

SUPERCARD MOST IMPORTANT TERMS AND CONDITIONS

Key Fact Statement

Element/Key Facts	Remarks/Description
Joining Fee	NIL for primary & add-on cardholder
Membership Fee (annual/monthly)	Rs.499-4999 (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	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 & annualised base)
Charges in case of default	Late payment fee charged depending on the customer's Total amount due; ranges from Rs.0- 1500* *Wef 1 July 2022, max amount will change from Rs 1500 to Rs.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
Billing statements- Periodicity & mode of sending	Physical/E-statements sent monthly (mode as per chosen preference)

Minimum amount payable (Minimum Amount Due)	5% of Total Amount Due (min Rs. 200), new EMI debits for the month or any previously unpaid EMI debits+GST+ Application fee+ any over limit amount + Previously unpaid MAD.
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 30days 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: 022-7119 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

THE SUPERCARD MOST IMPORTANT TERMS AND CONDITIONS

The “Most Important Terms and Conditions” (“MITC”) and all information herein is applicable to all co-branded credit cards issued by RBL Bank Limited (“RBL Bank”) in association with Bajaj Finance Limited under the name and style of “SuperCard” (hereinafter referred to as the “Credit Card”) are to be read and understood in conjunction with the RBL Bank Card Member Agreement. 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) **Joining fees for primary card holder and for add-on card holder and**
- (ii) **Annual membership fees for primary and add-on card holder**

Card Variant	Membership Fee 1st year	Annual Fee 2nd Year onwards
Platinum Choice SuperCard *	Rs.499	Rs.499
Platinum Classic SuperCard *	Rs.499	Rs.499
Platinum Advantage SuperCard *	Rs.499	Rs.499
Platinum ValuePlus SuperCard *	Rs.499	Rs.499
Platinum ShopSmart SuperCard *	Rs.499	Rs.499
Platinum ShopDaily SuperCard	Rs.499	Rs.499
Platinum Bonus SuperCard *	Rs.999	Rs.999
Freedom SuperCard	Rs.999	Rs.999
Platinum ShopGain SuperCard	Rs.1499	Rs.1499
Platinum TravelEasy SuperCard *	Rs.999	Rs.999
Platinum Plus SuperCard *	Rs.999	Rs.999
Platinum Prime SuperCard	Rs.999	Rs.999
Platinum Max SuperCard	Rs.999	Rs.999
Doctor’s SuperCard *	Rs.999	Rs.999
CA SuperCard *	Rs.999	Rs.999
Platinum Edge SuperCard	Rs.1999	Rs.1999
Binge SuperCard *	Rs.999	Rs.999
Platinum LifeEasy SuperCard	Rs.1999	Rs.1999
World Prime SuperCard	Rs.2999	Rs.2999

Card Variant	Membership Fee 1st year	Annual Fee 2nd Year onwards
World Max SuperCard	Rs.2999	Rs.2999
World Plus SuperCard	Rs.4999	Rs.4999
EasySaver SuperCard	Rs.499	Rs.499
MyFirst SuperCard	Rs.999	Rs.999

* This Card can also be sourced as First Year Free card, subject to discretion of bank.

The joining fees, annual fees and renewal fees applicable on various Credit Card(s) issued by the Bank may vary from Cardmember to Cardmember, and from particular description of Credit Card to Credit Card. The applicable fees shall be as communicated to the Cardmember 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 Cardmember's Account and are indicated on the Card Statement accordingly.

Other Fees and Charges

Add-on Card Fees	NIL
Foreign Currency Transactions	Mark up of 3.50% of the transaction amount
Cash Payment at Branches	Rs.250/- cash deposit charges on transactions done at RBL Bank or BFL branches *Rs 100 / cash deposit transaction done at RBL Bank branch and Bajaj Finserv branch effective 1st July'2022
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 Fuel surcharge will depend on the merchant end & it may vary from 1% to 2.5%
Goods and Service Tax	A standard rate of 18% will be charged
Reward Redemption Fees	A Reward redemption fee of Rs.99+GST will be levied on all redemptions made on Bajaj Finserv RBL Bank SuperCards w.e.f. June 01, 2019. T&C Apply.

