

Some Important Key Facts to know



Key Facts

Description

Joining Fee	NIL for primary & add-on cardholder
Membership Fee*	Rs. 499 Annually for primary card NIL for add-on card
Cash Advance Fee	2.5% of the cash amount (min Rs.500)
Service Charges	GST rate as prescribed by Govt. (18% as applicable)
Interest free (grace) period	20-50 days (subject to conditions stated in MITC)
Finance Charges for both Revolving Credit & Cash Advances	Varies with different card categories as stated in MITC; ranges from 2.5% to 3.99% per month
Overdue interest charges	NIL (both on monthly & annualized base)
Charges in Case of Default	Late payment fee charged depending on the customer's Total amount due; ranges from Rs. 0- 1500*
Credit Limit	Disclosed in the Welcome letter & Monthly Statements
Available Credit Limit	Disclosed in the Monthly Statements
Cash Withdrawal Limit	Disclosed in the Monthly Statements
Billing Statements- Periodicity & Mode of Sending	Physical/E-statements sent monthly (mode as per chosen preference)
Minimum Amount Payable (Minimum Amount Due)	5% of Total Amount Due (min Rs. 200), new EMI debits for the month or any previously unpaid EMI debits+GST
Method of Payment	Periodic payment through Standing Instruction (NACH) OR One time payment via NEFT/Cheque/ MyCard App/Online
Billing Disputes Resolution	Card member may email or send RBL Bank signed dispute form available on website within 30 days of issuance of statement (http://www.rblbank.com/download-forms/creditcards)

*Your Membership fee will be levied basis your card application



COMPLETE POSTAL ADDRESS OF CARD-ISSUER

Card Services, RBL Bank Ltd., Unit
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CONTACT DETAILS OF CUSTOMER CARE SERVICE

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Email us at
cardservices@rblbank.com



CONTACT DETAILS OF GRIEVANCE REDRESSAL OFFICIAL

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