



RBL BANK

apna ka bank

INDIA, All Aboard!

with IRCTC RBL Bank Credit Card

Get

40x

of Annual Fees

1 Reward Point
on IRCTC

= ₹1

Tap

& Transit



In this User Guide, you'll find:

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India, All Aboard to journey of 40X benefits

For a Membership Fee of ₹500 only



A Rewarding Welcome

Get 500 Reward Points on shopping with your Credit Card within the first 30 days of Card issuance

Train Tickets get you Xtra Rewards

Earn 5 Reward Points for ₹200 spent on train ticket booking via IRCTC website and Rail connect App



Even Regular Commutes are Rewarding

Earn 3 Reward Points for ₹200 spent on FastTag Recharge (From RBL Bank Digital channels), NCMC Wallet Reload, and Local Train Ticket booking from UTS App

Redeem ₹1 for every Reward Point collected on train ticket booking

Rewards on all Travel Spends

Earn 2 Reward Points for ₹200 spent on Flight, Hotel, Bus and Cruise bookings on IRCTC Website and App



More Reward Points for You

Earn 1 Reward Point everywhere else (On select categories, T&C applied)

Miles and More

Earn an incremental 500 Reward Points on achieving the milestone spends of ₹75,000 in a calendar quarter





Train Cancelled? But Journey is Still On

Enjoy complimentary booking of alternate mode of transport in case of last minute train cancellation.

[Click Here](#) to know more

Travel in Comfort

Enjoy up to 8 complimentary visit to select IRCTC railway lounges. [Click Here](#) to know more



Note: Purchases made under below mentioned merchant categories will be excluded from reward point benefit and quarterly milestone benefit: Fuel & Auto, Utilities, Insurance, Quasi-Cash, Real Estate/Rental, Education, Wallets/Service Providers, Government Services, Contracted Services, Cash, Miscellaneous, Bills2Pay and EMI conversion of retail transactions (Split-N-Pay & EMI conversion requests placed at the time of making transactions at POS/Web/Mobile App), fees (if any), charges & GST.

To know more about your Credit Card benefits, [Click Here](#) or visit RBL Bank website.

[Click here](#) to calculate your savings

Make your Credit Card Payments

Here's how



**UPI
Payment**

[Pay Now](#)

To know more
log onto RBL
MyCard App



NEFT

[Pay Now](#)



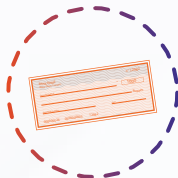
**Net
Banking**

[Pay now](#)



**Debit
Cards**

[Pay Now](#)



**Cash/
Cheque**

[Click here](#)
to know
RBL Bank
Branch
Locations



**NACH/
SI**

[Click here](#)
to download the
form and register

Quick Payments



Tap this card to make seamless payments on the go.



Enjoy Contactless Shopping Experience

Tap & Pay with contactless feature.

[**Click here**](#) to know more



Payment at your Finger Tips

Pay via Rupay Credit card on UPI.

[**Click here**](#) to know more



Travel Smart via NCMC Credit Card

Simplify your everyday commute with the power of NCMC feature.

[**Click here**](#) to know more

RBL Bank MyCard App

Services at your fingertips!



Make utility bill &
Card payments



View previous
activity



View & download
Card statement



Convert purchases
into EMIs



Control your
Card



Get offers
from merchants
near you



Load your
NCMC
Wallet



Get
Instant
Loans



Spends
Analyser

You can also view your Card account on



RBL Cares Chatbot
[Click here](#) to
chat with us



WhatsApp Banking
Say 'Hi RBL' on **8433598888**
from your registered
mobile number

Download Now:



Value Added Services



EMI at your fingertips. Convert all purchases over ₹2,500 into EMIs on MyCard App.



Do not worry about high interest rates! Balance Transfer facility lets you transfer outstanding on other bank Credit Cards to your RBL Bank Credit Card. Enjoy low rate of interest along with easy EMI Payments.



Need money instantly? Get it easily in your account and pay it back conveniently in EMIs. No documentation required.



Get discounts up to 100% on Split n Pay fee using EMI Infinity Pass. Give a missed call on 8448290048 from your registered mobile number.



Pre-approved loan offer just for you! Zero documentation and no blocking of credit limit. Loan available for multiple tenure options at attractive interest rate.



Your card gives you the power to add up to 5 complimentary Cards. Send identity proofs of your spouse, parents, or children to cardservices@rblbank.com and get started with add-on Cards.



You can now recharge & pay your electricity, mobile, water, gas bills from the safety of your home with RBL MyCard App, the one stop shop for all your bill payments.

How to Download your Statement



RBL MyCard App

View and download Card statements of last 12 months



RBL Cares Chatbot

[Click here](#)
to chat



WhatsApp

Say "Hi RBL"
on **8433598888**



Website

[Click here](#)
to visit our
website



Mini SMS

Always keep
your mobile
number updated



Stay secure while transacting

Follow these important security tips



Never share your Card number, CVV, Expiry Date, OTP, PIN or PAN with anyone.



RBL Bank representatives will never ask you to share your OTP for Card activation or for any other concern.



If someone calls and asks you to share OTP, it is a FRAUD Attempt. Beware!



OTP SMS/email will always include merchant name and amount of transaction for reference.



Never leave your card unattended as it is not password protected and can be used by anyone without OTP / PIN validation

To report any unauthorized transactions,
contact our Customer Care instantly
or write to us at cardservices@rblbank.com



SIMPLE. TRANSPARENT.

Quick links for reference:



MITC: Most Important Terms and Conditions contain details of fees & charges with illustrations. Refer MITC [here](#).



BCSBI: We are a member of BCSBI, a voluntary code ensuring safe banking practices for our customers. Refer BCSBI [here](#).



Cardmember T&C: This contains detailed terms and conditions about card usage, payments, NCMC, UPI Linkage and more. Refer Cardmember T&C [here](#).



Card T&C: This contains detailed terms and conditions about your Card features. Refer Card T&C [here](#).



NPCI: This contains detailed terms and conditions about NCMC & UPI on your card. Refer NPCI Guidelines [here](#).



SOC: This contains detailed Schedule of Charges terms applicable on your Card. Refer SOC [here](#).

45 Day Free Look Programme: At RBL Bank, it's always customer first!



In case you're not happy with our products or services, you can discontinue it at any time.
No conditions. No questions.

Never share your card details, for instance, your card number, expiry date, CVV or OTP with anyone. Bank and its representatives will never ask for such details.

At your service, 24X7



Call us at
022 6232 7777



Write to us at
cardservices@rblbank.com