Card Replacement (Lost/Stolen / Reissue/any other replacement)	NIL
Duplicate Statement Fee	NIL
Cheque Return / Dishonour Fee Auto debit Reversal-Bank Account out of funds	Rs. 500
Merchant EMI Processing Fee*	Processing Fee of Rs. 199 + GST will be levied on all EMI conversions done at the time of making transaction through Credit Card at merchant outlet/website/app w.e.f. September 01, 2022
Fee on Rental Transactions#	1% fee on transaction amount will be levied on all rental transactions done on any applicable merchant (w.e.f February 1, 2023)

#It is hereby clarified that the identification of rent transactions is based on MCCs (Merchant Category Code) as allotted by Mastercard/Visa. Fee on rent transaction will be applicable for purchases at merchant outlet/ franchisees that have registered themselves under the MCCs assigned for rent.

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

W.e.f 1-Feb-23, Base points will not be accrued on SnP and Merchant EMI transactions for Bajaj Finserv RBL Bank SuperCards

Important information for cross-border transactions: All cross-border transactions are billed to the card member account in INR after conversion into Indian Rupees at the bank assigned conversion rates applicable on the day the charge was settled on the Bank by the Acquirer (Acquirer here refers to the such entity of merchant on whose terminal/device/website the transaction took place). Conversion of cross-border transactions shall attract charges as specified in the other fees and charges. For transaction carried out in currency other than US Dollar, the transaction amount shall first get converted into US dollars at MasterCard/Visa assigned conversion rate and then into Indian Rupees after levying of the applicable charges as specified in other fees and charges.

(iii) Cash advance fees

Cash Withdrawal Charges	Flat fee: 2.5% of the cash amount (Minimum Rs. 500)
-------------------------	---

The Cardmember can use the Credit Card to withdraw cash from 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 all such withdrawals and would be billed to the Cardmember in the next/ forthcoming Statement. The transaction fee is subject to change at the sole discretion of the Bank. In case the full payment is not made for Cash withdrawn on time, finance charges at the rate of upto 3.99% per month or 47.88% per annum will be charged from date of transaction.

(iv) Interest free (grace) period - illustrated with

Goods and Service Tax	A standard rate of 18% will be charged
-----------------------	--

(v) Interest free (grace) period - illustrated with examples

The interest free (grace) period could range between 20 to 50 days. However, such grace period is not applicable, if the previous month's balance has not been cleared in full.

Example: For an Account whose Statement Date is 20/11/2016, the Payment Due Date is 10/12/2016, which is 20 days from the Statement Date, is called interest free grace period.

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

Finance charges are payable at the monthly percentage rate on all charges, including cash advances where such charges are payable from the date the Primary Cardmember and/or Add-on Cardmember incurs such transactions until they are fully paid. Finance charges also accrue on ordering Demand Drafts, Balance Transfer from other credit card accounts. The charges are applicable from the date of withdrawal of cash or cash equivalent and from the date of issue of the Banker's Cheque, as the case may be. For purchases, the Finance Charges accrue only if the total outstanding is not paid in total by the Payment Due Date.

In case of Balance Transfer from other credit card accounts, Finance Charges accrue immediately from the date of issue of Banker's Cheque on the transferred amount and on any purchase amount outstanding on the Cardmember's Card Account. Finance Charges that are payable are debited to your Card Account on the last date of each Statement period and are shown on your Statement. The Finance Charges as above will continue to be payable even after the closure of the Card Account until the outstanding on the Card Account is cleared in full. These charges can be changed basis your payment, utilization, internal risk profiling and scores on external agencies like CIBIL etc.

A. Applicable Finance Charges effective from July 1, 2020:

A1. Overdue interest on secured Credit Cards

Overdue Interest on Secured Credit Cards	3.33% per month or 40% per annum
--	----------------------------------

A2. Overdue interest on all other Credit Cards:

Category A	3.35% per month or 40.20% per annum
Category B	3.45% per month or 41.40% per annum
Category C	3.65% per month or 43.80% per annum
Category D	3.85% per month or 46.20% per annum
Category E	3.99% per month or 47.88% per annum

Any change in the rate applicable to your account would be communicated to you in your statement at least 30 days prior to its effective date. Anytime you would like to know the rate applicable to you, Please call us at our Customer Care Number: 022 7119 0900 .

