



# **MOST IMPORTANT TERMS AND CONDITIONS**



The “Most Important Terms and Conditions” (“**MITC**”) and all information herein is applicable to all Credit Cards issued by RBL Bank Limited (“**RBL Bank**”) are to be read and understood in conjunction with the RBL Bank Credit Card Member Terms and Conditions (Card Member T&Cs). The MITC are subject to change at the discretion of the Bank and in accordance with laws as applicable from time to time.

## **(A) FEES AND CHARGES**

### **(i) Annual fees and Supplementary Card fees payable by the Card Member**

#### **RBL Bank Cards:**

<b>RBL Bank Card Variant</b>		
	<b>Annual Fee (1st year)</b>	<b>Annual Fee (2nd year onwards)</b>
Insignia (by Invitation only)	NIL	NIL
YOUnique (customisable)	Custom Fee	Custom Fee
Icon	Rs. 5,000/-	Rs. 5,000/-
World Safari	Rs. 3000/-	Rs. 3000/-
Blockbuster	Rs. 3,000/-	Rs. 3,000/-
Platinum Maxima	Rs. 2,000/-	Rs. 2,000/-
Platinum Maxima Plus	Rs. 2,500/-	Rs. 2,500/-
Popcorn	Rs. 1,000/-	Rs. 1,000/-
Movies and More / Platinum Delight	Rs. 1,000/-	Rs. 1,000/- (waived off on annual spends of Rs. 1.5 lacs or more)

	<b>Annual Fee (1st year)</b>	<b>Annual Fee (2nd year onwards)</b>
Titanium Delight	Rs. 750/-	Rs. 750/- (waived off on annual spends of Rs. 1 lac or more)
Cookies (for Cards issued before 9th May 2021)	Rs. 500/-	Rs. 500/-
Paisa On Demand Credit Line/ RBL Bank MoCash/ Shoprite	Rs. 500/-	Rs. 500/- (waived off on annual spends of Rs. 1 lac or more)
RBL Bank vCard	NIL	Rs. 500/- (waived off on annual spends of Rs. 1 lac or more)
RBL Bank Fun+	Rs. 499/-	Rs. 499/- (waived off on annual spends of Rs. 1.5 lacs or more)
ETMoney LoanPass	NIL	Rs. 499/- (waived off on annual spends of Rs. 1 lac or more)
Edition Classic	Rs. 500/-	Rs. 500/-
Edition Black	Rs. 1499/-	Rs. 1499/- (waived off on annual spends of Rs. 2.5 lacs or more)
Play Card	Rs. 500	Rs 500/- (waived off on annual spends of Rs. 1.5 lacs in the previous year)

MoneyTap Card	Rs. 499/-	Rs. 499/- (waived off on annual spends of Rs. 1.5 lacs in the previous year)
MoneyTap Black Card	Rs. 3000/-	Rs. 3000/-
BankBazaar SaveMax	NIL	NIL

\*Annual Fee (1st year) will be charged in the first credit card statement.

	<b>Monthly Fee (1st Month)</b>	<b>Monthly Fee (2nd month onwards)</b>
Monthly Treats (for cards issued before 1st Nov 2021)	Rs. 50/-	Rs.50/- (waived off on spends of Rs. 3,000 or more in the previous month)
Monthly Treats (for cards issued 1st Nov 2021 onwards)	Rs. 75	Rs. 75 (waived off on spends of Rs. 3000 or more in the previous month)
Cookies (for Cards issued 10th May 2021 onwards)	Rs. 100/-	Rs. 100/- (waived off on spends of Rs. 5000/- or more in previous month)

- (ii) The annual fees applicable on various Credit Card(s) issued by RBL Bank may vary from Card Member to Card Member, and from particular description of Credit Card to Credit Card. The applicable fees shall be as communicated to the Card Member at the time of applying for the Credit Card and/or at the time of issuance of the said Credit Card. Further, such fees, as applicable, are directly charged to the Card

Member's Account and are indicated on the Card Statement accordingly. Please refer to the Card Member T&Cs for detailed terms of spend linked reversal of Membership Fee.

