

## Schedule of Charges effective July 01, 2025

| DIGITAL SAVINGS ACCOUNT - WOMAN'S FIRST            |  |  |
|--|--|--|
| Schedule of Benefits & Charges                     |  | Digital Savings Account - Woman's First  |
| Features   | Charges (in INR) applicable beyond free limits   | (OTP Based KYC)  |
| Monthly Average Balance                            |  | Rs. 10000  |
| Non Maintenance Charge per month                   |  | If Balance maintained is > 50% then 5% of balance shortfall. If balance maintained is <=50% then 10% of balance shortfall. Maximum of Rs 500 per month |
| <b>PAYMENTS</b>                                    |  |  |
| Demand Draft                                       | Up to Rs.10,000 - Rs.50<br>Above Rs.10,000 - Rs.5 per 1000 (min Rs.75/-max Rs.10,000)  | 1 Free p.m. @  |
| RTGS Outward through Branch                        | Charges per Transaction:Rs 2 Lacs to 5 Lacs - Rs 20, More than Rs 5 Lacs - Rs 40   | Not Available  |
| RTGS Outward through Digital Channels              | Free   | Not Available  |
| NEFT Outward through Branch                        | Charges per Transaction: Less than 50K - Rs 2, Rs 50 K to 1 Lac - 5 More than Rs 1 Lac - Rs 10   | Not Available  |
| NEFT Outward through Digital Channels              | Free   | Free   |
| IMPS Outward                                       | Up to Rs. 1,000 : Rs. 2.50 per transaction, Above Rs. 1,000 - Upto Rs. 25,000 : Rs. 5 per Txn.<br>Above Rs. 25,000 - Upto Rs. 5,00,000 : Rs. 15 per Txn. | *  |
| Fund Transfer (Within RBL Bank)                    | Free   | Free @   |
| Payable At Par Cheque Book                         | Rs. 2/leaf   | Not Available  |
| <b>COLLECTIONS</b>                                 |  |  |
| Local Cheque Collection                            | Free   | Free   |
| Outstation Clearing                                | Rs. 50/cheque  | 2 Free p.m.  |
| RTGS, NEFT, Inward Fund Transfers                  | Free   | Free   |
| <b>CASH DEPOSITS/WITHDRAWALS</b>                   |  |  |
| Cash Deposit                                       | Rs 3/1000. Minimum Rs 100  | Not Available  |
| Cash Withdrawal                                    | Free   | Not Available  |
| <b>DIGITAL SAVINGS ACCOUNT - WOMAN'S FIRST</b>     |  |  |
| Doorstep Cashiers Cheque / Demand Draft Delivery   | Rs. 25/visit   | Not Available  |
| Doorstep Courier Pick-Up / Delivery (Non-Cash)     | Rs. 25/visit   | Not Available  |
| Doorstep Cash Delivery (Rs. 1,000 to Rs. 2,00,000) | Rs. 120/visit  | Not Available  |
| Doorstep Cash Pick-up (Rs. 1,000 to Rs. 2,00,000)  | Rs. 250/visit  | Not Available  |