(vii) Overdue interest charge - to be given on monthly and annualized basis

Interest is calculated on a daily basis at the end of every day, basis the current outstanding balance of the customer. The interest is computed separately for different plans. For retail transactions interest becomes due only when the customer does not pay off his/her full beginning balance by the Payment Due Date. Under the following criterion, the customer does not incur interest:

- Beginning balance on the Statement Date is zero
- Beginning balance on the Statement Date is not zero but the Cardmember pays off 100% of his full beginning balance by the Payment Due Date. If not paid by the due date, interest is also levied on the outstanding Membership Fees, NSF Fees, Interest, Goods and Service Tax, Over Limit and Late Payment Fees.

Example of Interest Charge calculation: If only part of outstanding amount is paid by the payment due date, the interest calculation will be as shown in the table.

Transaction		
Date	Transaction	Amount
12 Dec 2018	Purchase of Groceries	Rs.6,000/-
26 Dec 2018	Purchase of Clothes	Rs.4,000/-

02 Jan 2019	Statement Date	Total Amount Due: Rs.10,000/- Minimum Amount Due: Rs.500/-
10 Jan 2019	Hotel transaction	Rs.4,000/-
15 Jan 2019	Mobile Bill Payment	Rs.2,000/-
22 Jan 2019	Payment Credit	Rs.500/-
02 Feb 2019	Statement Date	Total Amount Due: Rs.16931.84/-** Minimum Amount Due: Rs.821.60/-

Interest on the Amount Due will be charged as below:
Daily Interest = outstanding amount \times (3.99% \times 12months)/365
*Total Amount Due includes outstanding amount, new purchases, interest charges (interest calculation illustrated below) and applicable Goods and Services taxes on interest.

Interest Calculation:

Transaction Amount	Period	Number of Days	Amount
Rs.6,000/-	12 Dec 2018 to 21 Jan 2019	41	Rs.322.70/-
Rs.4,000/-	26 Dec 2018 to 21 Jan 2019	27	Rs.141.67/-
Rs.4,000/-	10 Jan 2019 to 02 Feb 2019	24	Rs.125.93/-
Rs.2,000/-	15 Jan 2019 to 02 Feb 2019	19	Rs.49.84/-
Rs.9,500/- (Remaining balance after adjusting payment of Rs.500/-)	22 Jan 2019 to 02 Feb 2019	12	Rs.149.54/-

Thus the total interest charged (Finance Charge)
+ Deferred finance charges would be: Rs.789.69/-.

As the Cardmember has not paid the previous month's outstanding balance in full, all future transactions will bear interest from the day of transaction.

Applicable Goods and Service Tax will be levied on the Interest Amount.

(viii) Charges in case of default

Late Payment Fee or overdue penalty	15% of Total Amount Due (Min Rs. 50/- and Max Rs. 1,500/-)	
	* W.e.f. 1st July 2022: following late payment charges structure will be applicable.	
	Total Amount Due (Rs)	Late Payment Fee (Rs)
Up to 100	0	
100.01 - 500	100	
500.01 - 5000	500	
5000.01 - 10,000	750	
10,000.01 - 25,000	900	
25,000.01 - 50,000	1000	
Above 50,000	1300	

*W.e.f. February 1, 2023 following late payment charges structure will be applicable.

Total Amount Due (Rs.)	Late Payment Fee (Rs.)
Up to Rs 100	NIL
Above Rs 100	12.5% of total due amount
	Max Rs. 1300/-

Late Payment Fee (LPF) is charged to a Cardmember if there has been no payment or a payment less than the Minimum Amount Due (MAD) is received by the Payment Due Date. Late Payment Fee* is charged at the rate of 15% of Total Due Amount, subject to a Minimum of Rs.50/- and a Maximum of Rs.1,500/-.

