issuance upon:

1. Making first transaction within 30 days of Card issuance
2. Payment of membership fee as reflected in the statement

Q. What is the loyalty number printed on the IRCTC RBL Bank credit card?

The loyalty number printed on the back of your IRCTC RBL Bank Card is a 11-digit number which gets allocated to you upon approval of the card application.

Q. How to link your IRCTC RBL Bank Credit Card loyalty number with your IRCTC login?

You can link your 11 digits loyalty number after paying the membership fee payment of your IRCTC RBL Bank Credit card. You need to use the same email ID, mobile no. and date of birth linked to your IRCTC RBL Bank Credit Card.

Steps for linking the loyalty number with IRCTC login ID are mentioned below:

1) Visit IRCTC Ticketing Website/Rail Connect App and access the IRCTC account with your existing login ID (Username and password). In case you do not have an existing Login ID on IRCTC Ticketing Website then you would need to register yourself first by signing up at IRCTC.

- 2) Select the option- "Add Loyalty Account "link provided under Loyalty Account Tab.
- 3) Enter the 11 digits Loyalty Number printed at the back of your IRCTC RBL Bank Credit card, then click on sent OTP.
- 4) Enter the OTP received on your registered mobile number and click on Confirm. After entering the OTP, cardholder will receive confirmation message of successful linking of Loyalty Account.
- 5) You can check your Loyalty Account details under the "Loyalty Account tab".

You will not be able to link your IRCTC RBL Bank Credit card if there is a mismatch in the email id, mobile no. and date of birth that was mentioned while applying for the IRCTC RBL Bank Credit card.

You can call on IRCTC customer care on 14646 or 0755-6610661/0755-4090600 if you are unable to link your IRCTC RBL Bank Card loyalty number with your IRCTC login ID and password.

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

If your Credit Card is lost or stolen, you should immediately block the Card at RBL MyCard App or by visiting the nearest branch and request for a replacement. Alternatively, you can also call RBL Bank's Customer Services helpline number 022 62327777 to report your lost or stolen Card.

To block your Card:

Login to RBL MyCard App > My Account > Settings > Profile Settings > Report Dispute & Fraud > Fraud

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

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

You can get below status for your application:

- Application under processing
- Application Approved/Declined
- Card boarded

Q. What is the Reward Point?

RBL Bank rewards its Credit Card members with Reward Points for purchases made using RBL Bank Credit Cards. The more the Cardmember spends, the more they earn. These Reward Points can then be redeemed at RBL Bank's rewards portal rblrewards.com for redemption on a variety of shopping extravaganza options available. Explore to view the unlimited Power of Reward Points at RBL MyCard App or visit rblrewards.com.

For bookings from IRCTC Rail Connect App / Website, value of one reward point is 1 INR.

Q. What is the validity for Reward Points?

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

Q. When will the earned Reward Points be posted in my statement?

The total Reward Points earned in a billing cycle will reflect in the subsequent month's statement of the Credit Card.

Q. How do I earn Reward Points using RBL Bank Credit Card?

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

Q. Where can I check my Reward Points?

You can view your Reward Points on RBL Bank's reward portal www.rblrewards.com or login to RBL MyCard App. Available Reward Points will also be communicated in your Credit Card statement.

Q. How do I redeem these Points?

Steps to redeem Reward Points from RBL Rewards Portal:

- a) You can log in to www.rblrewards.com or
- b) Log in to RBL MyCard App > Offers and Rewards > Rewards > Redeem. Select what you wish to purchase / redeem.
- c) You can use your RBL Bank Reward Points for train ticket booking via IRCTC App / Website

Steps to redeem Reward Points from IRCTC App / Website:

- Go to IRCTC App / Website
- To book a train ticket, submit journey details
- On payments page, select Pay by Points option to redeem your desired reward points (Minimum of INR 200)

To know more about train ticket booking using available reward point with zero charges, [click here](#)

Q. Is there any Redemption Fee Applicable?

Refer detailed Terms and Conditions at [RBL Bank's rewards portal](#)

Q. Are there any minimum points required to redeem my Reward Points?

Refer detailed Terms and Conditions at [RBL Bank's rewards portal](#)

Q. What if I don't have sufficient Points to redeem?

You can choose to pay partially using the Reward Points and remaining amount can be paid through the IRCTC RBL Bank Credit Card. You can refer detailed Terms and Conditions at <https://www.rblrewards.com/tnc>

Q. How do I avail the IRCTC Executive Lounge access on my IRCTC RBL Bank Credit Card?

- 1) Eligible cardholders must present their valid, unexpired eligible cards and Valid train travel ticket at the entrance to the select lounges to avail the benefit.
- 2) Rs 2/- will be charged from the customer's account to validate the card for complimentary lounge access.

