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Sameer Gulamhussain Sadhwani  
303ZAMZAM PALACE NANAVATI  
ROADLAKHPATI HOSPITAL SURAT  
NR LAKHPATI HOSPITAL SURAT  
NR LAKHPATI HOSPITAL SURAT  
SURAT  
GJ  
395003  
CONTACT NO: 918XXXXXX592

68413

FULL NAME	CARD NUMBER	PAYMENT DUE DATE
Sameer Gulamhussain Sadhwani	5369 XXXX XXXX 3178	04/12/2019
EMAIL ADDRESS	MOBILE NUMBER	MINIMUM PAYMENT DUE ₹
SAXXXXXXXXX9@GMAIL.COM	918XXXXXX592	200.00

CHEQUE NO.	CHEQUE DATE	BANK NAME	CITY	AMOUNT ₹

Please detach this coupon and attach it to your cheque/draft. Please do not staple the cheque.

## ACCOUNT SUMMARY

FULL NAME	CARD NUMBER	STATEMENT PERIOD	STATEMENT DATE	MINIMUM PAYMENT DUE ₹	PAYMENT DUE DATE
Sameer Gulamhussain Sadhwani	5369 XXXX XXXX 3178	15/10/2019 to 14/11/2019	14/11/2019	200.00	04/12/2019
OPENING BALANCE	PAYMENTS & CREDITS	NEW PURCHASES\$	MONTHLY EMI DEBITS	GOODS & SERVICES TAX	TOTAL AMOUNT DUE
60897.85	61440.02	2261.74	0.00	0.00	1719.57
UNBILLED PRINCIPAL#	TOTAL CREDIT LIMIT*		AVAILABLE CREDIT LIMIT*		AVAILABLE CASH LIMIT
0.00	94000.00		92280.43		26320.00

All amounts are in INR

\$New Purchases include all other fees and charges

\*This limit refers to the respective total credit limit / available credit limit across all your RBL Bank Credit Card / Bajaj Finserv RBL Bank SuperCard Accounts

## REWARD POINTS SUMMARY

OPENING REWARD POINTS	EARNED	ADJUSTED	REDEEMED	CLOSING REWARD POINTS	POINTS TO EXPIRE	EXPIRING ON
913	17	0	0	930	0	.....

Now Shop, Tap and Pay with your Bajaj Finserv RBL Bank SuperCard using Samsung Pay! Get 5% Cashback on your transactions. Maximum cashback of ₹500 per Card during the offer period. Offer Valid till: 28th Nov, 2019. T&C Apply.

## NEW DOMESTIC TRANSACTIONS FOR SAMEER SADHWANI 5369 XXXX XXXX 3178

DATE	DESCRIPTION	FOREIGN CURRENCY	AMOUNT ₹
26-Oct-2019	OLA WWW.OLACABS.C IND		433.00
26-Oct-2019	OLA WWW.OLACABS.C IND		395.00
27-Oct-2019	IRCTC NEW DELHI DEL		392.57
04-Nov-2019	iPay*IRCTC E Ticketing NewDelhi DLI		542.17
04-Nov-2019	PAYTM APP NOIDA IND		350.00
06-Nov-2019	iPay*IRCTC E Ticketing NewDelhi DLI		542.17 Cr
06-Nov-2019	PAYTM NOIDA IND		149.00
30-Oct-2019	PAYMENT RECEIVED - ELECTRONIC XFR		60,897.85 Cr

Pay your Card bill using RBL MyCard Mobile App.

To download, give a Missed Call on 7045 906 905



Scan to make an online payment now

Explore [www.rblrewards.com/SuperCard](http://www.rblrewards.com/SuperCard) for a wide range of Reward redemption options.

Register your mobile number &amp; email address to get regular updates and important information on your Credit Card. To update, call our Customer Services at 022-71190900. Kindly ignore, if already updated.

Your Bajaj Finserv RBL Bank SuperCard ending 3178 is pre-approved for Upgrade to World Plus SuperCard. No Documents required. To know more, give a missed call on 7045 906 907 from your registered mobile number. Valid Till 15/01/2020.

• This document should not be considered as an Invoice as per GST legislation. GST compliant invoice will be issued separately as per statutory timeline. • This Account Statement pertains to your Card Account with RBL Bank Ltd. • Please see overleaf for important information on fees, charges, appropriation of payment, Goods and Services Tax & other Terms & Conditions. Contents of this Statement will be considered correct if no error is reported within 30 days of Statement Date. • Please Note your credit card account status is reported to Credit Information Bureau (India) Limited every month. \*The Unbilled Principal is for Split n Pay, Transfer n Pay (BT on EMI) and Merchant EMI.