Example of Late Payment Fee calculation: Consider the Total Amount Due (TAD) on an Account is Rs.3,400/- and the Payment Due Date is 4th Aug. 2016. In case the Cardmember does not pay the MAD by Payment Due Date, a Late Payment Fee of Rs.510/- will be levied on the cycle date. LPF is 15% of the TAD i.e. 15% X Rs.3,400/- = Rs.510/-.

Overlimit penalty

Overlimit Penalty	Rs.600/-
-------------------	----------

Overlimit Penalty is levied in case the outstanding on the card account exceeds the total current limit.

(B) WITHDRAWAL LIMITS

(i) Credit limit

This is the maximum limit assigned to the Cardholder. Your total outstanding including all transactions, fee, and charges should not exceed this limit. The credit and cash limits will vary for each Cardholder and will be disclosed in the monthly statement sent to the Cardholder.

(ii) Available credit limit

The available Credit Limit at any time is the difference between assigned Credit Limit & Outstanding balance 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. You may however request for a lower limit and also a specific credit limit maybe assigned to the Additional card member basis the Flexi Limit feature. 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 honor any authorizations exceeding the card limit.
- (b) The outstanding on the Credit Card Account must not exceed the Total Credit Limit at any time failing which you will be charged applicable fee irrespective of the amount exceeding the Total Credit Limit. Excess amount must be paid immediately.

- (c) Credit Limit and Card Account will be terminated if your Card is cancelled.
- (d) 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) BILLING

- (i) **Billing statements** - periodicity and mode of sending 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 Card Member's communication address, Card Member is advised to contact RBL Bank immediately to ensure all Credit Card statements are regularly received in time.
- (ii) **Minimum amount payable** - All Bank Credit Card(s) may offer the Cardmember(s) a revolving credit facility, wherein the Cardmember(s) may choose to pay only the Minimum Amount Due (MAD) as indicated on the Statement. The Total Payment Due (TAD) from the Cardmember or the MAD should be sent by the Cardmember on or before The Payment Due Date, which is also indicated on the Statement. MAD is the minimum amount you are required to pay to keep your Card Account in good credit standing. Minimum Amount Due (MAD) is calculated as a percentage of Total Amount Due a) for Platinum Advantage Supercard 20%; b) for other Supercards 5% (subject to minimum of INR 200) + new EMI debits for the month or any previously unpaid EMI debits +GST +Application Fee+ any overlimit amount +previously unpaid MAD.

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 amount will attract Finance Charges until the date of full and final payment. In the event payment for at 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 with consequent interest payment on Card Member's outstanding balance.

Illustration: If a Card Member spends INR 5000 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 any time, without prior notice, withdraw the option to pay only the MAD as described in the foregoing clauses, in relation to any Card Member. Unless otherwise agreed to by RBL Bank, any payments received from the Card Member against amounts specified in a particular Statement shall be appropriated towards such dues in the following order:

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

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 in immediately next Statement/s to be generated by RBL Bank

(iii) Method of Payment

The Cardholder has the benefit of only following modes of effecting payment to a bank:

1. Pay using RBL MyCard Mobile App:

You can make payments at your convenience using RBL MyCard Mobile App. You can manage your account and make payments to your Card instantly using other bank account. To download SMS MyCard to 5607011.

2. NEFT Payment:

You can make your Credit Card Payment online using your account with any other bank. Choose the below Payee details while making NEFT payment:

Payee Name - Name as it appears on your RBL Bank Credit Card

Payee Account Number - RBL Bank Credit Card number

Bank Name - RBL Bank

IFSC Code - RATN0CRCARD

Branch Location - NOC Goregaon, Mumbai

3. Net Banking:

You can use the online Net banking option for your existing RBL Bank account to make a payment towards your Card.

4. Payment at RBL Bank branches:

You can visit any of the nearest RBL Bank Branches in your city and make a payment towards your RBL Bank Credit Card. At RBL Bank branches, you can make:
Cheque Payment: Please make the cheque in favour of RBL Bank Card <16 Digit Card No.>
Cash Payment: Cash payment towards your RBL Bank Credit Card is accepted at all RBL Bank branches.

