



MOST IMPORTANT TERMS AND CONDITIONS

Read Most Important Terms and
Conditions in your preferred language
here: www.rblbank.com/vernacular-mitc

Key Fact Statement

Element/Key Facts	Remarks/Description
Joining Fee	NIL for primary & add-on cardholder
Membership Fee (annual/monthly)	Rs. 0-7,000 (As per card variant in MITC); 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)
Finance charges for both revolving credit & cash advances	upto 3.99% p.m. (47.88% p.a.)
Late Payment Fee	Late payment fee charged depending on the customer's Total Outstanding amount ranges from Rs. 5-1,300
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)	Total GST + Current month EMI Debits + 100% of Fee/Charges + [Max of (5% of (Retail Spends, Cash Advance, Interest) or INR 200)] +previously unpaid MAD (if any)* + Overlimit Utilization Amount (if any)

Element/Key Facts	Remarks/Description
Method of payment	Periodic payment through Standing Instruction (NACH) OR One time payment via NEFT/ Cheque/ MyCardApp/ 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 (https://www.rblbank.com/download-forms/credit-cards)
Complete postal address of card-issuer	Card Services, RBL Bank Ltd., Unit 306-311, 3rd Floor, JMD Megapolis, Sohna Road, Sector-48, Gurugram, Haryana -122018
Contact details of Customer Care Service	Toll free number: 022-6232 7777 Email us at cardservices@rblbank.com For Bajaj Finserv RBLBank SuperCards Toll free number: 022-7119 0900 Email us at supercardservice@rblbank.com
Contact details of Grievance Redressal Official	Mr. Vikas Nigam-Call at 022-71432700 or email at principalnodalofficer@rblbank.com

*For all cards except Platinum Advantage SuperCard, where it's 20%

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 Agreement and Product Terms and Conditions (wherever applicable). 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 membership fees payable by the Card Member

Credit Card Variant	Annual Fee (1st year)	Annual Fee (2nd year onwards)
Insignia Preferred Banking Credit Card	NIL (Insignia Preferred Banking Customer)	NIL (Insignia Preferred Banking Customer)
	Rs. 7,000	Rs. 7,000 (waiver on annual spends of Rs. 10 lakh or more)
Icon	Rs. 5,000	Rs. 5,000
World Safari	Rs. 3,000	Rs. 3,000
MoneyTap Black	Rs. 3,000	Rs. 3,000
Blockbuster	Rs. 3,000	Rs. 3,000
Platinum Maxima Plus	Rs. 2,500	Rs. 2,500
Platinum Maxima	Rs. 2,000	Rs. 2,000
Platinum Delight	Rs. 1,000	Rs. 1,000 (waiver on annual spends of Rs. 2 lakh or more)
Popcorn	Rs. 1,000	Rs. 1,000
Movies and More	Rs. 1,000	Rs. 1,000 (waiver on annual spends of Rs. 1.5 lakh or more)

Credit Card Variant	Annual Fee (1st year)	Annual Fee (2nd year onwards)
Titanium Delight	Rs. 750	Rs. 750 (waiver on annual spends of Rs. 1.5 lakh or more)
MoCash	Rs. 500	Rs. 500 (waiver on annual spends of Rs. 1 lakh or more)
Shoprite	Rs. 500	Rs. 500 (waiver on annual spends of Rs. 1.5 lakh or more)
Play	Rs. 500	Rs. 500 (waiver on annual spends of Rs. 1.5 lakh or more)
Paisabazaar Duet Plus Card	Rs. 1,499	Rs. 1,499 (waiver on annual spends of Rs. 4 lakh or more)
Paisabazaar Duet (earlier known as "Paisa on Demand") issued before Sep 01, 2022	Rs. 500	Rs. 500
Paisabazaar Duet (earlier known as "Paisa on Demand") issued after Sep 01, 2022	NIL	NIL
Fun+	Rs. 499	Rs. 499 (waiver on annual spends of Rs. 1.5 lakh or more)
MoneyTap	Rs. 499	Rs. 499 (waiver on annual spends of Rs. 2 lakh or more)
LazyPay	NIL	NIL

Credit Card Variant	Annual Fee (1st year)	Annual Fee (2nd year onwards)
Bank Bazaar SaveMax Pro	1,499	1,499
Bank Bazaar SaveMax	NIL	NIL
YOUunique (customisable)	Custom Fee	Custom Fee
Cookies (for cards issued before May 10, 2021)	Rs 500	Rs 500
iGlobe	Rs. 3,000	Rs. 3,000
Platinum LifeEasy SuperCard	Rs. 1,999	Rs. 1,999 (waiver on annual spends of Rs. 3.5 lakh or more)
Platinum Choice SuperCard	Rs. 499	Rs. 499 (waiver on annual spends of Rs. 50,000 or more)
Platinum Classic SuperCard	Rs. 499	Rs. 499 (waiver on annual spends of Rs. 50,000 or more)
Platinum Advantage SuperCard	Rs. 499	Rs. 499
Platinum ShopSmart SuperCard	Rs. 499	Rs. 499 (waiver on annual spends of Rs. 50,000 or more)
Platinum ShopDaily SuperCard	Rs. 499	Rs. 499 (waiver on annual spends of Rs. 50,000 or more)
Platinum Plus SuperCard	Rs. 999	Rs. 999 (waiver on annual spends of Rs.1 lakh or more)

