#### Hello, SANTOSH ROSHAN

SMD WEBTECH PVT. LTD,SMD WEBTECH PVT. LTD.T 03 3RD FLOOR.B-14/15.NOIDA UP- 201301



C-KYC ID: 40089605526546

### February Fever: Deals you'll fall for!

Exclusive discounts on Electronics, Travel, Dining and More!



Elevate your experience with amazing deals Unlock exclusive perks and benefits with your RBL Bank Credit Card

#### THE MONTH GONE BY!

All figures in INR

ACCOUNT SUMMARY (IN INR)		
Card Number	XXXXXXXXXXXXXXXXXX	
Total Amount Due PAY NO	w 40,422.35	
Min. Amt. Due	23,821.10	
Payment Due Date	09 Mar 2025	
Last Bill Amount	23,037.89	
- Payments & Credits	23,037.89	
+ New Debits	17,475.00	
- Transferred to EMI	0.00	
+ Monthly EMI Debits	22,178.21	
+ Fees & Charges	0.00	
+ Goods & Services Tax	769.14	
Statement Period	18-01-2025 to 17-02-2025	
Statement Date	17-02-2025	
Total Credit Limit	2,80,000.00	
Available Credit Limit	1,00,482.69	
Available Cash Limit	14,000.00	

Date	Description	Amount ₹
4 Feb 2025	AIRASIA BERHAD Tiruchirappal IND	9,639.00 EMI
7 Feb 2025	PAYMENT RECEIVED - ELECTRONIC XFR	23,037.89
11 Feb 2025	WESTIN KOLKATA IN ROOM KOLKATA WES	3,599.00 ₺
11 Feb 2025	Flemingo Dutyfree KOLKATA IND	3,070.00 €М
12 Feb 2025	AMAZON PAY INDIA PRIVA www.amazon.in IND	369.00
12 Feb 2025	AMAZON PAY INDIA PRIVA www.amazon.in IND	798.00
17 Feb 2025	EMI INSTALMENT-008/009(SPLIT N PAY)	466.55
17 Feb 2025	EMI INSTALMENT-008/009(SPLIT N PAY)	7,001.66
17 Feb 2025	EMI INSTALMENT-007/024(SPLIT N PAY)	2,911.29
17 Feb 2025	EMI INSTALMENT-007/024(SPLIT N PAY)	876.30
17 Feb 2025	EMI INSTALMENT-007/024(SPLIT N PAY)	873.78
		EMI Eligible for EMI

#### Get up to INR 200/- off

On Zepto Super Saver Use promode Code-ZEPRBLSS Valid till 28/02/2025

\*T&Cs apply

#### YOUR SPENDING PATTERN

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



AIRLINES



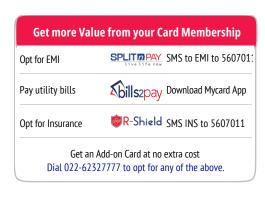
20.6%

#### **Look Out for Exclusive Offers**

REWARD SUMMA	RY	
Opening Balance	1878	
Earned	349	
Redeemed	0	
Adjustments	0	
Available Reward Points	2227	
Points to Expire On 28-02-2025	0	









Your Savings & Benefits		
₩ 🗲 🔀	Monthly	Yearly
Fuel Surcharge / Cashback / Vouchers	0.00	300.00
Bonus Points	0.00	0.00
*Calculated as per billing cycle		I

Mobile: 918XXXXXX854 | E-mail: RXXXXXXX2@GMAIL.COM | Log on to RBL MyCard app to update

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## zomato

#### Get up to INR 700/- on Dining

Use PromoCode-RBLDINING Valid till 28/02/2025

\*T&Cs apply

# RBLCares Chatbot Check summary

download statements along with 30+ transactions and 400 queries. Chat with RBLCares:

www.rblbank.com/chatbot

\*T&Cs apply

#### All figures in INR THE MONTH GONE BY! Date Description Amount ₹ 17 Feb 2025 EMI INSTALMENT-007/018(SPLIT N PAY) 196.58 17 Feb 2025 EMI INSTALMENT-007/018(SPLIT N PAY) 531.81 17 Feb 2025 EMI INSTALMENT-007/018(SPLIT N PAY) 251.87 17 Feb 2025 EMI INSTALMENT-006/012(SPLIT N PAY) 1,245.61 17 Feb 2025 EMI INSTALMENT-006/012(SPLIT N PAY) 2,005.19 17 Feb 2025 EMI INSTALMENT-006/012(SPLIT N PAY) 1,697.66 17 Feb 2025 EMI INSTALMENT-003/012(SPLIT N PAY) 2,000.25 17 Feb 2025 EMI INSTALMENT-003/012(SPLIT N PAY) 580.67 17 Feb 2025 EMI INSTALMENT-003/012(SPLIT N PAY) 1.538.99 17 Feb 2025 Goods & Service Tax 769 14