5. Payment through Standing Instruction/ NACH:

Cardmember 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 Date. SI/NACH execution works on the logic that either minimum of MAD or the difference between TAD and credits will get executed.

Customer initiated payment plays a key role in deciding the amount of SI execution. If the payment instruction NACH/SI is for TAD.

- In the event of the total amount due and the net of credits/debits (containing no customer initiated payments) be equal or more than the total amount due, SI/NACH is executed for Minimum amount due (MAD) 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.

For payments by NACH/SI, in case 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.

Illustration :					
Payment Instruction	Scenarios	TAD	MAD	Customer initiated payment	SI/ECS Execution amount
MAD	A	2000	200	0 (Non Payment)	200
MAD	B	2000	200	100 (Payment<MAD)	100
MAD	C	2000	200	200 (Payment=MAD)	0
MAD	D	2000	200	400	200
MAD	E	2000	200	1600	200
MAD	F	2000	200	1900	100
MAD	G	2000	200	>=2000	0

If the payment instruction /SI is for MAD.

- In the event of total amount due and the net of credits/debits (containing no payments) be equal or less to the total amount due, SI will be executed for Minimum Amount Due.
- 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 will be executed for the net difference of Minimum Amount Due and the payment received if the difference is greater than Rs. Zero.

Illustration :					
Payment Instruction	Scenarios	TAD	MAD	Customer initiated payment	SI/ECS Execution amount
TAD	A	2000	200	0 (Non Payment)	2000
TAD	B	2000	200	500 (Payment<TAD)	1500
TAD	C	2000	200	1500 (Payment<TAD)	500
TAD	D	2000	200	>=2000	0

(iv) Billing disputes resolution

All contents of the Statement(s) will be deemed correct and accepted by the Cardmember(s) unless, within 30 days of the issue of Statement, the Cardmember(s) informs the RBL Bank of any discrepancies in writing. As per the MasterCard/Visa regulation, in case of a discrepancy, it is mandatory to inform the bank in writing to initiate a Charge Dispute on your behalf. We would request you to email or send us the signed dispute form available on our website

<https://www.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

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.

(v) Contact particulars of call centers of card issuer

The Cardmember can contact the Bank through any of the following communication channels for any enquiries and/or redressal of concerns.

- 24 hours Customer Service number: 22-71190900
- By email: Sending an e-mail to supercardservice@rblbank.com
- By mail: Writing to the Bank's Credit Card Division at:
Manager- Credit Cards Service, RBL Bank JMD Megapolis, Unit No. 306-11, 3rd Floor, Sohna Road, Sector 48, Gurgaon, Haryana – 122 018.

(vi) Grievance redressal escalation – contact particulars of officers to be contacted

At RBL Bank, it is our constant endeavor to provide you service of the highest order. However, in the event of our services not meeting your expectations, we would like to hear from you. The following channels are available for grievance redressal:

Level 1

Customer Service - Please call our 24 hours Customer Service Number at 022- 7119 0900 and our executives will assist you

Complaint Form - Alternatively, you can use our online complaint form to give us your feedback

Email - If you wish to choose electronic mail for communication with the bank, please email your grievance to supercardservice@rblbank.com

Letter - For sending any written correspondence, please write to the following address:

Manager - Credit Cards Service, RBL Bank JMD Megapolis, Unit No. 306-11, 3rd Floor, Sohna Road, Sector 48, Gurgaon, Haryana – 122 018.

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 2 (if not satisfied with Level 1)

In case you are still not satisfied with the resolution provided, you may contact our Principal Nodal officer at the following address:

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 – 122 018
principalnodalofficer@rblbank.com

Level 3 (if not satisfied with Level 2)

Banking Ombudsman

In the event you do not receive a “final response” within 60 days from the date you raised your issue, or are dissatisfied with the same, you may approach the Banking Ombudsman for an independent review. For more details on Banking Ombudsman you can visit: <https://secweb.rbi.org.in/BO/precompltindex.htm>

(vii) Complete postal address of the card issuing Bank:

Credit Cards Service, RBL Bank
JMD Megapolis, Unit No. 306-11, 3rd Floor, Sohna Road,
Sector 48, Gurgaon, Haryana – 122 018.