Credit Card Variant	Annual Fee (1st year)	Annual Fee (2nd year onwards)
Platinum Bonus SuperCard	Rs. 999	Rs. 999 (waiver on annual spends of Rs.1 lakh or more)
Platinum ShopGain SuperCard	Rs. 1,499	Rs. 1,499 (waiver on annual spends of Rs.1.5 lakh or more)
Platinum TravelEasy SuperCard	Rs. 999	Rs. 999 (waiver on annual spends of Rs. 1 lakh or more)
Platinum Prime SuperCard	Rs. 999	Rs. 999
Platinum Max SuperCard	Rs. 999	Rs. 999
Platinum Edge SuperCard	Rs. 1,999	Rs. 1,999 (waiver on annual spends of Rs.2 lakh or more)
Binge SuperCard	Rs. 999	Rs. 999 (waiver on annual spends of Rs.1 lakh or more)
World Prime SuperCard	Rs. 2,999	Rs. 2,999
World Max SuperCard	Rs. 2,999	Rs. 2,999
World Plus SuperCard	Rs. 4,999	Rs. 4,999
EasySaver SuperCard	Rs. 499	Rs. 499
MyFirst SuperCard	Rs. 999	Rs. 999
Platinum ValuePlus SuperCard	Rs. 499	Rs. 499 (waiver on annual spends of Rs. 50,000 or more)

Credit Card Variant	Annual Fee (1st year)	Annual Fee (2nd year onwards)
Patanjali Swarn Card	Rs. 1,499	Rs. 1,499
Patanjali Vishisht Card	Rs. 499	Rs. 499
IRCTC	Rs. 500	Rs. 500
DMI Finance	Rs. 499	Rs. 499
IndianOil RBL Bank Credit Card	Rs. 500	Rs. 500
IndianOil RBL Bank XTRA Credit Card	Rs. 1,500	Rs. 1,500
RBL Bank SalarySe UP Credit Card	Rs. 499	Rs. 499 (Waived off on annual spends of Rs. 2 Lacs in previous year)
RBL Bank Novio Credit Card	Rs. 500	Rs. 500
RBL Bank Novio Premier Credit Card	Rs. 1,499	Rs. 1,499
TVS Credit RBL Bank Gold Credit Card	Rs. 1,500	Rs. 1,500
TVS Credit RBL Bank Credit Card	Rs. 500	Rs. 500

	Monthly Fee (1st month)	Monthly Fee (2nd month onwards)
Cookies (for Cards issued after May 10, 2021)	Rs. 100	Rs. 100 (waived off on monthly spends of Rs. 5,000 or more in the Previous month)
Monthly Treats (for cards issued before Nov. 01, 2021)	Rs. 50	Rs. 50 (waived on monthly spends of Rs. 3,000 or more in the previous month)

	Monthly Fee (1st month)	Monthly Fee (2nd month onwards)
Monthly Treats (for cards issued after Nov. 01, 2021)	Rs. 75	Rs. 75 (waived on monthly spends of Rs. 3,000 or more in the previous month)
Monthly Treats (w.e.f. Dec. 07, 2023)**	Rs. 100	Rs. 100 (waived off on monthly spends of Rs. 5,000 or more in the Previous month)

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

******The revised fee will be applicable to all existing cardholders.

- (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 Product Terms & Conditions (wherever applicable) for detailed terms of spend linked reversal Membership Fee (if any).

Other Fees and Charges

Add-on Card Fees	NIL
Card Replacement (lost/ Stolen/Reissue/any other Replacement)	NIL, unless mentioned otherwise

Duplicate Statement Fee	NIL
Foreign Currency Transaction/Dynamic & Static Conversion Transactions - Markup Charges*	Up to 3.5%
	1.5% on Insignia Credit Cards
	0% on World Safari Credit Card
Cash Payment at RBL Bank Branches	Rs. 100/- Cash deposit charges on transactions done at RBL Bank Branch
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 (dependent on merchant bank)
Overlimit Fee	NIL (w.e.f. August 02, 2024)
Goods and Services Tax	A standard rate of 18% will be charged as per Govt. norms
Reward Redemption Fee	Reward redemption fee of Rs. 99 + GST will be applicable on redemption of your available reward points earned on all Credit Cards. (Redemption fee is not applicable for Insignia cards, Insignia Prime cards)
Cheque Return/ Dishonour Fee Auto debit Reversal-Bank Account out of funds	Rs. 500 (For RBL Bank SuperCards) w.e.f. October 15, 2024, Rs. 500 for all RBL Bank Credit Cards