## Other Fees and Charges

Add-on Card Fees	NIL
Card Replacement	NIL, unless mentioned otherwise
Duplicate Statement Fee	NIL
Foreign Currency Transaction Fee (Mark Up Fee)	3.5% of transaction amount
	1.5% of transaction amount for Edition Credit Cards
	0% of transaction amount for World Safari Credit Card
Cash Payment at RBL Bank Branches	250/-
	*100/- effective 1st July 2022
Surcharge on Purchase / Cancellation of Railway Tickets	IRCTC Service Charges + Payment Gateway transaction charges (up to 1.8% of ticket amount + IRCTC service charges). Refer IRCTC website for details
Fuel Transaction Charge for transactions made at petrol pumps in India to purchase fuel	1% surcharge on fuel transaction value or Rs.10/- whichever is higher
Overlimit Penalty- Overlimit Penalty is levied in case the outstanding on the card account exceeds the total current limit	Rs. 600/-

Goods and Services Tax	A standard rate of 18% will be charged
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**Important information for foreign currency transactions:** If a transaction is made in currency other than Indian Rupees, that transaction will be converted into Indian Rupees. The conversion will take place on the day the transaction is settled with RBL Bank, which may not be the same date on which the transaction was made. If a transaction is carried out in currency other than US Dollar, the conversion will be made through US Dollars, by first converting the charged amount to US dollars and then converting the US Dollar amount into Indian Rupees at Mastercard/Visa defined conversion rate on the settlement date.

**Please note** that all conversion of foreign currency transactions shall further attract Currency Conversion Factor assessment (currently 3.50%, 1.5% for Edition Credit Cards, 0% for World Safari Credit Card) on such transactions.

**(iii) Cash advance fees**

Cash Withdrawal Charges	2.5% of the cash amount withdrawn (Minimum Rs. 500/-)
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The Card Member can use the Credit Card to withdraw cash from any ATMs in India and/ or overseas in accordance with the compatibility of the Credit Card at the said ATM(s).

The transaction fee is subject to

change at the sole discretion of RBL Bank. Further, all cash withdrawal transactions shall also carry a Finance Charge (as provided below) from the date of withdrawal until the date of full and final payment.

**(iv) Interest Free Period**

The interest free credit period can range between 20 to 50 days subject to scheme applicable on the specific Credit Card. However, such credit period is not applicable, if the previous month's balance has not been cleared in full or if the Card Member has withdrawn cash from an ATM.

**Illustration:** RBL Bank Credit card's statement date is 20/01/2019, and the payment due date is 09/02/2019, which is 20 days from the statement date (date on which payment is made). The 20 days period is called interest free credit period.

**(v) Finance charges for both revolving credit and cash advances**

In an event a Cardmember does not make the payment of the Total Amount Due as per the previous Billing Statement by the Payment Due Date, the Finance Charges shall be payable at a monthly percentage rate on all such transactions till the Total Amount Due is paid in full. The Finance Charges shall also accrue on cash withdrawal at ATMs, from the date of cash withdrawal until the payment is made in full.



## Applicable Finance Charges

Overdue interest on secured Credit Cards	2.5% per month or 30% per annum
Overdue interest on Insignia Credit Cards	3.4% per month or 40.8% per annum
Overdue interest on all other Credit Cards	Up to 3.99% per month or 47.88% per annum*
Overdue interest on Dial for Cash Loan Account	3.35% per month or 40.20% per annum

## Variable Interest on all other credit cards

Category A	3.35% per month or 40.20% per annum
Category B	3.45% per month or 41.40% per annum
Category C	3.65% per month or 43.80% per annum
Category D	3.85% per month or 46.20% per annum
Category E	3.99% per month or 47.88% per annum

\*maximum interest rate is 3.99% per month or 47.88% per annum.