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| <b>DEBIT CARD &amp; ATM RELATED</b>                    |  |  |
| VISA Platinum Debit Card/ Master Platinum Debit Card   | Rs. 500 p.a.   | Free   |
| Crest Debit Card                                       | Rs. 2000 Issuance Charge & Rs. 500 Annual Fees         | Rs. 2000 Issuance Charge & Rs. 500 Annual Fees   |
| Pinnacle Debit Card                                    | Rs. 3000 Issuance Charge & Rs. 1000 Annual Fees        | Rs. 3000 Issuance Charge & Rs. 1000 Annual Fees  |
| Signature + Debit Card                                 | Rs. 5000 Issuance Charge & Rs. 1500 Annual Fees        | Rs. 5000 Issuance Charge & Rs. 1500 Annual Fees  |
| Enterprise Debit Card                                  | Rs. 7500 Issuance Charge & Rs. 2000 Annual Fees        | Rs. 7500 Issuance Charge & Rs. 2000 Annual Fees  |
| RBL Bank's ATM Cash Withdrawal & Balance Enquiry       | Free   | Free   |
| Other Bank's Domestic ATM - Cash Withdrawal            | Rs. 23/txn   | For Metro : 5 free p.m(Financial+ Non financial)   |
| Other Bank's Domestic ATM - Balance Enquiry            | Rs. 9.5/txn  | For Others: 5 free p.m(Financial+ Non financial)<br>Financial: Rs. 23 per transaction<br>Non-Financial: Rs 9.5 per transaction |
| Other Bank's International ATM - Cash Withdrawal       | Rs. 125/txn  | *  |
| Other Bank's International ATM - Balance Enquiry       | Rs. 25/txn   | *  |
| IMT Cardless Cash withdrawal at RBL /Non - RBL ATMs**  | Rs. 20/txn   | *  |
| ATM/POS Decline Charges (Insufficient Funds)           | Rs. 20/txn   | *  |
| Replacement of Lost Card                               | Rs. 200  | *  |
| Replacement of Damaged Card                            | Rs. 200  | *  |
| <b>MISCELLANEOUS</b>                                   |  |  |
| Account Closure Charges (if closed within 6 months)#\$ | Rs. 500  | *  |
| Cheque Deposited & Return (Financial Reason)           | Rs. 100/instance                                       | *  |
| Cheque Deposited & Return (Technical Reason)           | Rs. 50/instance  | *  |
| Cheque Issued & Return (Financial Reason)              | 1st Cheque Rs. 350; 2nd onwards Rs. 750 per instrument | Not Available  |
| Cheque Issued & Return (Technical Reason)              | Free   | Not Available  |
| ECS/ NACH Return Charges                               | Rs. 500/instance                                       | Not Available  |
| Standing Instruction Failure/Amendment                 | Rs. 50   | * @  |
| Balance Statement (Other than 31st March)              | Rs. 25   | * @  |
| Interest Statement (Duplicate Only)                    | Rs. 25   | * @  |
| TDS Certificate (Duplicate Only)                       | Rs. 25   | * @  |

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| Paid Cheque Report / Signature Verification <sup>§</sup> / Photo Attestation <sup>§</sup> / Copy of Old Cheque <sup>§</sup> | Rs. 50   | Not Available                           |
| DD/BC Cancellation/Revalidation/Duplicate Issuance  | Rs. 50   | Not Available                           |
| Tax Payment   | Free   | Free <sup>@</sup>                       |
| Stop Payment Individual or Range  | Rs.100 per cheque Range of cheques - Rs.200              | Not Available                           |
| Duplicate Pass Book <sup>§</sup> / Statement  | Rs. 50   | Not Available                           |
| Bill Payment Online   | Free   | Free                                    |
| SMS Alert (Optional Services)   | 25 paise per SMS or Rs. 100 per month whichever is lower | * <sup>@</sup>                          |

### COMMON GUIDELINES

\* - Indicates no free limits applicable and standard charges is applicable on transaction/services'

<sup>@</sup> - These transactions/services would be available only through Digital Channel. Post In-person verification is conducted and physical signature is updated in RBL Bank records these requests can be processed through our branches also # - Account closure charges is waived off if account is closed within 14 days of account opening

<sup>§</sup> - Following charges are waived for Senior Citizen customers Account Closure, Duplicate Passbook, Signature Verification and Photo Attestation & - If copy of cheque is requested within a period of one year from the date of cheque / debit instruction, no charge will be levied

\*\* - Fee charged will not be refunded for all Expired or Cancelled transactions

#### Others:

- All charges are exclusive of taxes which would be levied as per prevailing rates as prescribed from time to time
- Any RBI Mandated charge/regulations will supersede the published charges. For details please visit our website at [www.rblbank.com](http://www.rblbank.com) or your nearest branch
- All transactions/services, where a free limit is specified, usage beyond the free limit will be charged as per the standard charge of the respective services
- Any purchase/sale of foreign exchange will attract Taxes on the gross amount of currency exchanged as per Taxes on Foreign Currency Conversion Charges (FCY)
- The above charges are subject to revision with a prior intimation of 30 days to all account holders. Closure of account due to revision of charges will not be subject to account closure charges
- Mandatory/Regulatory SMS Alerts will be offered free to all customers in the registered Mobile Number
- Non Maintenance Charges are not applicable once the account becomes dormant
- There will be a cross-currency mark-up charge of 3.5% on foreign currency transactions carried out on RBL Bank Debit Cards. The exchange rate used will be the VISA/Master Card wholesale rate prevailing at the time of transaction. Additional charges levied (if any) by other bank on International ATM transactions will also be borne by the card holder