Merchant EMI Processing Fee**	Rs. 199+GST on all EMI conversions done at the time of making transaction at merchant outlet/ website/app w.e.f. October 15, 2024, a processing fee of 1.5% of the amount or Rs. 150/- (whichever is higher) will be levied for merchant EMIs availed at any online/offline store
Fee on Rental Transactions	1% fee on transaction amount will be levied on all rental transactions done on any applicable merchant. Merchant Category Code: 6513
Fee on Utility Spends	w.e.f. October 15, 2024, a 1% fee will be charged on aggregate utility spends of more than Rs. 50,000 per month per Card. Merchant Category Code: 4900
Fee on Fuel and Auto Transactions	w.e.f. October 15, 2024, a 1% fee will be charged on each fuel and auto transaction exceeding Rs. 10,000 subject to a maximum of Rs. 3000 per transaction. The transaction amount includes surcharge amount and purchase amount. Merchant Category Codes: 0032, 2541, 4001, 5542, 5541, 5172
Fee on Select Merchants on Education Payments	w.e.f. October 15, 2024, a 1% fee will be charged on Education Payments made through third party applications such as Cred, Phonepe, Cheqedu, Paytm, Mobikwik, Nobroker, Housing.com, Easemy deal, SUPERPE, CHEQ.One, Bharatnxtedu, Freecharge, others (Not limited to mentioned merchants)

	However, education payments made via school/college website or their POS machines, no fees will be charged. Merchant Category Codes: 8220, 8244, 8249, 8211, 8241, 8299
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The Merchant Category codes are defined by the network (Visa, Master Card, Rupay). RBL Bank does not define the merchant category.

All transactions carried out in Foreign currency will attract a markup fee as applicable. Markup Fee will also be levied on all transactions carried out in Indian currency at an International location (or) at Merchants which are located in India but registered overseas.

Transactions at merchant establishments that are registered overseas even if the merchant is located in India attract a cross border charge.

****For detailed terms on Merchant EMI processing fee, please refer Merchant EMI terms and conditions on RBL Bank Website.**

Base reward points will not be accrued on EMI conversion of retail transactions for all RBL Bank Credit Cards. This includes converting retail transactions to EMI (Split-N-Pay) and EMI conversion requests placed at the time of making transactions at POS/Web/Mobile App.

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 authorized network (MasterCard/ VISA/RuPay) defined conversion rate on the settlement date.

Please note: that all conversions of foreign currency transactions shall further attract Currency Conversion Factor assessment (currently 3.50%, 1.5% for Insignia Credit Card, 0% for World Safari Credit Card) on such transactions. With effect from October 09, 2023, a Markup fee will be levied on all transactions carried out in Indian Currency at an international location or at merchants which are located in India but registered overseas. Markup fee will be similar to Forex charges for each product.

(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).

Cash Withdrawal Charges/Transaction Fee as mentioned above shall be levied on such Withdrawals and would be billed to the card member in the next / forthcoming statement. 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. The cash advance fee is also applicable for transactions made in the following merchant category Quasi cash and Money Transfer with merchant category codes (MCCs: 6050, 6051, 4829)

(iv) Interest Free Period

The interest free credit period can range between 20 to 50 days subject to scheme applicable on the 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

If customer makes a Retail Transaction on 11/01/2019 and their RBL Bank Credit Card's statement date is 20/01/2019, and the payment due date is 09/02/2019. The 30 days period from the transaction date to the payment due date is called interest free credit period.

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

When a card member does not make the payment of the total amount due as per previous billing statement by the payment due date, Finance charges shall be payable at a monthly percentage rate on all such transactions till the outstanding due is paid in full. These Finance charges includes (i) Deferred Finance charges which are levied on transactions made in the first cycle and duration of this interest calculation would be from the transaction date till the billing date of the first statement in the Interest free period. (ii) Finance charges are levied on the beginning balance and on new transactions of the current statement cycle. From next statement, these charges will be consolidated under Finance charges only. 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

Secured Credit Cards	For RBL Bank Credit Card - 2.5% per month or 30% per annum
	For Bajaj Finserv RBL Bank SuperCards - 3.33% per month or 40% per annum
Insignia Credit Cards	3.4% per month or 40.8% per annum
All other Credit Cards	Up to 3.99% per month or 47.88% per annum*
Dial for Cash Loan Account*	3.35% per month or 40.20% per annum

*1. Not applicable for loan onboarded from 1st April, 2024 onwards.

2. Not applicable for all running loan from 1st July, 2024 onwards.

Variable Finance Charges on all other credit cards

CATEGORY A	3.30% per month or 39.60% per annum
CATEGORY B	3.75% per month or 45% per annum
CATEGORY C	3.99% per month or 47.88% per annum

(w.e.f. October 15, 2024) the following finance charges will be applicable on all other credit cards.

Finance Charges		
CATEGORY/ Bureau Score	CURRENT	w.e.f. October 15, 2024
CATEGORY A (>775)	3.30% per month or 39.60% per annum	3.35% per month or 40.20% per annum
CATEGORY B (725-775)	3.75% per month or 45% per annum	3.85% per month or 46.20% per annum
CATEGORY C (<725)	3.99% per month or 47.88% per annum	3.99% per month or 47.88% per annum

Bureau Score is as per TransUnion CIBIL Limited (Subject to change Quarter on Quarter).

*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).

Finance charge will be levied 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 illustrated on the next page.