RBL Bank may in its sole discretion change, modify and alter the Finance charges as applicable on Credit Cards basis Cardmember's credit score, spends, limit utilization and payment patterns. Any change in the rate of the applicable Finance Charges will be communicated to Cardmember in their Billing Statement. In an event, the Cardmember would like to know the applicable rate of interest on their Credit Card, Cardmember must reach us at our customer service (details given in later sections).

**(vi) Interest Charges:**

Interest will be charged if the total amount due is not paid by the payment due date. Interest will be charged on the total amount due including any unpaid EMI's and on all new transactions (from the transaction date) till such time as the previous outstanding amounts are paid in full. Interest is calculated on a daily basis at the end of every day, basis the current outstanding balance of the Card Member.

**Illustration of Interest Charge calculation:** If only part of outstanding amount is paid by the payment due date. Statement date is 2nd of every month, the interest calculation will be as illustrated on the next page.

<b>Transactions</b>		
<b>Date</b>	<b>Transaction</b>	<b>Amount</b>
12 Dec 2018	Purchase of Groceries	Rs. 6000/-
26 Dec 2018	Purchase of Clothes	Rs. 4000/-
02 Jan 2019	Statement Date	Total Amount Due: Rs. 10,000/-. Minimum Amount Due: Rs. 500/-
10 Jan 2019	Hotel Transaction	Rs. 4000/-
15 Jan 2019	Mobile Bill Payment	Rs. 2000/-
22 Jan 2019	Payment Credit	Rs. 500/-
02 Feb 2019	Statement Date	Total Amount Due: Rs.16,431.84/-. Minimum Amount Due: Rs. 821.60/-

Interest on the amount due will be charged as below: The annual interest

rate is 47.88% which translates to 3.99% per month. Therefore, daily Interest = Outstanding amount  $\times (3.99\% \times 12 \text{ months}) / 365$ .

### Interest Calculation:

Transaction Amount	Period	Number of Days	Amount
Rs. 6000/-	12 Dec 2018 to 21 Jan 2019	41	Rs. 322.70/-
Rs. 4000/-	26 Dec 2018 to 21 Jan 2019	27	Rs. 141.67/-
Rs. 4000/-	10 Jan 2019 to 02 Feb 2019	24	Rs. 125.93/-
Rs. 2000/-	15 Jan 2019 to 02 Feb 2019	19	Rs. 49.85/-
Rs. 9500/- (remaining balance after adjusting payment of Rs. 500/-)	22 Jan 2019 to 02 Feb 2019	12	Rs. 149.54/-
Total Interest charged (Exclusive of taxes)			Rs. 789.69/-
Total Interest charged (Inclusive of taxes)			Rs. 931.84*

Thus the total interest charged will be: Rs. 931.84/- (inclusive of Applicable Taxes)

\*GST will be levied at the applicable rate on the interest amount.

## (vii) Late Payment Charges

Late Payment Fee or overdue penalty	15% of Total Amount Due (Min Rs. 50/- and Max Rs. 1,500/-)	
	* W.e.f. 1st July 2022: following late payment charges structure will be applicable.	
	Total Amount Due (Rs)	Late Payment Fee (Rs)
	Less than 100	0
	100 - 499	100
	500 - 4,999	500
	5000 - 9,999	750
	10,000 - 24,999	900
	25,000 - 49,999	1000
	50,000 and above	1300

Late Payment Fee (“**LPF**”) is applicable if no payment or a payment less than the Minimum Amount Due (“**MAD**”) is paid by the Card Member on the due date.

**Illustration of Late Payment Fee calculation:** Consider the Total Amount Due (“**TAD**”) on an account is Rs.3,400/- and the Payment Due Date is 4th Aug’2019. In case the Card Member does not pay the MAD by payment due date, a Late Payment Fee of Rs.510/- will be levied on the cycle date. LPF is 15% of the TAD i.e.  $15\% \times \text{Rs.}3,400/- = \text{Rs.}510/-$ .