## Choose the below Payee details while making NEFT payment:

- Payee Name: Name as on your Bajaj Finserv RBL Bank SuperCard
- Payee Account Number: Bajaj Finserv RBL Bank SuperCard Number  
For more payment options, visit [www.rblbank.com](http://www.rblbank.com)

- Bank Name: RBL Bank
- IFSC Code: RATNQCRCCARD
- Branch Location: NOC Goregaon, Mumbai



Online Card Payment : Log on [rblbank.com](http://rblbank.com) and click on "Online Card Payment". The Payment will be applied in up to 3 working days time.

## 1. FEES AND CHARGES -

a) Bajaj Finserv RBL Bank SuperCard Schedule Of Charges And Interest Rate - The Bank exclusively retains the right to alter any/all charges or fees from time to time or to introduce any new charges or fees, as it may deem appropriate, upon issuing at least a 30 day prior notice to the Cardmember of such change/alteration in the charges or fees. It is clarified that the said change may be indicated/communicated to the Cardmember through any media chosen exclusively by the Bank in its sole discretion.

## BAJAJ FINSERV RBL BANK SUPERCARD SCHEDULE OF CHARGES AND INTEREST RATE

Joining Fees	Up to ₹ 4,999 (Plus Goods & Services Tax) (Based on card variant)
Annual Fees (2 <sup>nd</sup> year onwards)	Up to ₹ 4,999 (Plus Goods & Services Tax) (Based on card variant)
Reward Redemption Fees (w.e.f. 1 <sup>st</sup> June, 2019)	₹ 99 + GST
Add-on Card Fees	NIL
Finance Charges (Retail Purchases & Cash)	APR upto 3.99% p.m. (47.88% p.a.)
Cash Advance Transaction Fees	2.5% (Min. ₹ 100) of the Draft Amount
Overdue Penalty/Late Payment Fees	15% of Total Amount Due (Min. ₹ 50, Max. ₹ 1000)
Overlimit Penalty	₹ 600
Cash Payment at Branch	₹ 250 per transaction
Surcharge on Purchase/Cancellation of Railway Tickets	IRCTC Service charges <sup>#</sup> + Payments Gateway Transaction charge (Upto 1.8% of (ticket amount + IRCTC service charge). Refer IRCTC website for details)
Fuel Transaction Charge - For Transactions made at petrol pumps in India to purchase fuel <sup>*</sup>	1% surcharge on Fuel transaction value or ₹ 10, whichever is higher
Foreign Currency Transaction*	3.5%
Minimum Amount Due (MAD):	MAD is 5% of Total Amount Due+ Overlimit Amount + EMI
Cheque Return / Auto Debit Reversal-Bank Account out of funds	₹ 500

Goods and Services 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.

# Refer IRCTC website for details

\* Transactions at merchant establishments that are registered overseas, even if the merchant is located in India attract a cross-border charge.

<sup>†</sup> Fuel surcharge waiver is at the sole discretion of the Bank and is subject to change.

b) Finance Charges / Deferred Finance Charges - Are applicable under the following circumstance / scenario

In an event when the Cardmember deposits part of the Total Payment Due or the Minimum Amount Due (MAD<sup>\*</sup>), the balance outstanding amount payable shall be carried forward to subsequent Statements.

This amount attracts Finance Charges / Deferred Finance Charges on entire outstanding, including fresh purchases and other Bank charges till the date of full and final payment.

<sup>\*</sup>Minimum Amount Due is calculated by adding New EMI debits for the month, previously unpaid EMI debits (In case you have availed loan on your Credit Card), any overlimit amount and 5% of other plan balances (Subject to minimum of ₹ 200 on each plan). MAD also includes previously unpaid MAD and applicable Goods & Services Tax.

c) Finance Finance Charges / Deferred Finance Charges Calculation - Finance Charges / Deferred Finance Charges is calculated on a daily basis at the end of every day, basis the current outstanding balance of the customer.

**Example of Interest Charge Calculation** - If only a part of the outstanding amount is paid by Payment Due Date, the interest calculation will be as shown in the table.

## TRANSACTION:

Date	Transaction:	Amount
12 Dec 2018	Purchase of Groceries	₹ 6,000
26 Dec 2018	Purchase of Clothes	₹ 4,000
02 Jan 2019	Statement Date	Total Amount Due: ₹ 10,000 Minimum Amount Due: ₹ 500
10 Jan 2019	Hotel Transaction	₹ 4,000
15 Jan 2019	Mobile Bill Payment	₹ 2,000
22 Jan 2019	Payment Credit	₹ 500
02 Feb 2019	Statement Date	Total Amount Due: ₹ 16,317.42 Minimum Amount Due: ₹ 815.87

Interest on the Amount Due will be charged as below:

Daily Interest = Outstanding amount \*(3.5%\*12 months)/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	Interest Amount
₹ 6,000	12 Dec 18 - 21 Jan 19	41	₹ 283.07
₹ 4,000	26 Dec 18 - 21 Jan 19	27	₹ 124.28
₹ 4,000	10 Jan 18 - 02 Feb 19	24	₹ 110.47
₹ 2,000	15 Jan 18 - 02 Feb 19	19	₹ 43.73
₹ 9,500 (Remaining balance after adjusting payment of ₹ 500)	22 Jan 18 - 02 Feb 19	12	₹ 131.18

"Thus the total interest charged (Finance Charges + Deferred Finance Charges) would be: ₹ 692.73. 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 Services tax will be levied on the Interest Amount."

