

# Some Important Key Facts to know



| Key Facts   | Description  |
|---|--|
| Joining Fee   | NIL for primary & add-on cardholder  |
| Membership Fee*   | Life-time Free for primary card<br>NIL for add-on card   |
| Cash Advance Fee  | 2.5% of the cash amount<br>(min Rs.500)  |
| Service Charges   | GST rate as prescribed by Govt.<br>(18% as applicable)   |
| Interest free (grace) period                              | 20-50 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   |
| Overdue interest charges                                  | NIL (both on monthly & annualized base)  |
| Charges in Case of Default                                | Late payment fee charged depending on the customer's Total amount due; ranges from Rs. 0- 1500*  |
| Credit Limit  | Disclosed in the Welcome letter & Monthly Statements   |
| Available Credit Limit                                    | Disclosed in the Monthly Statements  |
| Cash Withdrawal Limit                                     | Disclosed in the Monthly Statements  |
| Billing Statements- Periodicity & Mode of Sending         | Physical/E-statements sent monthly (mode as per chosen preference)   |
| Minimum Amount Payable (Minimum Amount Due)               | 5% of Total Amount Due (min Rs. 200), new EMI debits for the month or any previously unpaid EMI debits+GST   |
| Method of Payment   | Periodic payment through Standing Instruction (NACH) OR One time payment via NEFT/Cheque/ MyCard App/Online  |
| Billing Disputes Resolution                               | Card member may email or send RBL Bank signed dispute form available on website within 30 days of issuance of statement<br>( <a href="http://www.rblbank.com/download-forms/creditcards">http://www.rblbank.com/download-forms/creditcards</a> ) |

\*Your Membership fee will be levied basis your card application



### 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: **022-62327777**  
Email us at [cardservices@rblbank.com](mailto:cardservices@rblbank.com)



### CONTACT DETAILS OF GRIEVANCE REDRESSAL OFFICIAL

Mr. Vikas Nigam- Call at **022-71432700** or Email at [principalnodalofficer@rblbank.com](mailto:principalnodalofficer@rblbank.com)