## **(B) WITHDRAWAL LIMITS**

### **(i) Credit limit**

Credit Limit and Cash Withdrawal Limits are the maximum assigned limits communicated at the time of delivery of the Card and are also indicated on the monthly statements. Add on Card Member share the same limit. In case the Card Member has availed of any loan within the total credit limit on the Card, the outstanding loan amount will also be deducted from the total credit limit.

### **(ii) Available credit limit**

The available Credit Limit at any time is the difference between assigned total Credit Limit & Utilized limit on the Card at that point of time.

## **(C) BILLING**

### **(i) Billing Statements**

RBL Bank will send at Card Member's registered email address or mailing address, monthly statement with details of payments credited and the transactions debited to the Card Member's account since the last statement date.

In case of any change in Card Member's communication address, Card Member is advised to contact RBL Bank immediately to ensure all Credit Card statements are regularly received in time.

Please note: Card members, whose outstanding on the Card is less than Rs. 10, can access statements on RBL MyCard App and through WhatsApp banking only. Physical or e-statements will not be sent in such scenario.

### **(ii) Minimum Amount Payable**

Minimum Amount Due (MAD) is calculated as 5% of Total Amount Due (subject to minimum of Rs. 200/-), new EMI debits for the month or any previously unpaid EMI debits+GST. In the event the Card Member deposits part of the Total Payment Due or the MAD (not less than the MAD under any circumstance), the balance outstanding amount payable shall be carried forward to subsequent Statements. This amount will attract Finance Charges until the date of full and final payment.

**Please note that paying only the Minimum Amount Due every month will result in the repayment stretching over a long period with consequent interest payment on Card Member's outstanding balance.**

**Illustration:** If a Card Member spends Rs. 5000/- and pays exactly the Minimum Amount Due every month, then it may result in the repayment stretching over 6 years with consequent interest payment on the outstanding amount. Therefore, whenever cash flow allows, the Card Member should pay back substantially more than just Minimum Amount Due.

RBL Bank may, at its sole discretion, at any time, without prior notice, withdraw the option to pay only the MAD as described in the foregoing clauses, in relation to any Card Member. Unless otherwise agreed to by RBL Bank, any payments received from the Card Member against amounts specified in a particular Statement shall be appropriated towards such dues in the following order :

- i. All taxes and interest;
- ii. Payment towards loans on credit cards and installments payable on balance transfer facility;
- iii. Fees and Charges
- iv. Payment towards retail purchases and cash withdrawals;

Notwithstanding anything contained herein above: (i) RBL Bank may, at its discretion, appropriate such payments








towards the dues, if any, payable by the Card Member in respect of other facilities availed of by the Card Member from RBL Bank; (ii) the order of appropriation may be modified by RBL Bank at its discretion. Excess amounts, if any, remaining after such appropriation may be appropriated against the amounts, which are to be specified in the immediately next Statement/s to be generated by RBL Bank

### (iii) Method of payment

Payment towards the Card account may be made in any of the following ways.

#### a) Through onetime payment:

**Convenient ways to make payment**

 <p><b>Online Card Payment</b></p> <ul style="list-style-type: none"><li>• Visit <a href="http://rblbank.com">rblbank.com</a>, click on 'Login' then click on 'Online Card Payment (Quick Bill Pay)' below 'Credit Cards'</li><li>• Scan QR code or download QR Code for Online Card Payment</li></ul> 	 <p><b>NEFT Payment</b></p> <p>Add your RBL Bank Credit Card as a payee to initiate NEFT transfer.</p> <p>Payee Name: Name on the Card Payee Account Number: Credit Card number Bank Name: RBL Bank IFSC Code: RATN0CRCARD Branch Location: NOC Goregaon, Mumbai</p>
 <p><b>Using RBL MyCard Mobile App</b></p> <p>Initiate payment through RBL MyCard Mobile App.</p>	 <p><b>Using Cheque</b></p> <ul style="list-style-type: none"><li>• Drop your cheque in your nearest RBL Bank Branch</li><li>• Alternatively, courier your cheques to: RBL Bank Limited, Unit: 306 – 311, 3<sup>rd</sup> Floor, JMD Megapolis, Sohna Road, Sector - 48, Gurgaon - 122 018, Haryana.</li></ul>

**Visit [rblbank.com](http://rblbank.com) for more details on making your Card payments.**

## b) Though periodic payments:

Card Member may opt for Standing Instruction (SI)/National Automated Clearing House (NACH) on their Credit Card. SI/NACH can be for Total Amount Due (TAD) or Minimum Amount Due (MAD).