Transactions

Date	Transaction	Amount
12-12-2018	Purchase of Groceries	Rs. 6,000/-
26-12-2018	Purchase of Clothes	Rs. 4,000/-
02-01-2019	Membership Fees	Rs. 499/-
02-01-2019	GST	Rs. 89.82/-
02-01-2019	Statement Date	Total Amount Due = Rs.10,588.82 Minimum Amount Due = Rs.1,088.82

Date	Transaction	Amount
10-01-2019	Hotel Transaction	Rs. 4,000/-
15-01-2019	Mobile Bill Payment	Rs. 2,000/-
22-01-2019	Payment Credit	Rs. 1,088.82/-
02-02-2019	Statement Date	Total Amount Due = Rs.16,431.84 Minimum Amount Due = Rs. 956.63

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 *(3.99% *12 months / 365 days).

Interest Calculation :

Transaction Amount	Period	Number of Days	Amount
Rs. 6,000/-	12 Dec 2018 to 01 Jan 2019	21	165.28
Rs. 4,000/-	26 Dec 2018 to 01 Jan 2019	7	36.73
Rs. 6,000/-	02 Jan 2019 to 21 Jan 2019	20	157.41
Rs. 4,000/-	02 Jan 2019 to 21 Jan 2019	20	104.94
Rs. 4,000/-	10 Jan 2019 to 02 Feb 2019	24	125.93
Rs. 2,000/-	15 Jan 2019 to 02 Feb 2019	19	49.85
Rs. 9,500/- - Rem after adjusting payment of Rs. 1,088.82 (Rs. 588.82 will be used for GST & membership fees payment)	22 Jan 2019 to 02 Feb 2019	12	149.54
		Deferred Finance Charges	202.01

Transaction Amount	Period	Number of Days	Amount
		Finance Charges	587.68
		GST	142.15
		Total Finance charges + GST	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.

The unpaid charges/levies/taxes shall not be capitalized for charging/compounding of interest.

(vi) Late Payment Charges

Late Payment Fee (Rs.)	
12.5% of total Outstanding Amount	
Min Rs.5/-	Max Rs.1,300/-

W.e.f. Apr 1, 2024, applicable Late Payment Fee for Dial For Cash loan is Rs.1,000 for all running loan accounts.

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.

(i) Illustration :

On the LPC assessment date, If Net payments (including payment reversals if any) is lesser than the Minimum due amount, then the Late payment charges are levied on the outstanding amount. {Outstanding amount = Statement Total Amount due – Net Payments}

All payments made before late fee assessment will be considered during calculation of outstanding amount.

E.g.

LPC Illustration - Net Payments < Min. Due		
Date	Event	Amount (INR)
1st May, 2022	Statement Generated	-
	Total Amount Due	9800.00
	Minimum Due	490.00
18th May, 2022	Payment Made - 1	200.00
19th May, 2022	Payment Made - 2	100.00
19th May, 2022	Payment Reversal	100.00
20th May, 2022	Payment Due Date	-
23rd May, 2022	LPC levied on only Outstanding balance of Rs. 9400	1,175.00 + 18% GST

- (ii) Sales reversals or Refunds received by the cardholder will also change the outstanding amount. All refunds received till Payment due date (PDD) will get reduced from the Statement TAD. Reversals / Refunds received post PDD will not affect the outstanding amount.

E.g.

Net Payments < Min. Due Refunds & Reversals before Due Date		
Date	Event	Amount (INR)
1st May, 2022	Statement Generated	-
	Total Amount Due	9,800.00
	Minimum Due	490.00
18th May, 2022	Payment Made	100.00
19th May, 2022	Sales Refund - 1	200.00
20th May, 2022	Payment Due Date	-
21st May, 2022	Sales Refund - 2	500.00
23rd May, 2022	LPC levied on only Outstanding balance of Rs. 9,500	1,187.50 + 18% GST

- (iii) Disputes raised for previous cycle transactions and are released in favor of customers in current cycle will reduce the Outstanding amount considered for Late fee assessment. Disputes raised for current cycle transactions and ones, which are not settled in customers, favor, will not have an impact on the outstanding amount (On which the late fee assessment is made).
- (iv) EMI conversions & cancellations will also impact the outstanding amount. EMI conversions of previous cycle transactions will reduce the outstanding amount, whereas EMI cancellation of previous cycle transactions will increase the outstanding amount on which Late fee assessment is made.

Late Payment charges will be levied only when a credit card account remains 'past due' for more than three days. The number of 'days past due' and late payment charges shall, however, be computed from the payment due date.

(vii) Overlimit Fee

Overlimit fee	NIL (w.e.f. August 02, 2024)
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(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, available for use across all your card accounts. Your total outstanding including all transactions, fee charges should not exceed this limit. 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. The credit and cash limits will vary for each Cardholder and will be disclosed in the monthly statement sent to the Cardholder.

