

Some Important Key Facts to know



Myfirst SuperCard

Element/Key Facts

Remarks/Description

Annual Fee

Rs.999 + GST

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 3.33%
to 3.99% per month

Overdue interest charges

NIL (both on monthly & annualized base)

Element/Key Facts

Remarks/Description

Charges in Case of Default	Late payment fee charged depending on the customer's Total outstanding amount; ranges from Rs. 5-1300
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
Fee on Utility Spends	W.e.f October 15, 2024 1% fee on Utility Spends more than ₹ 50000 per month per card
Fee on Fuel Transactions	W.e.f October 15, 2024 1% fee for each transaction exceeding Rs 10,000 on fuel capped at ₹3000
Fee on Select Merchants on Education Payments	W.e.f. October 15,2024 1% fee on Education Payments through third party apps on selected merchants (Refer MITC for more details)
Merchant EMI Processing Fee	w.e.f October 15, 2024 1.5% of the amount or Rs. 150/- whichever is higher

Payment Return Charges

Rs. 500 for all RBL Bank Credit Cards

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)

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
(<https://www.rblbank.com/download-forms/credit-cards>)

Advisory: Do not share your one-time password (OTP) with anyone.

Happy to help you 24x7



Scan and Download
MyCard App



Chat with us at
www.rblbank.com/rblcares



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



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: **022-7119 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



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