In case of payments by NACH/SI if the payment due date is a holiday, the NACH/SI will be presented on the previous working day. Payments through cheque should be made at least 3 days in advance to ensure fund realization by payment due date.

If the payment instruction (NACH/SI) is for MAD then-

Payment Instruction type	Scenarios	TAD	MAD	Customer initiated payment	SI/NACH execution amount
MAD	A	2000	200	0 (No payment)	200
MAD	B	2000	200	100 (Payment < MAD)	100
MAD	C	2000	200	200 (Payment = MAD)	0
MAD	D	2000	200	400	200
MAD	E	2000	200	1600	200
MAD	F	2000	200	1900	100
MAD	G	2000	200	>=2000	0

If the payment instruction(NACH/SI) is for TAD then-

Payment Instruction type	Scenarios	TAD	MAD	Customer initiated payment	SI/ECS execution amount
TAD	A	2000	200	0 (No payment)	2000
TAD	B	2000	200	500 (Payment < TAD)	1500
TAD	C	2000	200	1500 (Payment < TAD)	500
TAD	D	2000	200	>=2000	0

**Please note:** If the Card Member has a Non-Resident Indian (NRI) status, then he/she should ensure that all payment(s) towards his/her Credit Card account are necessarily from his/her Non-resident banking account. Payment through any other mode will be considered as violation of RBI guidelines and RBL Bank reserves the sole right to block or close the card forthwith and, without notice. Please refer to Card Member T&C for more details.

#### (iv) **Billing disputes resolution**

In an event the Card Member disagree with the charges indicated in the statement, it should be communicated to RBL Bank within 30 days of the issuance of statement in writing falling which it may be construed that all charges indicated in the statement are in order. Card Member may email or send RBL Bank the signed dispute form available on our website at <https://rblbank.com/download-forms/credit-cards>

## (v) **Grievance redressal process**

The Card Member can contact the Bank through any of the following communication channels for any enquiries and/or redressal of concerns.

### **Level-I:**

You can call us at our Customer Care number at **022-6232 7777** or **1800 121 9050** or email to us at **cardservices@rblbank.com**

Or

You can write to us with you Card number details to<sup>17</sup>

Card Services,  
RBL Bank Limited,  
Unit 306-311, 3rd Floor,  
JMD Megapolis, Sohna Road,  
Sector-48, Gurgaon,  
Haryana - 122018.

### **Level-II:**

In case you are not satisfied with the resolution provided, you may email to **headcardservice@rblbank.com**. Do quote your Card number and the reference number provided at level 1.

### **Level-III:**

In case you are still not satisfied with the resolution provided, you may escalate to our Principal nodal officer Mr. Saurabh Gaur by calling at 022-71432700 or writing to **principalnodalofficer@rblbank.com**.

## **(D) DEFAULT AND CIRCUMSTANCES**

### **(i) Procedure including notice period for reporting a card holder as defaulter**

In the event of default, the Card Member will be sent reminders from time to time for settlement of any outstanding amount on the Credit Card account using any of the following modes: by post, telephone, e-mail, SMS messaging and/or engaging third parties to remind, follow up and collect dues. Any third party so appointed, shall adhere fully to the Code of Conduct on debt collection as applicable from time to time. Occurrence of one or more of the following event shall constitute an event of default and RBL Bank at its sole discretion may withdraw the Credit Card facility:

- a. The Card Member consistently fails to pay any amount due to the Bank within the stipulated period of 180 days;
- b. The Card Member fails to perform the obligations as per Card Member T&C;
- c. Any cheques and/or NACH/standing instructions delivered to the Bank are not encashed/ acted upon for any reason whatsoever on presentation/ being made
- d. Any representation made by the Card Member proves to be incorrect, false, or incomplete, including but not limited to income and/or identification papers/ documents forwarded to the Bank being

proved incorrect, incomplete, and or containing false fraudulent information

**(ii) Procedure for withdrawal of default report and the period within which the default report would be withdrawn after settlement of dues:**

- a) The defaulter in question has liquidated his entire outstanding dues with the Bank or settled his dues with the Bank.
- b) A court verdict has been received against the Bank, in a legal suit filed by or against the Bank, instructing the Bank to de-list the Card Member from the default report. Decisions are taken on a case to case based upon individual reviews.

**(iii) Recovery procedure in case of default:**

In case of default, the Bank can recover the amount by referring the dispute to a sole arbitrator, appointed by a designated officer of the Bank under the provisions of the Arbitration and Conciliation Act, 1996 as amended time to time. The seat of arbitration shall be Delhi, India. The arbitration proceedings shall be in English language.

**(iv) Recovery of dues in case of death/ permanent in-capacitance of Card Member:**

Upon death or permanent incapacitation of the Card Member, the Bank will try to recover the amount due and amicably settle the Account dues with the Card Member's legal heir.

**(E) TERMINATION / REVOCATION/  
SURRENDER OF CARD  
MEMBERSHIP**

**(i) Procedure for surrender of card by  
Card Member**

a) The Card Member may choose to terminate the Card account at any time by returning to the Bank all the Credit Card(s) cut diagonally in half across the magnetic strip, either along with a written request or followed by calling the Bank's 24 Hours Customer Service Helpline requesting termination of all facilities and benefits thereto associated with the Credit Card(s). The Primary Card Member can cancel the use of Additional Card(s) by notifying the Bank in writing but, notwithstanding the same, the Primary Card Member will remain liable for all charges fees incurred by use of the Additional Credit Card(s). No annual fees and/or other charges shall be refunded on a pro-rata basis.

**(ii) Termination / Revocation by RBL Bank**

a) The Bank may terminate the Credit Card facility immediately at any time at its discretion or at any time restrict the use without assigning reason or cause and without any notice thereto. Where the Bank terminates the Credit Card facility, all amounts outstanding on the Card Account (including Charges or Cash Advances not yet debited) will become due and payable immediately. The Bank

may inform all establishments (where the Credit Card is valid/ accepted) of the cancelled Credit Cards. If the Credit Card is cancelled, the Card Member must cut it diagonally in half and return both halves to the Bank immediately. No annual fees or other charges shall be refunded on the pro-rata basis.

- b) The Bank may terminate the Credit Card facility immediately at any time at its discretion or at any time restrict the use without assigning reason or cause and without any notice thereto. Where the Bank terminates the Credit Card facility, all amounts outstanding on the Card Account (including Charges or Cash Advances not yet debited) will become due and payable immediately. The Bank may inform all establishments (where the Credit Card is valid/ accepted) of the cancelled Credit Cards. If the Credit Card is cancelled, the Card Member must cut it diagonally in half and return both halves to the Bank immediately. No annual fees or other charges shall be refunded on the pro-rata basis.
- c) In the event that the Card Member changes his/her employment, profession or address, or is transferred from his/her present place of posting, or changes his/ her salary account/main bank account etc. (as the case may be), the Bank at its sole discretion shall have the right to discontinue the Credit Card facility. The Card Member specifically acknowledges that once the Credit



Card Account is cancelled/ closed, the privileges (including all benefits and services) of the Credit Card shall stand withdrawn, and reinstatement such privileges is not automatic and will take place solely at the discretion of the Bank.

- d) If Card Member(s)' Credit Card is never used or not used for over 90 days, the benefits thereto may be withdrawn by the Bank.