(iii) Cash withdrawal limit

- (a) The Bank will at its sole discretion determine your Credit and cash withdrawal limit and communicate the same in the card carrier and in the monthly statements. Credit limit sanctioned on the card account may get revised time to time basis a review as per the Bank policies. Total Credit Limit and available credit limit across all your card accounts is reflected in the statement and is available for use across all your card accounts, including all your Add on cards. The Bank will be constrained to not honour any authorizations exceeding the card limit.
- (b) Credit Limit and Card Account will be terminated if your Card is cancelled.
- (c) In the event you make payment over and above the amount due as per the monthly Statement, you shall not be entitled to interest on the credit balance and the same shall be adjusted against the amount due in the subsequent monthly Statements.

(C) Terms and Conditions for usage of RBL Bank RuPay Credit Card on UPI (Unified Payment Interface)

These terms and conditions form the contract between the cardmember and the RBL Bank and shall be in addition to and not in derogation of the terms and conditions listed in this

MITC. Usage of RBL RuPay Credit Card on UPI applications by the Cardmembers/customer(s) shall be construed as deemed acceptance of these Terms and Conditions, mentioned herein below.

Definitions

- (i) **"Merchant/s"** shall mean and include online, mobile third-party applications based and offline merchant who provides goods and services in exchange for payment through UPI.
- (ii) **"NPCI"** stands for National Payment Corporation of India, a company incorporated in India under Section 25 of the Companies Act, 1956.
- (iii) **"UPI"** refers to Unified Payments Interface Service offered by NPCI in collaboration with its member banks/entities.
- (iv) **"UPI PIN"** means authentication credentials set by the Cardmember/customer, which shall be entered by the Cardmember/customer in the UPI apps for authentication and completion of the Transaction through the UPI app.

Terms of Services

1. The UPI functionality will be provided subject to approval of RBL Bank RuPay Credit Card at the request of the User and may be altered/paused/discontinued by RBL Bank at any time, without prior intimation to the Cardmember.
2. This UPI functionality is only available to RBL Bank Credit Card on RuPay network.
3. In line with NPCI guidelines, during the onboarding of RBL Bank Credit Card on the UPI apps, the device binding and UPI PIN setting shall include and be construed as

Cardmember/customer consent for Credit Card enablement for all types of transactions on the UPI. For International transaction enablement, the existing process as per extant regulatory guidelines shall apply.

4. To avail the UPI functionality, the Cardmember has to use the registered mobile number linked with their RBL Bank RuPay Credit Card for linking with UPI application.
5. Cardmember will have to set a 6-digit UPI PIN to activate UPI facility on RBL Bank RuPay Credit Card and authenticate payment transactions via UPI applications. The 4-digit Credit Card PIN is different and will not be considered for authenticating UPI transactions.
6. Cardmember shall be responsible for the confidentiality of their UPI account's password and the UPI PIN and shall be solely responsible for all activities that occur using their UPI account's password, UPI PIN and mobile phone on which the UPI application(s) are installed.
7. Cardmember can avail this UPI functionality only to make Peer-to-Merchant (P2M) transactions allowed on RuPay network.
8. Transactions on Peer-to-Peer (P2P), Card-to-Card (C2C), Peer-to-Peer-Merchant (P2PM), digital account opening, lending platform, cash withdrawal at merchant, cash withdrawal at ATM, ERUPI, IPO, Foreign Inward Remittances, mutual funds and any other categories as restricted by the RBL Bank or RBI are not allowed.
9. All the UPI transactions on RBL Bank RuPay Credit Card will be subject to both credit card limits provided to customer by RBL Bank and the existing UPI transaction limits as set by NPCI (whichever is lower).

10. Any fee, finance charges, surcharges or mark-ups applicable on Credit Card transactions will be applicable as is RuPay Credit Card on UPI transactions.
11. Cash withdrawal facility is not allowed from RBL Bank RuPay Credit Card on UPI transactions.
12. Merchant EMI transactions are not allowed from RBL Bank RuPay Credit Cards on UPI transactions.
13. Any transaction done against RBL Bank RuPay Credit Card on UPI will be deducted from your existing credit card limit.
14. Charge back or refund can be raised by connecting with RBL Bank or the third party UPI Application on which the transaction was completed.
15. The RBL Bank RuPay Credit Card on UPI cannot be set as a default option to receive funds.
16. In case of renewal or replacement of RBL Bank RuPay Credit Card, user has to re-register on third party UPI application with updated Credit Card details.
17. In case of device change, user has to re-register for credit card on third party UPI application with same SIM. Application installed in previous device will be de-registered.
18. Cardmember will earn reward points as defined in respective product terms & conditions. However, offline UPI transactions under INR 2000 done at small merchants on RBL Bank RuPay Credit Card will not be eligible for rewards points, voucher benefits, milestone benefits or any other product benefits, unless stated otherwise. For clarity, small merchants in this case means merchants with turnover of not more than INR 20 lakh during the previous financial year.

19. Cardmember can view further details about the UPI facility on RBL Bank website.
20. The availability of UPI transactions also depends on the availability or downtime of UPI services at, or systems of, the NPCI, the remitting bank/entity and or the beneficiary Bank.
21. Cardmember agree and undertake that they shall keep RBL Bank RuPay Credit Card harmless against any consequence and risk that may arise due to any UPI transactions undertaken by them through the third party UPI applications and shall be solely responsible for any liability incurred in execution of any instruction issued and/or transactions initiated through the third party UPI applications.

