

Hello, SHIVAN B RAY

CORAL BLDG 206 2ND FLOOR LAXMI
NARAYAN,RESIDENCY CHATURVED ESTATE
RETI BVUNDER,ROAD NEAR PATIDAR
COMPLEX KALHER, THANE
MH- 421302

C-KYC ID: 60060437806788



Feel the Festive Vibes with Amazing Deals!

This winter, unlock great deals on Flights, Groceries and more!



Don't miss out! From Travel to Home, Groceries to Gadgets, enjoy a range of exclusive offers with your Credit Card. Visit RBL MyCard App to know more.

THE MONTH GONE BY!

All figures in INR

ACCOUNT SUMMARY (IN INR)	
Card Number	XXXXXXXXXXXX25
Total Amount Due	PAY NOW 1,07,503.46
Min. Amt. Due	10,615.34
Payment Due Date	02 Dec 2024
Last Bill Amount	88,930.04
- Payments & Credits	88,930.04
+ New Debits	1,01,987.50
- Transferred to EMI	0.00
+ Monthly EMI Debits	4,275.24
+ Fees & Charges	1,019.88
+ Goods & Services Tax	220.84
Statement Period	13-10-2024 to 12-11-2024
Statement Date	12-11-2024
Total Credit Limit	1,67,000.00
Available Credit Limit	51,154.82
Available Cash Limit	16,700.00

Date	Description	Amount ₹
18 Oct 2024	PAYMENT RECEIVED - BBPS	48,000.00
19 Oct 2024	PhonePe Rental Mumbai IND	1,01,987.50 EMI
22 Oct 2024	Rental Fee Debit	1,019.88
1 Nov 2024	PAYMENT RECEIVED - BBPS	40,930.04
12 Nov 2024	EMI INSTALMENT-022/024(XPRESS CASH)	4,275.24
12 Nov 2024	Goods & Service Tax	220.84
		EMI Eligible for EMI

Get up to 15% off on Flights

Additional 3 months, No Cost EMI. Valid till 30/11/24 Coupon Code - FLYRBLEMI

*T&Cs apply

YOUR SPENDING PATTERN
(Excludes reversals,fees & charges and value added services.)



Look Out for Exclusive Offers

REWARD SUMMARY	
Opening Balance	189
Earned	0
Redeemed	0
Adjustments	10000
Available Reward Points	10189
Points to Expire On 30-11-2024	0

Get upto INR 5 Lakhs Now!

This festive season seize the opportunity! Grab pre-approved loan tailored just for you Check eligibility: <https://rblmycard.page.link/qN2P>

*T&Cs apply

Request your kind attention!

Interest rate applicable on your Credit Card is 3.75% per month effective 01-Oct-2024.

*T&C apply.

Look, what your reward points could get you.

Get more Value from your Card Membership

Your Savings & Benefits

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Get flat INR 75 off

on Instamart Coupon Code-RBLCC75 Valid till 30/11/24

*T&Cs apply

A smart way to pay your Bills



Convert your purchases into low rate easy EMIs! Explore now : <https://chatbot.rblbank.com/ccsnp/>

*T&Cs apply



Earn up to 8.1%* p.a.

interest on FD for 500 days tenor & make the most of your savings

*T&Cs apply



Get Flat 10% off

up to INR 100 Coupon Code-ZEPRBLCC Valid till 30/11/24

*T&Cs apply



RBL Cares Chatbot Check summary

download statements along with 30+ transactions and 400 queries. Chat with RBLCares: www.rblbank.com/chatbot

*T&Cs apply



Get Flat 12% off on Domestic Flights

Coupon Code-YTRBLEMI. Valid till 30/11/24

*T&Cs apply



Get flat INR 300 off on INR 1500 on bookings

Coupon Code - ABHIRBLB. Valid till 30/11/24

*T&Cs apply

Scan QR Code

to open RBL Bank Digital Savings A/c & earn interest up to 7.5%* p.a.



Redeem your Reward Points for a delightful collection of rewards!





To know more, log on to rblbank.com



Our service experts can be reached at

For RBL - 022 6232 7777 | For SuperCard - 022 7119 0900

Pay your Credit Card bill

Your Payment will reflect in your card account within 3 working days



Pay using UPI.
Download RBL MyCard App



Scan to make payment using
Debit Card or Net banking



Pay with Online Card Payment
Option on www.rblbank.com



Make Payment Via NEFT:

Add RBL Bank Credit Card/SuperCard as a "Payee" with the following details:

- **Payee Name :** (Name on your RBL Bank Credit Card / Supercard)
- **Payee Account Number :** RBL Bank Credit Card <16 digit no.>
- **Bank Name :** RBL Bank
- **IFSC Code:** RATNOCRCARD
- **Branch Location:** NOC Goregaon, Mumbai



Payment through cheque :

- Make cheque in favour of - 'RBL Bank Credit Card <16 digit no.>' & deposit it at RBL Bank Branch or courier it to: RBL Bank Limited, Cards Operating Center, Unit 306-311, 3rd Floor, JMD Megapolis, Sohna Road, Gurugram-122018
- **Note:** Cardmembers are advised to be cautious and refrain from making payments through modes other than the payment channels mentioned on www.rblbank.com/credit-card-payments

About interest and finance charges/ deferred finance charges

- Any unpaid balance is carried forward to the subsequent statements and attracts interest, including fresh purchases and other Bank charges till all dues are paid in full.
- Deferred finance charge is the interest calculated on the previous month outstanding which is levied to customer in the subsequent statement in case payment of the total amount due is not paid in full.
- Finance charges is the interest calculated on the beginning balance and on new transactions of the current statement cycle.



