

Schedule of Benefits & Charges RBL Aspire Banking

Following Benefits are Free for Aspire Banking Customers	Preferred pricing as part of RBL Aspire Banking ^^			
	Category of Charges	Type of Charges	Savings Account (Individual)	Business Accounts (Entity)
RTGS - Outward	Demand Draft	Demand Draft	15 Free Per Month	Free
NEFT - Outward				
Fund Transfer - Outward	Cash Services	Cash Withdrawal	Free	As per account type
Payable at Par Cheque Book		IMT Card less Cash Withdrawal^ at RBL/ Non RBL ATMs	Rs. 20/Txn	Rs. 20/Txn
Local Cheque Collection	Door Step Banking Services	Doorstep cashiers cheque/Demand Draft Delivery	10 Free Per Month	Free 10 Per Month or As per account type, whichever is higher
Debit Card		Doorstep courier Pick up and Delivery (non-cash)	10 Free Per Month	Free 10 Per Month or As per account type, whichever is higher
RTGS, NEFT, Fund Transfers Inward		Doorstep cash delivery (₹1,000 - ₹ 2,00,000)	As per account type	Free 10 Per Month or As per account type, whichever is higher
RBL Bank's ATMs Cash Withdrawal		Doorstep cash pick-up (₹1,000 - ₹ 2,00,000)	As per account type	Free 10 Per Month or As per account type, whichever is higher
RBL Bank's ATMs Balance Enquiry				
Other Bank's ATMs Domestic - Cash Withdrawal	Other Charges	Cheque Deposited & Returned - Financial Reason	3 Free Per Month	Free 10 Per Month
Other Bank's ATMs Domestic - Balance Enquiry				
Replacement of Damaged card	^^ Note:		For charges beyond free limits - Please refer respective Account Type Schedule of Charges for applicable Standard Charges	
Balance Statement (Other than 31st March)	For Example	Example 1: For an Aspire Banking customer Advantage Savings Account, 15 Demand Draft Per Month will be free post which ₹ 50 per Demand Draft will be charged.		
Interest Statement (Duplicate Only)		Example 2: If you are an existing customer with Product - Exceed Extra Current Account, Cheque Deposit & Returned (Financial Reason), 10 Free Per Month, post which ₹ 100 will be charged per instance.		
TDS Certificate (Duplicate Only)				
Paid Cheque Report/Signature verification/Photo Attestation/ Copy of old Cheque	Charges as Per Account Variant of your Savings or Current Account*			
DD/BC Cancellation/Revalidation/Duplicate Issuance	ATM and Debit Card Services	Other Bank's ATMs International - Cash Withdrawal	Foreign Exchange Transactions	Remittance - Inward
Online Tax Payment		Other Bank's ATMs International - Balance Enquiry		Remittance - Outward
Stop Payment Individual or Range (Branch)		Replacement of Lost card		Foreign Currency Drafts
Duplicate passbook/Statement		ATM/POS Transaction Decline Charge		Foreign Cheque / Draft Collections
Bill Payment	Cash Services	Cash Deposit	Domestic Collection	Outstation Clearing
SMS Alert Services (Optional Services)	Other Charges	Account Closure Charges (If closed within 6 months)	Cheque Issued & Returned - Financial Reason	
No Non-Maintenance Charges		ECS/NACH Returns	Cheque Issued & Returned - Technical Reason	
		Standing Instruction Failure / Amendment	Cheque Deposited & Returned - Technical Reason	
		IMPS Transaction		

*RBL Aspire Banking schedule of benefits are in addition to resident and Non-resident savings and current account charges. Please refer www.rblbank.com or [click here](#) to view account level schedule of charges & standard charges.

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NOTE

- RBL Aspire Banking preferential pricing benefits are applicable for liability product variants only. For more details contact your Relationship Ambassador or Branch
- RBL Aspire Banking schedule of benefits are in addition to resident and Non-resident savings and current account charges. Please refer www.rblbank.com for account level schedule of charges and standard charges.
- RBL Aspire Banking - Saving include all Resident /Non Resident savings account and Aspire Banking - Business includes Current and TASC accounts.
- RBL Aspire Banking schedule of benefits & charges are applicable till the time customer is part of Aspire Banking.
- All Charges are in INR (Rupees); Taxes as per the prevailing rates will apply. Any RBI Mandated charge will supersede the published charges.
- Please refer schedule of charges of Business Current Account for charges applicable to Overdraft Current Account.
- All charges are subject to revision with an intimation of 30 days to account holders.
- Closure of account due to revision of charges will not be subject to account closure charges.
- All Transactions/Services, where a free limit is specified, usage beyond the free limit will be charged as per the standard charges of the respective account type.
- ^ Charges will not be refunded for expired/ cancelled transactions
- The Bank will charge cross-currency mark-up of 3.5% on foreign currency transactions carried out on Debit Cards. The exchange rate used will be the VISA/Master Card wholesale exchange rate prevailing at the time of transaction. Additional charges levied (if any) by another bank on international ATM transactions will also have to be borne by the card holder.
- Existing RBL Aspire Banking Current account customers who have Classic/Platinum Visa Card can continue to use the card on renewal or reissuance of card only Business First Card will be issued.
- Existing RBL Aspire Banking Savings customers who have Classic/Platinum Visa Card can continue to use the card on renewal or reissuance of card only Platinum First Card (Master Card) will be issued.
- Non Maintenance Charges at account level are not applicable for RBL Aspire Banking accounts only till the time customer is part of Aspire Banking program.
- Only Domestic Debit Card will be issued for NRO accounts.
- RBL Aspire Banking Non-Resident Individual NRE and NRO Current accounts will be governed by charges applicable to Aspire Banking Prime Edge NRE and NRO Savings Account.
- RBL Aspire Banking Savings TASC account will be governed by benefits and charges applicable to Aspire Banking Current TASC account.
- This Schedule of Charges is effective from June 01, 2021

RBL Aspire Banking threshold balance criteria are as below :

- Maintain a minimum Total Relationship Value of Rs. 5 Lakhs across Savings accounts / Fixed Deposits#/ Investments OR
- Maintain a minimum Average Monthly Balance of Rs. 1 Lakhs in Savings account(s) OR
- Maintain a minimum Average Monthly Balance of Rs. 1 Lakhs in Current account(s)

Note :

Fixed Deposits should be of at least six months' tenure

^ The components of Total Relationship Value are calculated as below:

- Savings Accounts : Average Monthly Balance
- Term Deposits : Month End Balance
- Investment Relationship: Month End Value

The above criteria can be maintained at group level