

# **Credit Card Application Form**

FIELDS MARKED WITH ASTERISK (\*) IS MANDATORY

size photo here

#### Please select your desired Credit Card



lcon Annual Fees ` 5000



World Safari



Platinum Maxima







**Application Number** 

Platinum Delight Annual Fees ` 1000



Bank Bazaar SaveMax





Platinum Maxima Plus Annual Fees ` 2500



Shoprite Annual Fees ` 500



Cookies Monthly Fees ` 100



**Monthly Treats** Monthly Fees ` 75



YOUnique

## Customer Information ( Please fill the form in BLOCK LETTERS )

If you are an existing RBL Bank Credit Card member, details mentioned in this application will be updated across all Card accounts.

#### DEDCOMAL DETAILS

PERSONAL DETAILS			
	NAME	MIDDLE NAME	LAST NAME
1. Name*	Please enter the same Name as on Aadhaar		
2. Mobile Number*	Please enter your 10 digit Mobile Number.	3. PAN number*	This will be located on the front side of your pan card.  Example: AELPU5278H
4. Email <sup>*</sup>			

## Please read carefully before signing

- 1.I have read and understood the contents of RBL Bank Credit Card Application Form, MITC and Terms & Conditions. I understand that Most Important Terms and Conditions will be shared in the digital form only and no physical copy will be sent as a part of the welcome kit.
- 2. The information submitted by me is true and correct. I have not suppressed or withheld any material information.
- 3.I agree and understand that in an event I do not make payment of the amount due as per the previous statement by the payment due date interest at the rate of up to 3.99% per month or 47.88% per Annum ('Finance Charges') shall be payable on such unpaid amount. I also understand that in case full amount is due and payable, at the applicable rate as per Finance Charges on such delayed payment will be charged by RBL Bank on my usage of the card from the date of such transaction.
- 4.I understand that the credit limit on my Card is fixed by RBL Bank basis various parameters at its sole discretion and I have not been promised any
- 5.I hereby provide my consent to RBL Bank to call me for upgrading my Card (if eligible) basis my telephonic consent at sole option and discretion of RBL Bank.
- 6.I hereby provide my consent for e-KYC / offline verification as stated in the Terms and Conditions for issuance of the Credit Card. I also provide my consent for e-KYC/ offline verification for considering the current address of my residence as stated in Application form, if the said address is different from the address updated in the Aadhaar.
- 7.I authorize RBL Bank Ltd. to download C-KYC details pertaining to me from the CKYC Registry(CERSAI) database to complete the KYC towards my RBL Bank Credit Card application. I hereby provide consent to receive information from Central KYC Registry through SMS/Email on the registered number/email address.
- 8.I authorize RBL Bank to capture the name and information in the account as per PAN/ PAN site or Aadhaar (eKYC/ Biometric KYC) for KYC compliance purpose.
- 9.1 declare that I am not politically exposed person or not related to politically exposed persons (as defined and amended by Reserve Bank of India from
- 10.I hereby confirm that I shall adhere to FEMA regulations and make all payment(s) towards Credit Card account as per the regulations.
- 11.I understand that it is at RBL Bank's discretion to assign network on my card.
- 12. I understand that the bank allows a one-time option to change my billing cycle basis my preference. One time request for change in billing cycle can be submitted by calling customer services on 022-6232 7777 or 1800 121 9050.
- 13. I agree to receive communication from RBL Bank regarding insurance and other third party products. I also understand that in case I wish to unsubscribe, I can opt-out by logging into RBL MyCard App or calling at the Customer Care.