(D) 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 the Card Member's communication address, Card Member is advised to contact RBL Bank immediately to ensure all Credit Card Statements are regularly received on time.

(ii) Minimum Amount Payable

Minimum Amount Due or MAD is the minimum amount you are required to pay to keep your Card Account in good credit standing. MAD is calculated as a sum of Total GST + Current

month EMI Debits + 100% of Fee/Charges + [Max of {5% of (Retail Spends, Cash Advance, Interest) or INR 200}] + previously unpaid MAD (if any) + Overlimit Utilization Amount (if any). For all cards except Platinum Advantage SuperCard, where its 20%. 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 will attract Finance Charges until the date of full and final payment. In the event payment for the least MAD is not received, the account will be reported as delinquent to Bureau.

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

Illustration : If a Card Member spends Rs. 5,000/- 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 anytime, without prior notice, withdraw the option to pay only the MAD as described in the foregoing clauses, in the relation to any Card Member. Unless otherwise agreed to by RBL Bank, any payments received (including recovery in NPA

accounts not eligible for upgrade cases) from the Card Member against amounts specified in the following order :

- (i) Taxes
- (ii) EMI
- (iii) Fees and Charges
- (iv) Interest Charges
- (v) Payment towards retail purchases and cash withdrawals;

If a Cardmember chooses to pay the Minimum Amount Due, the payment amount will settle the components of MAD in the order mentioned above, resulting in settling the Interest charges before settling the principal (retail & cash withdrawal purchases) amount.






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 immediately next statements to be generated by RBL Bank.

(iii) Method of payment

Payments towards the Card account may be made in any of the following ways :

(A) Through onetime payment :

Convenient ways to make payment

<div style="text-align: center;"> Online Card Payment</div> <ul style="list-style-type: none">• Visit rblbank.com, click on 'Login' then click on 'Online Card Payment (Quick Bill Pay)' below 'Credit Cards' OR• Scan the below provided QR Code for quick access: <div style="text-align: center;"></div>	<div style="text-align: center;"> NEFT Payment</div> <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>
<div style="text-align: center;"> Using RBL MyCard Mobile App</div> <p>Initiate payment through RBL MyCard Mobile App. To Download SMS MyCard to 5607011.</p>	<div style="text-align: center;"> Using Cheque</div> <ul style="list-style-type: none">• Drop your cheque in your nearest RBL Bank Branch in favour of RBL Bank Card <16 Digit Card No.>• Alternatively, courier your cheques to: RBL Bank Limited, Unit: 306 - 311, 3rd Floor, JMD Megapolis, Sohna Road, Sector - 48, Gurgaon - 122 018, Haryana.

Visit rblbank.com for more details on making your Card payments.

(B) Through 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). It may be noted that the amount applicable for the SI/NACH execution is post accounting for the credits (customer-initiated payments, merchant refunds, reward redemption credit / cash back, charge reversal etc. if any) and debits (payment reversals) received into the account after the last statement/bill up to a working day prior to the Payment Due State. SI/NACH execution works on the logic that either minimum of MAD or the difference between TAD and credits will get executed.

Customer initiated payments plays a key role in deciding the amount of SI execution.

- In the event of total amount due and the net of credits debits (containing payments) be equal or less to the total amount due, SI/ NACH will be executed for the net difference of MAD and the payment received if the difference is greater than Rs. Zero.

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
MAD	A	2,000	200	0 (no payment)	200
MAD	B	2,000	200	100 (Payment < MAD)	100
MAD	C	2,000	200	200 (Payment = MAD)	0
MAD	D	2,000	200	400	0
MAD	E	2,000	200	1,600	0
MAD	F	2,000	200	1,900	0
MAD	G	2,000	200	>=2,000	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	2,000	200	0 (no payment)	200

Payment Instruction Type	Scenarios	TAD	MAD	Customer initiated payment	SI/ECS execution amount
TAD	B	2,000	200	500 (Payment < MAD)	1,500
TAD	C	2,000	200	1,500 (Payment = MAD)	500
TAD	D	2,000	200	>=2,000	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>).

If the aforesaid discrepancies are prima facie found to be legitimate by the Bank, the Bank may reverse the charge on a temporary basis until the completion of subsequent investigations by the Bank to its full and final satisfaction. If the said investigations conducted by the Bank indicate that the liability of such (discrepancies) charges is accruing to

the said Cardmember(s), then the charge will be reinstated in the subsequent Statement and fees/charges shall be claimed by the Bank in accordance to the charges indicated herein above. Notwithstanding the provisions 16 herein, the Bank shall not exceed duration of 60 days in informing the said Cardmember(s) of the result of the investigations conducted by the Bank.

For the transactions disputed as “fraud”, there will be no charges levied and the Bank will suspend reporting to credit bureaus till the dispute is resolved.

