

Terms and Conditions:

1. Savings Account Interest Rates w.e.f. January 25, 2023:

*RBL Bank offers savings account interest rates @5.25% on balances > Rs.400 Cr; @4.00% p.a. on balances > Rs. 200 Cr up to Rs. 400 Cr; @6.00% p.a. on balances > Rs. 100 Cr up to Rs. 200 Cr; @5.25% p.a. on balances > 50 Cr up to 100 Cr; @6.25% p.a. on balances > Rs.7.5 Cr up to Rs. 50 Cr; @6.50% p.a. on balances > 25 Lacs up to 7.5 Cr; @6.00% p.a. on balances > 10 Lacs up to Rs.25 Lacs; @5.50% p.a. on balances > Rs. 1 lac up to Rs. 10 Lac and @4.25% p.a. on balances up to Rs. 1 Lac on a daily balance basis. These rates will apply on the entire balances > Rs. 1 Lac, as per the above slabs and the initial Rs. 1 Lac balance will earn interest at the rate of 4.25% p.a.

2. Doorstep Banking Services will be offered at the registered address of the customer with RBL Bank. Available at the following select locations : Mumbai, Delhi-NCR, Kolkata, Chennai, Pune, Baroda, Ahmedabad, Surat, Kolhapur, Goa, Hyderabad & Bangalore

3. Choosing an Account number is subject to availability of that account number.

4. Cash Withdrawal and Transaction limits are subject to availability of funds in the account

5. Lockers are available at [select branches only](#). Discount is applicable only to one Locker. The standing Instruction must be issued using the Insignia Account. First Account Holder must be the Locker Holder.

6. Only Domestic Card issued for NRO Accounts.

7. Disbursal of Loans / Facilities at the sole discretion of RBL Bank. Available at select locations

8. Trade and Foreign Exchange transactions will be in accordance with FEMA regulations that are subject to change as per Regulator guidelines.

9. Inward Remittance Turn-around time of 24hours is based on Remitting Bank advice with correct beneficiary details and post credit of the funds at our Correspondent Banks

10. International Drafts in all major currencies available on receipt of complete documentation

11. Investment Products: Investment products are subject to market risks including the possible loss of the principal amount invested. Past performance is not indicative of future results, prices can go up or down. Please read the Key Information Memorandum(s)/Scheme Investment Document(s) & Statement of Additional Information/ Term Sheet/ Prospectus carefully before investing. Past performance may or may not be sustained in future. For more detailed Terms and Conditions please refer <https://www.rblbank.com/pdfs/InvestmentServices/MF-online-Terms-and-Conditions.pdf>

12. RBL Bank is a 'Corporate Agent' of HDFC Life Insurance Company Ltd., Bajaj Allianz General Insurance Company Ltd., ICICI Lombard General Insurance Company Ltd and Religare Health Insurance Company Ltd

13. Exclusive Insignia Lounges are available in select branches only

14. The ATM withdrawal and Point of Sale limits are subject to balances available in your account

15. Refer [schedule of benefits](#) for free limits on Door-Step Banking

16. The components of Total Relationship Value are calculated as below:

Savings Accounts: Average Monthly Balance

Term Deposits: Month End Balance

Investment Relationship: Month End Balance

17. The purpose of group identity creation is to identify household / group level relationship. RBL Bank Limited may at its sole discretion offer any additional feature or benefits to the household / group level relationship.

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19. These Terms and Conditions are in addition to and shall be read in conjunction with the account opening terms and condition as listed on RBL Bank’s Website: www.rblbank.com