



## FAQs

### **What should I do if my RBL Bank Credit Card gets lost/stolen?**

Please call up our Toll-Free 24 Hour Bank by Phone at 1800 121 9050 and inform our customer service executive immediately. Do follow up this call with a written communication.

### **What should I do if my RBL Bank Credit Card gets declined?**

Please call the 24 Hour Bank by Phone at 1800 121 9050 and our customer service executive will be glad to assist you.

### **Can I withdraw cash with my RBL Bank Credit Card?**

Yes, you can withdraw cash up to your cash limit with your RBL Bank Credit Card. Your cash limit is indicated on the billing statement for your credit card. You can also call Bank by Phone and get this information from the customer service executive.

All cash transactions attract cash advance fee and applicable interest along with service charges. Please check the service charges to know the latest charges.

### **Can I withdraw cash from ATMs of other banks?**

You can withdraw cash from all MasterCard affiliated ATMs. These ATMs display the MasterCard logo.

### **Where do I have to make my RBL Bank Credit Card payments?**

For details of where to make your RBL Credit Card payments, please click here.

### **Can I use my RBL Bank Credit Card for international transactions?**

Yes, your RBL Bank Credit Card is a globally valid card that you can use for all your transactions that you make abroad. All globally valid cards are governed by usage restrictions, entitlements and other conditions stipulated by The Reserve Bank of India (RBI) or by any other Government Authority from time to time. Card transactions in Nepal & Bhutan shall be in the local currency or the Indian rupee.

### **Can I retain my RBL Bank Credit Card if I emigrate?**

No, credit cards (including global cards) are issued to resident Indians only. Therefore, under RBI guidelines, you have to surrender your cards to the bank if you are proceeding abroad on employment or on emigration.

### **Can my family members use my RBL Bank Credit Card?**

No, your RBL Credit Card is for your personal use only and cannot be used by any third person. However, you may gift an add-on card to your family members that can be used by them. All charges & payments for



transactions made on add-on cards will have to be borne by you.

**Where can I use my RBL Bank Credit Card?**

Your globally valid RBL Credit Card can be used in 23 million MasterCard Outlets across the world including 100,000 outlets in India & Nepal.

**What is rate of interest on my RBL Bank Credit Card?**

Please check the [service charges](#) to know the interest rate applicable on your RBL Credit Card.

**Do all purchases attract an interest charge?**

No, if your current balance is zero, you have a grace period of up to 50 days (on retail transactions) in which to make your payment. However, cash transactions attract an interest charge from the date of transaction till settlement date. Cash transactions also attract a transaction fee and applicable service charges.

**Do I have the 'up to 50 days grace period' on my retail transactions if I am already revolving on my RBL Bank Credit Card?**

No, the grace period on retail transactions is valid only if there are no out-standings on the RBL Bank Credit Card. If you are already revolving, then all fresh purchases will attract interest from the date of purchase.

**What is Service Tax?**

Service Tax will be levied on prescribed fees, interest and other charges. The amount of service tax levied will reflect on your statement as a consolidated entry on all applicable items. To know more about Service Tax charged on your account, please go to our [Service Charge sections](#).