

Schedule of Benefits Signature Banking

Following Benefits are Free for all Signature Banking Customers	Preferred pricing as part of Signature Banking			
Debit Card	Type	Charges	Savings Account (Individual Relationship)	Current Account (Entity Relationship)
RBL Bank's ATMs Cash Withdrawal	Average Monthly Balance (AMB) Requirement	AMB Non-Maintenance	Zero	Zero
RBL Bank's ATMs Balance Enquiry		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
Other Bank's ATMs Domestic - Cash Withdrawal	Cash Services			
Other Bank's ATMs Domestic - Balance Enquiry				
Replacement of Damaged card	ATM and Debit Card Services	Debit Card	Complimentary Signature Debit Card	Complimentary Business First Debit Card
Statements & Certificates		IMT Card less Cash Withdrawal* at RBL/ Non RBL ATMs	₹ 20/Txn	₹ 20/Txn
Balance Statement (Other than 31st March)		ATM & POS Limits per day	₹ 1.5 Lakhs & ₹ 3 Lakhs Respectively	₹ 1 Lakhs & ₹ 2 Lakhs Respectively
Interest Statement (Duplicate Only)		ATM/POS Transaction Decline Charge	₹ 20/transaction	₹ 20/transaction
TDS Certificate (Duplicate Only)	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
Duplicate passbook/Statement		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
Cheque Book & related items		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
Payable at par Cheque Book		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
Cheque Issued & Returned - Technical Reason	Other Services	Cheque Deposited & Returned - Financial Reason	5 Free pm	Free
Local Cheque Collection				
Paid Cheque Report/Signature verification/Photo Attestation/Copy of old Cheque				
Demand Draft & Cash Withdrawals	Charges as per your Savings or Current Account Product variant*			
Demand Draft	ATM and Debit Card Services	Other Bank's ATMs International - Cash Withdrawal	Domestic Collections	Outstation Clearing
DD/BC Cancellation/Revalidation/Duplicate Issuance		Other Bank's ATMs International - Balance Enquiry		
Cash Withdrawal		Replacement of Lost card	Other Charges	Account Closure Charges (if closed within 6 months)
Others	Foreign Exchange Transactions	Foreign Cheque/Draft collections		Cheque Deposited & Returned - Technical Reason
RTGS - Outward		Remittance - Inward		Cheque Issued & Returned - Financial Reason
NEFT - Outward	Reason (Inward)	Remittance - Outward*		ECS/NACH Return
RTGS, NEFT, Fund Transfers Inward		Foreign Currency Drafts		Standing Instruction Failure/Amendment
Fund Transfer (Within RBL Bank)				
Online Tax Payment				
Stop Payment Individual or Range				
SMS Alert Services (Optional Services)				

*Refer page 2 for examples. Please refer www.rblbank.com or [click here](#) to view account level schedule of charges & standard charges.

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

***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**