Q. What benefits do I get in the IRCTC Executive Lounge?

- The complimentary access to IRCTC Executive Lounges include the below facilities:
- Two Hours of lounge stay
- A/C comfortable sitting arrangements
- Access to washrooms / changing room
- 1 Buffet meal- Breakfast, Lunch or Dinner as per the time of visit.
- Unlimited tea & coffee
- Free Wi-Fi
- Charging points
- Newspaper and Magazine
- Any additional service such as recliners or more shall be chargeable separately as per the operator price for that service. Above mentioned benefits are indicative in nature and may subject to change as per availability and discretion of the lounge.

Q. In which all railway stations I can access IRCTC Executive Lounge benefits?

Please visit RBL Bank website to access list of IRCTC Executive Lounge.

Q. Is the Railway Lounge benefit available for additional guests?

Complementary railway lounge benefit is limited to primary cardholder only. Additional guests are allowed only on chargeable basis.

Q. What happens to Reward Points if my transaction is cancelled?

Once a transaction is cancelled/reversed, Reward Points earned on such transaction will automatically be adjusted/Debited from your existing Reward Points. Adjusted Reward Points can be viewed by logging into RBL MyCard App or RBL Bank's rewards portal. Also, the adjusted reward points will reflect in upcoming Credit Card statement from the transaction cancellation date.

Q. My Reward Points showing zero on rewards portal, what should I do?

The Reward Points you have earned will reflect on the portal once your credit card statement is generated. The Reward Points will be shown as zero, if your card is blocked. You may need to contact the Customer Support team to get more information on this.

Q.As a cardholder, I have not received my Reward Points for tickets booked through IRCTC Ticketing Website/ Rail Connect App?

If a cardholder exceeds the monthly cycle capping of the product feature of 1,000 Reward Points, then Reward Points shall not be awarded for the spends done beyond the monthly capping.

Q.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
- Login to RBL MyCard Mobile App. Visit <https://www.rblbank.com/credit-cards/rbl-mycard-app> for more information.
Login to RBL MyCard App > My Account > Select Card > Settings > Switch On/ Off your Card
- Calling our Customer Services helpline number 022 62327777

Q.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 MyCard App. Visit <https://www.rblbank.com/credit-cards/rbl-mycard-app> for more information.
- Set a PIN of your choice
- SWITCH ON Card settings
- Give a missed call at 8744810111 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

Q.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 <https://www.rblbank.com/chatbot>
- Send a text 'Hi RBL' on 8433598888 on WhatsApp from your registered mobile number
- Email us at cardservices@rblbank.com
- Visit nearest branch: [rblbank.com/locate-us](https://www.rblbank.com/locate-us)

Q. Where can I view the Terms and Conditions of my RBL Bank Credit Card?

You can view detailed Terms & Conditions of your RBL Bank Credit Card at:

- IRCTC RBL Bank Credit Card:

<https://drws17a9qx558.cloudfront.net/document/credit-cards/tnc-irctc-rbl-bank-rupay-credit-card.pdf>

Q. Where can I view other fee & charges applicable on RBL Bank Credit Card?

You can refer Most Important Terms and Conditions to view more details on RBL Bank Credit Card at [RBL-MITC-final.pdf](#)

Q. My RBL Bank Credit Card Application is approved but I have not received my Credit Card?

Call RBL Bank's Customer Services helpline number 022 62327777 to get the latest information on your Credit Card.

Q. Where can I view my monthly Credit Card statement.

RBL Bank Credit Card statement is sent on the email ID registered with the Bank. Statement can also be viewed by logging into RBL MyCard App.

Q. How do I make payment for the Credit Card statement generated?

Visit RBL Bank website at [Make your Credit Card payments instantly | RBL Bank](#) for various methods to pay monthly Credit Card outstanding. Ensure Credit Card statement is settled by or before the mentioned due date.

Q. What is the monthly due date to make payment for the Credit Card statement generated?

Your RBL Bank Credit Card payment due date is 20 days from the statement generation date.

Q. Where can I view my RBL Bank Credit Card transaction history?

Settled transaction details are available in monthly Credit Card statements. You can also view transaction history in RBL MyCard App. Visit [RBL MyCard App | RBL Bank](#) for more information.

Login to RBL MyCard App > My Account > View Transaction history under 'Recent Transaction'