**(F) LOSS/ THEFT/ MISUSE OF CARD**

**i) Procedure to be followed in case of loss/theft/misuse of card – mode of intimation to Card Member**

The Card Member must notify RBL Bank immediately by calling Customer Service at the 24 Hours Toll Free Number in the event the Credit Card is lost, stolen, not received, swallowed at an ATM of RBL Bank or any other Bank, or is being misused without his/ her respective permission. In addition, in case of loss theft misuse, the Card Member must file the Police Complaint/ First Information Report (FIR), a copy of which be forwarded to the Bank.

**ii) Liability of Card Member in case of (i) above**

- a) The Card Member's liability arising out of any unauthorized use of the Credit Card prior to notice/ communication to the Bank shall be towards all charges incurred till the notice/communication

to the Bank and shall be “Nil” only after receipt of notice by the Bank.

- b) In case of an unsigned Credit Card, the Card Member shall be liable for all charges incurred on it.
- c) The Card Member will fully co-operate with the Bank, the representatives of the Bank and/or legal authorities in the event of any investigation into any disputed transaction.
- d) In the event the Card Member subsequently recovers the Credit Card (after reporting theft), the recovered Credit Card must not be used and must be cut in half and returned immediately to the Bank.

## **(G) DISCLOSURE**

RBL Bank shall part with all available information about the Card Member repayment history, etc. to Credit Information Bureaus or to such other agencies as approved by law. RBL Bank reserve the right to retain the application forms and documents provided therewith, including photographs, and will not return the same.

## **(H) CARD SECURITY**

As per the mandate from Reserve Bank of India (RBI), all newly issued, re-issued and renewed Credit Cards are dispatched in inactive state for all transactions except domestic Point of Sale (POS) and ATM transactions as a security measure. If Cardmember wishes to activate/de-activate

his/her Credit Card for usage in any category such as domestic, international, online, POS, contactless and cash withdrawals, Cardmember is advised to visit [www.rblbank.com](http://www.rblbank.com) to make necessary changes.

Cardmember to note that Cards which have not been used for online/ international / contactless transactions for 18 months or more shall be auto-disabled for that specific category. If Cardmember wishes to activate his/her Credit Card for usage in any category that is switched off due to this inactivity, Cardmember is advised to visit [www.rblbank.com](http://www.rblbank.com) to make necessary changes.

### **(I) Classification as Special Mention Account (SMA) and Non-Performing Asset (NPA) & Upgradation**

If due date of a loan/credit card account is Jan 22, 2019, and full dues are not received before the lending institution runs the day-end process for this date, the date of overdue shall be Jan 22, 2019 and the account will be classified as SMA-0.

If the full overdue amount (including charges, if any) is cleared the next day (23rd Jan 2019) or any other future date then DPD in account will turn zero by end of that day, account will then be classified as regularised.

If account continues to be overdue, then this account shall get tagged as SMA-1 upon running day-end process on February 29, 2019 i.e. upon completion of 30 days of being continuously overdue. Accordingly, the date of SMA-1 classification for that account shall be February 21, 2019.

Similarly, if the account continues to remain overdue, it shall get tagged as SMA-2 upon running day-end process on March 23, 2019 i.e. upon completion of 60 days of being continuously overdue.

If the account continues to remain overdue further, it shall get classified as NPA upon running day-end process on April 22, 2019.

The Asset classification (i.e NPA category) will be classified at borrower level (i.e all relationships with the bank).

In case of NPAs, the entire overdue in all relationships of the bank are to be fully paid and if the overdue amount is zero at borrower level on any given date, then the entire relationship will be considered for upgradation.

**Disclaimer:**

\*RBL Bank may at its sole discretion, utilize the services of external service provider/s or agent/s and on such terms as required or necessary, in relation to its products.



RBL\_CC/MITC/29042022

[www.rblbank.com](http://www.rblbank.com)

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**RBL Bank Limited**

Card Operating Centre: Unit 306-311, 3rd Floor, JMD Megapolis,  
Sohna Road, Sector - 48, Gurgaon - 122 018, Haryana.

Registered Office: 1st Lane, Shahupuri, Kolhapur - 416 001, India.

CIN: L65191PN1943PLC007308