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 email to us at **cardservices@rblbank.com**. For Bajaj Finserv RBL Bank SuperCards Call at **022-7119 0900** or email us at **supercardservice@rblbank.com**

Or You can write to us with your Card number details at: Card Services, RBL Bank Limited, Unit 306-311, 3rd Floor, JMD Megapolis, Sohna Road, Sector - 48, Gurgaon, Haryana - 122018. We will respond to you within 10 days of receiving your letter or email depending on the nature of your query and the time required for resolution and communication. Please provide us with the following details while writing to us to help us address your concerns.

1. Your Full Name
2. Your Contact Details (address, telephone number and e-mail)

Please quote the reference number provided to you in your earlier interaction along with your account number / credit card number to help us understand and address your concern.

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. Response will be provided within 10 days.

You may write to Head Credit Card Services at - Head - Cards Services, RBL Bank Limited, Cards Operating Centre - COC, JMD Megapolis, Unit No 306-311, 3rd Floor, Sohna Road, Sector 48, Gurgaon, Haryana - 122018

Level-III :

In case you are still not satisfied with the resolution provided or if you have not received any response within 10 days, you may contact Mr. Vikas Nigam, Principal Nodal Officer, at the following :

To,

Principal Nodal Officer, RBL Bank Mr. Vikas Nigam - Call at 022-71432700-Mailing Address: RBL Bank JMD Megapolis, Unit No. 306-11, 3rd Floor, Sohna Road, Sector 48, Gurgaon, Haryana -122018 principalnodalofficer@rblbank.com

Our Principal Nodal Officer will endeavor to resolve the issue to your satisfaction within 10 days. In case, the complaint needs more time to be examined, the complaint shall be acknowledged by explaining the need for more time to respond.

Level-IV :

If the reply from Principal Nodal Officer fails to address your grievance OR if you have not received any response from the Principal Nodal Officer in 10 days, you may write to the Reserve Bank Integrated Ombudsman under the provisions of Reserve Bank Integrated Ombudsman Scheme, 2021 (RBIOS,2021).

Please visit rblbank.com/banking-ombudsman for more details of the Reserve Bank Integrated Ombudsman.

The Customer Compensation Policy of RBL Bank Credit Cards can be referred at rblbank.com/pdf-pages/bank-policies

(E) 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. The events of default are as under:

- 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 agreement;
- 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. No annual fees and/or other charges shall be refunded on a pro-rata basis.

(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.

(v) Available insurance cover for card holder and date of activation policy :

The Credit Card has an insurance policy available to the Cardmember/customer which is mentioned in terms and conditions of the Cardmember Agreement. The policy covers any losses occurring within 1 day prior to reporting loss to the Bank and 7 days post reporting loss to the Bank. The claim is to be reported to the Bank as soon as possible.

(F) TERMINATION/REVOCAION SURRENDER OF CARDMEMBERSHIP

(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.

The card member should complete payments to cover the balances on their respective Credit Card, EMI & Short-Term Personal Loan accounts associated with the Card.

Bank will not close the card in case any Dial For Cash loan account is active wherein outstanding balance is more than zero. Cardmember need to pay up the total outstanding on Dial For Cash account (including foreclosure charges) and raise a pre closure request. Once the Dial For Cash account is closed, cardmember can clear all outstanding dues on his/her credit card and request for closure of the card.

(ii) Termination/Revocation by RBL Bank

- a. The Bank may terminate the Credit Card facility immediately at any time as its discretion or at any time restrict the use without assigning reason or cause and without any notice there to. 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. 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. On cancellation of the Credit Card (for any reason whatsoever), the Cardmember :

- Must not use the Credit Card, cut the Card diagonally into half, and return the same to the Bank
 - Is responsible for any use of the Card including payment of Charges until the Card is returned to the Bank cut diagonally into half
 - Must continue to make payments to the Bank in accordance with the conditions of use of the Credit Card.
- c. If Card Member(s)' Credit Card is never used or not used for over 90 days, the benefits there to may be withdrawn by the Bank.
- d. Closure of Card due to long term inactivity. As per RBI guidelines, non usage of Credit Cards for a period of 1 year will lead to permanent closure of Credit Card. In case of inactivity of over 1 Year, bank will send a notice of 30 days to respond/reply prior to permanent closure of Card at the end of 30 days notice period.

(G) LOSS/THEFT/MISUSE OF CARD

(i) Procedure to be followed in case of loss/-theft/misuse of card - mode of intimation to Card Issuer

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. To contact us: <https://www.rblbank.com/contact-us/>

(ii) Liability of Card Member in case of 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. 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.
- c. 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.

(H) 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.

- a. The Cardmember hereby expressly authorises the Bank, for the purposes of credit verification or reference checks or protection of its interests

to disclose all/any information or documents relating to the Cardmember including this Agreement and/or any other agreements, or the disclose upon default committed by the Cardmember, with Reserve Bank of India, Income Tax Authorities, tribunals, courts, judicial bodies other banks, credit bureau, financial institutions or any other third party in conformity with the disclosure norms as applicable from time to time.

