

## Schedule of Charges effective July 01, 2025

DIGITAL SAVINGS ACCOUNT		
Schedule of Benefits & Charges		Digital Savings Account
Features	Charges (in INR) applicable beyond free limits	(OTP Based KYC)
Monthly Average Balance		Nil
Non Maintenance Charge per month		Nil
<b>PAYMENTS</b>		
Demand Draft	Up to Rs.10,000 - Rs.50 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 transaction Above Rs. 25,000 - Upto Rs. 5,00,000 : Rs. 15 per transaction	*
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	*
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>DOORSTEP BANKING</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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DEBIT CARD & ATM RELATED			
VISA Classic Debit Card/ Master Titanium Debit Card	Annual Charge is collected in advance, within first 30 days of Account opening	Rs. 250 p.a.	*
VISA Platinum Debit Card/ Master Platinum Debit Card		Rs. 500 p.a.	*
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			For Metro : 5 free p.m(Financial+ Non financial) For Others: 5 free p.m(Financial+ Non financial) Financial: Rs. 23 per transaction 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		*
MISCELLANEOUS			
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		* @

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Interest Statement (Duplicate Only)	Rs. 25	* @
TDS Certificate (Duplicate Only)	Rs. 25	* @
Paid Cheque Report / Signature Verification\$/ Photo Attestation\$/ Copy of Old Cheque &	Rs. 50	Not Available
DD/BC Cancellation/Revalidation/Duplicate Issuance	Rs. 50	Not Available
Tax Payment	Free	Free @
Stop Payment Individual or Range	Rs.100 per cheque Range of cheques - Rs.200	Not Available
Duplicate Pass Book\$/ 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	* @
COMMON GUIDELINES		

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

@ - 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

\$ - 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 transaction

### 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

**Kindly note, the Bank has discontinued this product for new account opening.**