Scan to download
RBL MyCard App



Download Mobile APP: For RBL, SMS MyCard to **5607011**
For Supercards, SMS MyCard to **5607033**

Know about charges on Credit Card

Annual/Membership Fee	Upto ₹ 7,000 per annum(This will be applicable as per card type and communicated at the time of applying and once charged will reflect on statement)
Finance charges for both revolving credit and Cash advances	upto 3.99% p.m (Upto 47.88% p.a)
Late Payment Fee (Levied if Minimum due is unpaid after due date)	Late Payment Fee (₹.) 12.5% of Outstanding Amount Min ₹ 5 /- Max ₹ 1,300 /-
Rental Fee Transaction	1% Fee on transaction amount on rental transaction
Overlimit Fee	NIL
Cash Advance Fee	2.5% of the cash amount (₹ 500)
Cash Deposit at Branch	₹ 100 per transaction
Foreign currency Txn Markup Fee(Includes DCC Txns)	3.50%
Fuel Transaction Charge	1% surcharge on fuel transaction value or ₹ 10 (Whichever is higher)
Merchant EMI Processing Fee	₹ 199/- #1.5% of the amount or Rs. 150/- (whichever is higher)
Interest Free Period : (Applicable only on retail purchases and if previous month's balance is paid in full)	Ranges from 20-50 days
Reward Redemption Fee	₹ 99
Cheque Return / Dishonour Fee Auto debit Reversal-Bank Account out of funds	# ₹ 500
Minimum Amount Due	Total GST + Current month EMI Debits + 100% of Fees/Charges + [Max of {5% of (Retail Spends, Cash Advance, Interest) or INR 200}] + previously unpaid MAD (if any) For Platinum Advantage SuperCard members, this will be up to 20%.
Fee on Fuel Transactions	#1% fee on transaction(> ₹ 10,000).Max fee ₹ 3,000
Fee on Select Merchants on Education Payments	#1% fee on third party apps at select merchants (Refer MITC for more details)
Fee on Aggregate utility Spends	#1% fee on spends > ₹ 50,000 pm per card
GST Applicability	on all fees & charges. Currently set at 18%



Transaction

Date	Transaction	Amount
12-Dec-18	Purchase of Groceries	₹ 6000
26-Dec-18	Purchase of clothes	₹ 4000
02-Jan-19	Membership Fee + GST	₹ 588.82
02-Jan-19	Statement Date	Total Amount Due : ₹ 10,588.82 Minimum Amount Due : ₹ 1,088.72
10-Jan-19	Hotel Transaction	₹ 4,000
15-Jan-19	Mobile Bill Payment	₹ 2,000
22-Jan-19	Payment Credit	₹ 1,088.82
02-Feb-19	Statement Date	Total Amount Due : ₹ 16, 420.90 Minimum Amount Due : ₹ 956.63

Interest Calculation

Amount (₹)	Period	Number of Days	Interest (₹)
₹ 6,000	12 Dec 2018 - 21 Jan 2019	41	₹ 322.70
₹ 4,000	26 Dec 2018 - 21 Jan 2019	27	₹ 141.67
₹ 4,000	10 Jan 2019 - 02 Feb 2019	24	₹ 125.93
₹ 2,000	15 Jan 2019 - 02 Feb 2019	19	₹ 49.85
₹ 9,500(Remaining balance after adjusting payment of ₹ 1,088.82)	22 Jan 2019 - 02 Feb 2019	12	₹ 149.54

Interest on the Amount Due will be charged as below:

Daily Interest = Outstanding Amount* (3.99%*12 months)/365.

*Total Due includes outstanding amount, new purchase, interest charges (interest calculation illustrated above), and applicable Goods & Services Taxes on interest. Example cited is for illustration purpose only.Minimum Amount Due (MAD) is assumed to be 5% in the above illustration. MAD will vary as per details communicated in the Most Important Terms & Conditions. Actual finance Charges / deferred finance charges would vary as per APR/finance charges offered to the customer.

Thus, the total interest charged (Finance Charges + Deferred Interest Charges) will be: Rs 789.69. GST charges of Rs 142.14 (18%) will be applicable. If the Card member has not paid the previous month's outstanding balance in full, all the future transactions will bear interest from the day of transaction and the complete outstanding balance will continue to accrue interest on a daily basis. Interest free period will also not be applicable in case of part payment. Service taxes will be levied at the applicable rate on the interest amount.

Important: Paying only the Minimum Amount Due every month would result in the repayment stretching over a long period with consequent interest payment on your outstanding balance.

Note : 1. Goods & Service Tax as notified by GOI is applicable on all fees, interests and other charges and is subject to change as per Government of India guidelines.

The Merchant Category codes are defined by the network (Visa, Master Card, RuPay).

Apply for an Add-on Card at no extra cost

Scan KYC document of Add-on Card applicant and write to us on the email id specified above.

T&C apply.

Insurance Details

For queries or claims related to Health Insurance, Personal Accident, EMI Protect Plan via RBL Bank, contact: RBL Bank - 022 6232 7777 OR Care Insurance - 1800 102 4499

Have you lost or misplaced your card



Log on to RBL MyCard app (or) call +91 226232 7777 (For RBL) , +91 22 7119 0900 (For SuperCard) to block your card immediately and prevent misuse