

# Some Important Key Facts to know



## Platinum Choice SuperCard

### Element/Key Facts

### Remarks/Description

**Joining Fee**

NIL for primary & add-on cardholder

**Membership Fee (annual)**

Nil for 1st Year. 2nd year onwards Fee is Rs.499 + GST which gets waived on spends of Rs. 50,000 or more

**Cash Advance Fee**

2.5% of the cash amount (min Rs.500)

**Service Charges**

GST rate as prescribed by Govt. (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 3.33% 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 outstanding amount; ranges from Rs. 5-1300

## Element/Key Facts

## Remarks/Description

<b>Credit Limit</b>	Disclosed in the Welcome letter & Monthly Statements
<b>Available Credit Limit</b>	Disclosed in the Monthly Statements
<b>Cash Withdrawal Limit</b>	Disclosed in the Monthly Statements
<b>Billing Statements- Periodicity &amp; Mode of Sending</b>	Physical/E-statements sent monthly (mode as per chosen preference)
<b>Minimum Amount Payable (Minimum Amount Due)</b>	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)
<b>Method of Payment</b>	Periodic payment through Standing Instruction (NACH) OR One time payment via NEFT/Cheque/ MyCard App/Online
<b>Billing Disputes Resolution</b>	Card member may email or send RBL Bank signed dispute form available on website within 30 days of issuance of statement ( <a href="http://www.rblbank.com/download-forms/creditcards">http://www.rblbank.com/download-forms/creditcards</a> )

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](http://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: **022-7119 0900**  
Email us at  
[supercardservice@rblbank.com](mailto:supercardservice@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)