

Some Important Key Facts to know



Key Facts

Description

| Joining Fee | NIL for primary & add-on cardholder | | | | | | | | |
|--|---|---|--------------------------|-------------------|--------------------------------|----------------------|--------------------------------|-------------------|--------------------------------|
| Membership Fee | INR 499 Annually for primary card NIL for add-on card | | | | | | | | |
| Cash Advance Fee | 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 | | | | | | | | |
| Service Charge levied for transactions | All service and penal charges levied will attract a Goods and Services Tax (GST) (as applicable) | | | | | | | | |
| Interest Free (Grace) Period | 17-50 days (subject to conditions stated in MITC) | | | | | | | | |
| Finance Charges for both Revolving Credit & Cash Advances | Varies with different card categories as stated in MITC; ranges from 2.5% to 3.99% per month <table border="1"> <thead> <tr> <th>CATEGORY/Bureau Score</th> <th>Finance Charges</th> </tr> </thead> <tbody> <tr> <td>CATEGORY A (>775)</td> <td>3.35% per month or 40.20% p.a.</td> </tr> <tr> <td>CATEGORY B (725-775)</td> <td>3.85% per month or 46.20% p.a.</td> </tr> <tr> <td>CATEGORY C (<725)</td> <td>3.99% per month or 47.88% p.a.</td> </tr> </tbody> </table> | 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. |
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| Overdue interest charges | Included in Finance Charges | | | | | | | | |
| Charges in Case of Default/ Late Payment Fee | 12.5% of Total Outstanding Amount (subject to a minimum of INR 5 and a maximum of INR 1,300) | | | | | | | | |
| Credit Limit | Disclosed in the Welcome Kit, Monthly Statements, and Bank's Digital Channels (App and Website) | | | | | | | | |
| Available Credit Limit | Disclosed in the Monthly Statements and Transaction Alert Messages | | | | | | | | |
| Cash Withdrawal Limit | Disclosed in the Monthly Statements | | | | | | | | |
| Merchant EMI Processing Fee | 1.5% of the amount or INR 150/- whichever is higher | | | | | | | | |
| Fee on Rental Transactions | 1% fee on transaction amount will be levied on all rental transactions done on any applicable merchant | | | | | | | | |
| Foreign Currency Transaction/ Dynamic & Static Conversion Transactions - Markup Charges: | <table border="1"> <thead> <tr> <th>Insignia, Insignia Prime & iGlobe Credit Card</th> <th>World Safari Credit Card</th> <th>Other Credit Card</th> </tr> </thead> <tbody> <tr> <td>1.5%</td> <td>0%</td> <td>3.5%</td> </tr> </tbody> </table> | Insignia, Insignia Prime & iGlobe Credit Card | World Safari Credit Card | Other Credit Card | 1.5% | 0% | 3.5% | | |
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|---|--|
| Fuel Transaction Charge for transactions made at petrol pumps in India to purchase fuel | 1% surcharge on fuel transaction value or INR 10/- whichever is higher (dependent on merchant bank) |
| Fee on Fuel & Auto Transactions | 1% Fee for each transaction exceeding INR 10,000 on fuel and auto, maximum up to INR 3,000 |
| Billing Statements – Periodicity & Mode of Sending | Physical/E-statements sent monthly (mode as per chosen preference) |
| Fee on Select Merchants on Education Payments | 1% Fee on Education Payments through third party apps on select merchants (Refer MITC for more details) |
| Cheque Return/Dishonour Fee Auto Debit Reversal – Bank Account Out of Funds | INR 500 for all RBL Bank Credit Cards |
| Fee on Utility Spends | 1% Fee on utility spends more than INR 50,000 per month per card |
| Reward Redemption Fees | INR 99 + GST (Not applicable for Insignia & Insignia Prime Credit Card) |
| Fees for Cash Payment at Branches | INR 100/- Cash deposit charges on transactions done at RBL Bank Branches |
| Minimum Amount Payable (Minimum Amount Due) | 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) |
| Method of Payment | Periodic payment through Standing Instruction (NACH) OR One-time payment via NEFT/Cheque/MyCard App/Online (https://www.rblbank.com/?onlineCardPayment=netBanking) |
| Billing Dispute Resolution | Cardmember may email or send RBL Bank signed dispute form available on website within 30 days of issuance of statement (http://www.rblbank.com/download-forms) |

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

Happy to help you 24x7



Scan and Download
MyCard App



Chat with us at
www.rblbank.com/rblcares



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



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



Contact details of Customer Care Service

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



Contact details of Grievance Redressal Official

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

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