- b. The Cardmember hereby agrees that, only in case of an explicit consent provided by the Cardmember, the information furnished by the Cardmember in the credit card application form or otherwise may further be used by Bank for marketing purposes to sell Card-related offers, including but not limited to, Balance Transfer, EMI offers, cash-related offers and insurance products, from time to time. Further, the Bank may use this information to market other products of Bank from time to time, in conformity with the disclosure norms as applicable. For ensuring that the Cardmember(s) are not inconvenienced, the Bank maintains a "Do Not Call" register and if Cardmember(s) will not like to be called for any marketing offers, they may inform the 24 Hours Bank by Phone or send an E-mail to cardservices@rblbank.com for listing their said contact numbers in such register. Register at the Bank website for the exclusion of their respective contact details.
- c. In the event that the Bank receives adverse reports (relating to a Cardmember(s)' credit worthiness or something to such effect), the Bank may cancel the Credit Card, where upon the entire outstanding balance as well as any further charges/fees incurred by use of the

Credit Card, though not yet billed in a Statement, shall immediately become due and payable by the said Cardmember(s).

- d. The Cardmember authorises the Bank to share information relating to the Card member with third parties to enable the Bank to administer, service and manage the benefits or programs to which the Cardmember is enrolled.
- e. Notwithstanding anything to the contrary, the Cardmember authorizes the Bank to disclose all/any information or documents about the Card member including this Agreement and / or any other agreement, transactions or dealings between the Cardmember and the Bank for any purpose to :
 - a. It's head office or to any other branches, subsidiaries or associated or affiliated companies of the Bank;
 - b. Professional advisers of the Bank;
 - c. Any potential or actual purchaser / assignee of the Bank or of any of its businesses, rights, assets or obligations; or
 - d. To any other person where disclosure is required by law.
- f. The Credit Information Bureau India Ltd. (CIBIL) is an initiative of the Government of India and the Reserve Bank of India (RBI) to improve the functionality and stability of the Indian financial system. This is in line with the RBI's efforts to provide an effective mechanism for the exchange of information between banks and financial institutions, thereby enabling customers to avail themselves of better credit terms from various institutions.
- g. All banks and financial institutions participating in this initiative are required to share

customer data with CIBIL and other credit information bureaus. In view of the above, the Bank shall report the data pertaining to Cardmember(s) / Add on Card member(s) Account to CIBI and other credit information bureaus.

- h. The Cardmember(s) acknowledge that, as per the business practices and applicable provisions, the Bank is authorised to share Card member(s)' information with any existing or future credit bureaus as determined by the Bank from time to time. The said information may be shared with the CIBIL or any other credit information bureau approved / notified by the competent authorities to improve the functionality and stability of the Indian financial system, and such other entities.
- i. In the event that a reported Card member subsequently settles or clears all dues with the Bank to the Bank's satisfaction, the Bank shall make reasonable efforts in ensuring that the updated details of the said Card member are provided to CIBIL or such other credit information bureau to reflect the change.
- j. I authorize and give consent to RBL Bank to share and disclose any/all information as received KYC from UIDAI / information furnished by me in application form(s) with BFL/credit bureaus / statutory bodies / subsidiaries / affiliates / Credit Bureaus/ Rating Agencies, Services Providers, banks /financial institution, governmental/regulatory authorities or third parties for KYC information verification, credit risk analysis, or for other related purposes that RBL Bank may deem fit. In case

the Card Member commits a default in payment or repayment of the principal amount of any financial assistance/facilities / financial / credit facility or interest/charges due thereon, RBL Bank and/or the RBI will have an unqualified right to disclose or publish the details of the default and the name of the Card Member / or its directors / partners/add-on card holders, as applicable, as defaulters in such manner and through such medium as RBL Bank or RBI in their absolute discretion may think fit. RBL Bank shall disclose information relating to credit history/repayment record and/or days past due status of the Card Member in terms of the Credit Information Companies (Regulation) Act, 2005 to a credit information bureau. Acceptance of an application for a Credit Card is based on no adverse reports of the Card Member's credit worthiness. RBL Bank may report to other banks or financial entities any delinquencies in the Card Account or withdrawal of the Card Member's credit facility through the Card or otherwise. Based on the receipt of adverse reports (relating to the credit worthiness of the Card Member or his / her family members), RBL Bank may, after 15 days prior notice in writing, cancel the Credit Card, whereupon the entire outstanding balance in the Card Account as well as any further charges incurred by use of the Card, though not yet billed to the Card Account, shall be immediately payable by the Card Member. RBL Bank shall not be obliged to disclose to the Card Member the name of the bank or financial entity, from where it was received or to which it disclosed information.

- k. The Bank will report a credit card account as 'past due' to credit information companies (CICs) only when a credit card account remains 'past due' for more than three days. The number of 'days past due' is to be computed from the payment due date mentioned in the credit card statement.

Before reporting a credit cardholder as delinquent to a Credit Information Company (CIC), the Bank will issue a seven-day notice period to such cardholder about the intention to report him/her as a defaulter to the CIC. In the event the customer settles his/her dues after having been reported as a defaulter, the Bank will update the status within a month from the date of the settling of dues.

(I) 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 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 to make necessary changes.

(J) 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 the 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 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 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.

www.rblbank.com

RBL Bank Limited

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

CIN: L65191 PN1943PLC007308