

Schedule of Benefits Signature Banking

Following Benefits are Free for all Signature Banking Customers		Preferred pricing as part of Signature Banking			
	Type	Charges	Savings Account (Individual Relationship)	Current Account (Entity Relationship)	
Debit Card					
RBL Bank's ATMs Cash Withdrawal					
RBL Bank's ATMs Balance Enquiry					
Other Bank's ATMs Domestic - Cash Withdrawal					
Other Bank's ATMs Domestic - Balance Enquiry					
Replacement of Damaged card					
Statements & Certificates					
Balance Statement (Other than 31st March)					
Interest Statement (Duplicate Only)					
TDS Certificate (Duplicate Only)					
Duplicate passbook/Statement					
Cheque Book & related items					
Payable at par Cheque Book					
Cheque Issued & Returned - Technical Reason					
Local Cheque Collection					
Paid Cheque Report/Signature verification/Photo Attestation/Copy of old Cheque					
Demand Draft & Cash Withdrawals					
Demand Draft					
DD/BC Cancellation/Revalidation/Duplicate Issuance					
Cash Withdrawal					
Others					
RTGS - Outward					
NEFT - Outward					
RTGS, NEFT, Fund Transfers Inward					
Fund Transfer (Within RBL Bank)					
Online Tax Payment					
Stop Payment Individual or Range					
SMS Alert Services (Optional Services)					
Average Monthly Balance (AMB) Requirement					
		AMB Non-Maintenance	Zero	Zero	
Cash Services					
		Cash Deposit	Free 10 Time Last Month MAB or ₹ 15 Lakhs whichever is higher else ₹ 3/1000 or Min. of ₹ 50/Txn	Free 15 Time Last Month MAB or ₹30 Lakhs whichever is higher subject to maximum upto 5Cr thereafter charges of 3/1000 or Min. of 50/Txn	
ATM and Debit Card Services					
		Debit Card	Complimentary Signature Debit Card	Complimentary Business First Debit Card	
		IMT Card less Cash Withdrawal* at RBL/ Non RBL ATMs	₹ 20/Txn	₹ 20/Txn	
		ATM & POS Limits per day	₹ 1.5 Lakhs & ₹ 3 Lakhs Respectively	₹ 1 Lakhs & ₹ 2 Lakhs Respectively	
		ATM/POS Transaction Decline Charge	₹ 20/transaction	₹ 20/transaction	
Door Step Banking Services					
		Doorstep cashiers cheque/Demand Draft Delivery	15 pm Free (₹ 25/visit thereafter)	Free 15pm - 25/visit thereafter or as per Account Type whichever is higher	
		Doorstep courier Pick up and Delivery (non-cash)	15 pm Free (₹ 25/visit thereafter)	Free 15pm - 25/visit thereafter or as per Account Type whichever is higher	
		Doorstep cash delivery (₹ 1,000 - ₹ 2,00,000)	Free once a week - 120/visit thereafter	Free 15pm - 120/visit thereafter or as per Account Type whichever is higher	
		Doorstep cash pick-up (₹ 1,000 - ₹ 2,00,000)	Free once a week - 250/visit thereafter	Free 15pm - 250/visit thereafter or as per Account Type whichever is higher	
Other Services					
		Cheque Deposited & Returned - Financial Reason	5 Free pm	Free	
Charges as per your Savings or Current Account Product variant*					
ATM and Debit Card Services		Other Bank's ATMs International - Cash Withdrawal	Domestic Collections	Outstation Clearing	
		Other Bank's ATMs International - Balance Enquiry			
		Replacement of Lost card	Other Charges	Account Closure Charges (if closed within 6 months)	
Foreign Exchange Transactions		Foreign Cheque/Draft collections		Cheque Deposited & Returned - Technical Reason	
		Remittance - Inward		Cheque Issued & Returned - Financial Reason	
Reason (Inward)		Remittance - Outward*		ECS/NACH Return	
		Foreign Currency Drafts		Standing Instruction Failure/Amendment	

***Example 1** : If you are an existing customer with Product - Advantage Savings Account, Outstation Clearing - will be as per the product which is 3 Free Per month post which ₹ 50 will be charged for every transaction
Example 2 : If you are an existing customer with Product - Exceed Extra Current Account, Outstation Clearing - will be as per the product which is 10 Free Per month post which ₹ 50 will be charged for every transaction

Schedule of Benefits Signature Banking

- Signature Banking schedule of benefits & charges 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.
- Signature Banking schedule of benefits & charges are applicable till the time customer is part of Signature Banking.
- All Charges are in INR (Rupees); Taxes as per the prevailing rates will apply. Any RBI Mandated charge will supersede the published charges.
- For all CC/OD Accounts the charges will apply for Business Account except Cash Deposit
- All charges are subject to revision with an intimation of 30 days to account holders
- ^ Charges will not be refunded for expired/ cancelled transactions
- Abbreviations Used: K = Thousand Txn = Transaction Qtr. = Quarter pm = Per Month. *Correspondent bank charges as applicable will be levied on outward remittances over above the charges mentioned above.
- Closure of account due to revision of charges will not be subject to account closure charges
 - All Services, where a free limit is specified, usage beyond the free limit will be charged as per the standard charge of the respective service.
 - 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/MasterCard 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 Signature Banking Current Account customers who have Classic/Platinum Visa Card can continue to use the existing card. In case of renewal or reissuance of card only VISA Platinum Debit Card will be issued.
- Existing Signature Banking Savings Account customers who have Classic/Platinum Visa Card will be issued a Signature Debit Card which they can activate and start using immediately. The existing card will be valid until the new Signature Debit Card has been activated. In case of renewal or reissuance of card, the Signature Debit Card will be issued.
- Non Maintenance Charges are not applicable for Signature Banking accounts only till the time the customer is part of Signature Banking
- Only Domestic Debit Card will be issued for NRO accounts
- Non-Resident Individual NRE and NRO Current accounts which are part of the Signature Banking Program will be governed by charges applicable to Prime Edge NRE and NRO Savings Account
- Savings TASC account which are part of Signature Banking Program will be governed by benefits and charges applicable to Current TASC account.
- This Schedule of Charges is effective from June 01, 2021

* Product variant charges would be as per the product code of the account. Please refer to the Product SOC for more details about these charges at <http://rblbank.com/ServiceCharges.aspx>

RBL Signature Banking threshold balance criteria are as below :

- Maintain a minimum Total Relationship Value[^] of Rs. 15 Lakhs across Savings accounts / Fixed Deposits#/ Investments OR
- Maintain a minimum Average Monthly Balance of Rs. 2 Lakhs in Savings account(s) OR
- Maintain a minimum Average Monthly Balance of Rs. 5 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