# Some Important Key Facts to know





#### **Key Facts**

**Joining Fee** 

Membership Fee

Cash Advance Fee

Service Charge levied for transactions

Interest Free (Grace) Period

Finance Charges for both Revolving Credit & Cash Advances

Overdue interest charges

Charges in Case of Default/ Late Payment Fee

Credit Limit

Available Credit Limit

Cash Withdrawal Limit

Merchant EMI Processing Fee

Fee on Rental Transactions

Foreign Currency Transaction/ Dynamic & Static Conversion Transactions - Markup Charges:

# Description

NIL for primary & add-on cardholder

INR 1,500 Annually for primary card NIL for add-on card

2.5% of the cash amount (min INR 500). Also applicable for spends on the merchant categories: Quasi cash and Money Transfer with MCCs: 6050, 6051, 4829

All service and penal charges levied will attract a Goods and Services Tax (GST) (as applicable)

17-50 days (subject to conditions stated in MITC)

Varies with different card categories as stated in MITC; ranges from 2.5% to 3.99% per month

CATEGORY/Bureau Score	Finance Charges
CATEGORY A (>775)	3.35% per month or 40.20% p.a.
CATEGORY B (725-775)	3.85% per month or 46.20% p.a.
CATEGORY C (<725)	3.99% per month or 47.88% p.a.

Included in Finance Charges

12.5% of Total Outstanding Amount (subject to a minimum of INR 5 and a maximum of INR 1,300)

Disclosed in the Welcome Kit, Monthly Statements, and Bank's Digital Channels (App and Website)

Disclosed in the Monthly Statements and Transaction Alert Messages

Disclosed in the Monthly Statements

1.5% of the amount or INR 150/- whichever is higher

1% fee on transaction amount will be levied on all rental transactions done on any applicable merchant

Insignia, Insignia Prime & iGlobe Credit Card	World Safari Credit Card	Other Credit Card
1.5%	0%	3.5%

### **Key Facts**

## Description

Fuel Transaction Charge for transactions made at petrol pumps in India to purchase fuel

Fee on Fuel & Auto Transactions

Billing Statements - Periodicity & Mode of Sending

Fee on Select Merchants on Education Payments

Cheque Return/Dishonour Fee Auto Debit Reversal - Bank Account Out of Funds

Fee on Utility Spends

**Reward Redemption Fees** 

Fees for Cash Payment at Branches

Minimum Amount Payable (Minimum Amount Due)

Method of Payment

Billing Dispute Resolution

1% surcharge on fuel transaction value or INR 10/whichever is higher (dependent on merchant bank)

1% Fee for each transaction exceeding INR 10,000 on fuel and auto, maximum up to INR 3,000

Physical/E-statements sent monthly (mode as per chosen preference)

1% Fee on Education Payments through third party apps on select merchants (Refer MITC for more details)

INR 500 for all RBL Bank Credit Cards

1% Fee on utility spends more than INR 50,000 per month per card

INR 99 + GST (Not applicable for Insignia & Insignia Prime Credit Card)

INR 100/- Cash deposit charges on transactions done at RBL Bank Branches

Total GST + Current month EMI Debits + 100% of Fee/Charges + [Max of (5% of (Retail Spends, Cash Advance, Interest) or INR 200)] + previously unpaid MAD (if any) + Overlimit Utilization Amount (if any)

Periodic payment through Standing Instruction (NACH) OR One-time payment via NEFT/Cheque/ MyCard App/Online (<u>https://www.rblbank.</u> com/?onlineCardPayment=netBanking)

Cardmember may email or send RBL Bank signed dispute form available on website within 30 days of issuance of statement (<u>http://www.rblbank.com/</u> <u>download-forms</u>)

Advisory: Do not share your one-time password (OTP) with anyone.



Scan and Download MyCard App



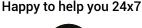
Complete postal address of card-issuer

Card Services, RBL Bank Ltd., Unit 306-311, 3rd floor, JMD Megapolis, Sohna Road, Sector-48, Gurugram, Haryana- 122018

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Chat with us at www.rblbank.com/ rblcares



#### Contact details of Customer Care Service

Toll free number: 1800 102 6222 Email us at cardservices@rblbank.com



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



Contact details of Grievance Redressal Official

Mr. Vikas Nigam- Call at 022-71432700 or Email at principalnodalofficer@rblbank.com