Example cited above is for illustration purpose only. Actual finance charges / deferred finance charges would vary as per APR offered to the customer.

d) Late Payment Charges - Will be applicable, if Minimum Amount Due is unpaid after the Payment Due Date or the amount paid is less than the Minimum Amount Due.

e) Overlimit Penalty - Overlimit Penalty is levied in case the outstanding on the Card account exceeds the total current limit. Overlimit Charges are payable on Total Outstanding exceeding the credit limit.

2. CREDIT AND CASH WITHDRAWAL LIMITS - 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 Cardmember, basis the Flexi Limit feature. Credit Limit sanctioned on the Card Account maybe revised from 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.

3. BILLING AND STATEMENTS - The Bank will send at your mailing address, an Account Statement once a month, for each billing period (hereinafter 'Statement') during which there is any transaction or outstanding on the Card Account. Non-receipt of Statement would not affect your obligations and liabilities under this Agreement and you shall be liable to settle the Outstanding Balance on the Card within 30 days of incurring the charges. Duplicate statements for last 6 months are available on RBL MyCard App.

In case of any change in communication address, you are advised to call the Bank by phone, to ensure that you receive the Statements regularly on time.

The Bank will not send physical statements by mail/courier to customers who have an outstanding balance less than ₹ 100.

4. PAYMENTS - Payments received from Cardmember(s) shall be adjusted towards taxes, fees, other charges, interest charges, purchases & cash advances in that order.

**Note:** Please note that making 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. For e.g. : If you spend 5000 and you pay back 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 your cash flow allows, you should pay back more than your MAD.

Refer to the section on top for Card Payment options or visit RBL Bank website.

5. BILLING DISPUTES - 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. As per the MasterCard 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 disputeform available on our website <http://www.rblbank.com/consumer/creditcard/disputeform.pdf>. The Bank shall inform the Cardmember the outcome of the investigations and action will be taken within 60 days of the cardmember raising the dispute.

6. LOST / THEFT / MISUSE OF CARD - The Cardmember must immediately notify RBL Bank in case of Lost/Theft or suspected Misuse of Card by calling the 24 hour Customer Service Number **022-71190900** and block the Card to prevent any further transaction on the Card.

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

**Level-I:** Call Customer Services at **022 7119 0900** or Email to [supercardservice@rblbank.com](mailto:supercardservice@rblbank.com) or write to: Card Services, RBL Bank Limited, Cards Operating Center, Unit 306 - 311, 3<sup>rd</sup> Floor, JMD Megapolis, Sohna Road, Sector - 48, Gurgaon, Haryana - 122 018. Please quote your Card number along with the reference number provided to you, in response to your call at Customer Services or your correspondence/email to the Bank. We will respond to you on priority and in not later than 3 working days of receiving your letter or email, depending on the nature of your query and the time required for resolution and communication.

**Level-II:** In case you are not satisfied with the resolution provided by Level 1, you may email to [headcardservice@rblbank.com](mailto:headcardservice@rblbank.com). Do quote your Card number and the reference number provided at level 1.

**Level-III:** In case you are still not satisfied with the resolution provided, you may escalate to our Principal nodal officer Mr. Saurabh Gaur by calling at **022 7143 2700** or writing to [principalnodalofficer@rblbank.com](mailto:principalnodalofficer@rblbank.com)

Website: [www.rblbank.com](http://www.rblbank.com)

Customer Service: **022-71190900 | supercardservice@rblbank.com**

Cards Online: <https://online.rblbank.com/corp>

RBL MyCard App: To download, give a Missed Call on **7045 906 905**

Please refer to our website [www.rblbank.com](http://www.rblbank.com) for details on Most Important Terms and Conditions, Card Member Agreement and BCSBI Banks Commitment to customers.

Credit Card Business GSTIN is 06AABCT3335M2Z8. Address: RBL Bank Limited, Unit 306-311, 3<sup>rd</sup> Floor, JMD Megapolis, Sohna Road, Sector - 48, Gurugram - 122 018, Haryana.

Loan Transactions GSTIN is 06AABCT3335M1Z9. Address: RBL Bank Ltd, ABW Tower, At IFCO Chowk, Village Sukhrauli, Noida, 201301, Haryana.

Corporate Identity Number: L65191PN1943PLC007308. Our Registered Address is RBL Bank Limited, 179E, Mahaveer Shahu Market Yard, Kolhapur - 416 005.