

# Some Important Key Facts to know



## Platinum Plus SuperCard

### Element/Key Facts

### Remarks/Description

#### Annual Fee

Nil for 1st Year. 2nd year onwards Fee is Rs.999 + GST which gets waived on spends of Rs. 1 lac or more

#### 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](http://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](mailto:supercardservice@rblbank.com)



### Contact details of Grievance Redressal Official

Mr. Vikas Nigam- Call  
at **022-71432700** or Email at  
[principalnodalofficer@rblbank.com](mailto:principalnodalofficer@rblbank.com)



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In case you're not happy with our products or services, you can  
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