Scan QR code to read Most Important Terms & Conditions



Scan QR code

to read Cardmember Agreement & Product Terms & Conditions

Place		
	 Customer Signature	
Date		

# Credit Card Application Form FIELDS MARKED WITH ASTERISK (\*) IS MANDATORY

#### **Terms and Conditions**

- I declare that all the particulars and information given in the application form is true, correct and complete and no material information
  has been withheld/suppressed from RBL Bank Limited ("RBL Bank"). I shall furnish such additional writings as may be required in
  connectionwith the financial assistance/s required by me. I also authorize RBL Bank to check reference about me from any bank/per-
- 2. I shall/advise RBL Bank in writing of any change in my/our residential or employment/business address or any such change which may affect my credit worthiness.
- 3. I understand that RBL Bank reserves the right to retain the photographs and documents submitted with this application and will not return the same to me. I understand that the grant of credit card is at the sole discretion of RBL Bank and upon my executing and submitting necessary documents and other formalities as required by RBL Bank.
- 4. I confirm that no bankruptcy proceedings is pending against me nor have I ever been adjudicated bankrupt. I am not a relative of director of other banks\*, not a firm in which a director or a relative of directors or other banks\* are interested partner/guarantor, not a director/senior officer/relative of director or senior officer of the bank\*. (\*includes directors of scheduled co-oper ative banks and their relatives, directors of sub sidiaries/trustees of mutual funds/venture capital funds set up by the financing banks or other banks. If the above declaration is found to be false then the Bank will be entitled to revoke and/or recall the Facility)
- I hereby authorize and give consent to RBL Bank to disclose, without notice to me, information furnished by me in application form(s)/ related documents executed in relation to the credit card from RBL Bank, to RBL Bank's other branches/subsidiaries/affiliates/Credit Bureaus/Rating Agencies, Services Providers, banks/financial institution, governmental/regulatory authorities or third parties for KYC information verification, credit risk analysis, or for other related purposes that RBL Bank may deem fit.
- 6. I understand and acknowledge that RBL Bank shall have the absolute discretion, without assigning any reason (unless required by applicable law), to reject me/our application and that RBL Bank shall not be responsible/liable in any manner whatsoever to me for such rejection or any delay in notifying me/us of such rejection, any costs, losses, damages or expenses, or other consequences, caused by reason of such rejection, or any delay in notifying me of such rejection of my application.
- I agree and understand that credit limits are subject to periodic review and will vary based on the bank's credit assessment of my card
  account and I expressly authorize RBL Bank to decrease the credit limit on my credit card, based on its credit assessment, without prior
  notice to me.
- 8 I confirm that
  - i. I shall furnish any additional documents as and when required by RBL Bank.
  - ii. I do not have any existing customer ID or customer ID apart from the one mentioned above, and in case found otherwise. RBL Bank reserves the right to consolidate the customer IDs under a single customer ID as it may decide, without any prior notice to me.
  - iii. I understand that the credit decision is based on a credit model which includes factors like credit history, repayment track record, banking habits, business stability & cash flow analysis which is assessed through a combination of personal discussion and documentation
  - iv. No commitments have been made to me by Bank or any of its representatives regarding the credit limit on the credit card. Further I have not given/ made any payment in cash, bearer cheque or kind along with or in connection with this application to any representative of RBL Bank (or) to any other third party.
- I hereby submit voluntarily at my own discretion, the biometric based e-KYC authentication or offline verification modes defined by UIDAI (aadhaar) to RBL Bank for the purpose of establishing identity/address proofs.
- 10. The consent and purpose of collecting Aadhaar has been explained to me in vernacul ar language. I hereby declare that all the information voluntarily furnished me is true, correct and complete. I with not hold RBL Bank or any of its officials responsible in case of any incorrect information provided by me.
- 11. I hereby authorize RBL Bank to use my Aadhaar Number and/or biometric/demographic information to verify my details from UIDAI. I understand that RBL Bank will be calling for data from UIDAI and the same will be stored with RBL Bank for providing me the product/ services onted by me

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2.	I understand that the digital trail of the entire process of applying for the Credit Card has been duly approved and authenticated by me through One Time Password (OTP) method and the digital trail shall be maintained by RBL Bank, which shall be the sole and binding evidence on theapplication, utilization and my obligation to re-pay all outstanding amount/s as per the Card Member Agreement. I further understand that RBL Bank will reach out to me for completing the KYC via biometric KYC process or through video KYC.
	I Consent I Dissent, to sharing of my personal information (including details disclosed in this application form) by the Bank, without any
	further consent or authorisation from me to its Group Companies/Subsidiaries/Affiliates/Service providers for the purpose of marketing & promotional offers offered by the Bank through calls, SMS, email or any other mode.
	I consent I dissent that my card account will be enrolled for Overlimit Facility subject to Bank's policies. This consent can be disabled/enabled anytime through our mobile application: RBL MyCard app. In case you choose to avail this facility, a charge of 2.5% of overlimit amount, subject to a minimum of Rs. 500 will be levied.
	Please note that it may take up to 20 days (subject to receipt of complete KYC and Correctness of information) to provide a decision on your Credit Card applica-

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For office use only							
Program Code		Fee Code		Source Code		SE Code	
Lead ID		LMS N	Number				
Ref No.			Card Nu	ımber [ Card for Card Progra	m]:		