(viii) Number for customer care services:

- 24 hours Customer Service number: 022-7119 0900

(D) DEFAULT AND CIRCUMSTANCES

(i) Procedure including notice period for reporting a card holder as defaulter:

In the event of default, the Cardmember will be sent reminders from time to time for settlement of any outstanding 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 the Bank at its sole discretion may withdraw the Credit Card facility. The events of default are as under:

- The Cardmember consistently fails to pay any amount due to the Bank within the stipulated period of 180 days.
- The Cardmember fails to perform the obligations as per Cardmember Agreement.
- Any cheques and/or ECS/standing instructions delivered to the Bank are not encashed/ acted upon for any reason whatsoever on presentation/ being made.
- Any representation made by the Cardmember 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:

- The defaulter in question has liquidated his entire outstanding dues with the Bank or settled his dues with the Bank

- 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 Cardmember 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.

(iv) Recovery of dues in case of death/ permanent in capacitance of Cardholder:

Upon death or permanent incapacitation of the Cardmember, the Bank will try to recover the amount due and amicably settle the Account dues with the Cardmember'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.

(E) TERMINATION / REVOCATION OF CARD MEMBERSHIP

(i) Procedure for surrender of card by card holder- due notice

- a) The Cardmember may terminate this Agreement 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 Cardmember can cancel the use of Additional Card(s) by notifying the Bank in writing but, notwithstanding the same, the Primary

Cardmember 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.

- b) The Bank may terminate the Credit Card facility immediately at any time at its discretion or at any time restrict the use without assigning reason or cause and without any notice thereto. 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 Cardmember 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.
- c) In the event that the Cardmember 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 Cardmember specifically acknowledges that once the Credit Card Account is cancelled/ closed, the privileges (including all benefits, services and reward points) of the Credit Card shall stand withdrawn, and reinstatement of 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

- d) If Cardmember(s)' Credit Card is never used or not used for over 90 days, the benefits thereto may be withdrawn.

(F) 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 Cardmember must notify the 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 Cardmember must file the Police Complaint/ First Information Report (FIR), a copy of which should be forwarded to the Bank.

(ii) Liability of card holder in case of (i) above

- (a) The Cardmember's liability arising out of any unauthorised 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) In case of an unsigned Credit Card, the Cardmember shall be liable for all charges incurred on it.
- (c) The Cardmember 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.
- (d) In the event the Cardmember 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.

(G) 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 that 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 February 29, 2019 i.e. upon completion of 30 days of being continuously overdue. Accordingly, the date of SMA-1 classification for that account shall be February 21, 2019.

Similarly, if the account continues to remain overdue, it shall get tagged as SMA-2 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 the entire relationship will be considered for upgradation.

(H) DISCLOSURE

- (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 to 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 supercardservice@rblbank.com for listing their said contact numbers in such register. The Cardmember(s) can also 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, whereupon 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 Cardmember 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 Cardmember including this Agreement and/ or any other agreement, transactions or dealings between the Cardmember and the Bank for any purpose to :
 - a. its 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. (CIBILs) an initiative of the Government of India and 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 exchange of information between banks and financial institutions, thereby enabling customers to avail 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 bureau. In view of the above, the Bank shall report ~~data~~ pertaining to Cardmember(s)/ Add on Card member(s) Account to CIBIL and other credit information bureau.
- (h) The Cardmember(s) acknowledge that, as per the business practices and applicable provisions the Bank is authorised to share Cardmember(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 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 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 received or to which it disclosed information.

RBL Bank Limited

Card Operating Centre: Unit 306-311, 3rd Floor, JMD Megapolis, Sohna Road, Sector - 48, Gurgaon - 122 018, Haryana.
Registered Office: 1st Lane, Shahupuri, Kolhapur - 416 001, India. CIN: L65191PN1943PLC007308