### Earn up to 8%\* p.a.

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

\*T&Cs apply



#### Scan QR Code

Convert your purchases into low rate easy EMIs! Explore now : wa.link/f52ecv

\*T&Cs apply



#### **Get 10% discount**

up to INR 100 on Instamart Coupon Code-RBLCC100 Valid till 28/02/25

\*T&Cs apply



#### Get 10% off up to INR 10000/-

Valid till 28/02/2025

\*T&Cs apply



#### **Get 10% off on EMI transaction**

Valid till 28/02/2025

\*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!









Flight Bookings

Get up to INR 200/-

off

**Hotel Stays** 

Recharge

**Shopping** 

For many more reward options, visit: www.rblrewards.com



Additional 3 months No Cost EMI. Valid till 28/02/25 Coupon Code - FLYRBLEMI

On Zepto Super Saver Use promode Code-ZEPRBLSS
Valid till 28/02/2025
\*T&Cs apply



\*T&Cs apply

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Additional 3 months No Cost EMI. Valid till 28/02/25

Coupon Code - FLYRBLEMI

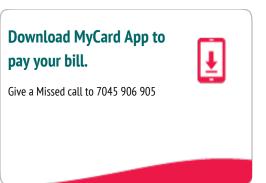
\*T&Cs apply











#### INSTALLMENT PLANS

Instalment Plan	Amount ₹	Interest Rate (p.a)	Unbilled Amount ₹	Instalment No.
SPLIT N PAY - 24 Months	15,388.00	32.00	11,853.90	7 of 24
Monthly EMI ₹	EMI Break-up ₹		GST ₹	
	Principal	Interest		
876.30	545.30	331.00	59.58	

#### **INSTALLMENT PLANS**

Instalment Plan	Amount ₹	Interest Rate (p.a)	Unbilled Amount ₹	Instalment No.
SPLIT N PAY - 9 Months	53,885.64	39.00	6,782.36	8 of 9
Monthly EMI ₹	EMI ₹ EMI Break-up ₹		GST ₹	
	Principal	Interest		
7,001.66	6,567.66	434.00	78.12	

#### INSTALLMENT PLANS

Instalment Plan	Amount ₹	Interest Rate (p.a)	Unbilled Amount ₹	Instalment No.
SPLIT N PAY - 12 Months	20,000.00	35.10	15,629.25	3 of 12
Monthly EMI ₹	EMI Break-up ₹		GST₹	
	Principal	Interest		
2,000.25	1,499.25	501.00	90.18	

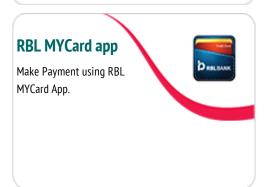


Raise Dispute via
MyCard mobile app

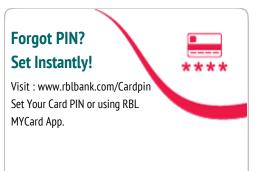
SMD WEBTECH PVT. LTD,SMD WEBTECH PVT. LTD,T 03 3RD FLOOR,B-14/15,NOIDA UP- 201301

















IVR	
Credit card Helpline	
022 7119 0900	

Principal

391.81

531.81

Interest

140.00

25.20



SMD WEBTECH PVT. LTD,SMD WEBTECH PVT. LTD,T 03 3RD FLOOR,B-14/15,NOIDA UP- 201301



#### **INSTALLMENT PLANS**

Instalment Plan	Amount ₹	Interest Rate (p.a)	Unbilled Amount ₹	Instalment No.
SPLIT N PAY - 18 Months	2,801.52	31.00	1,860.46	7 of 18
Monthly EMI ₹	EM	II Break-up ₹	GST₹	
	Principal	Interest		
196.58	144.58	52.00	9.36	
		INSTALLMENT PL	ANS	
Instalment Plan	Amount ₹	Interest Rate (p.a)	Unbilled Amount ₹	Instalment No.
SPLIT N PAY - 12 Months	17,502.40	29.00	9,376.44	6 of 12
Monthly EMI ₹	EM	II Break-up ₹	GST₹	
	Principal	Interest		
1,697.66	1,436.66	261.00	46.98	
		INSTALLMENT PL	ANS	
Instalment Plan	Amount ₹	Interest Rate (p.a)	Unbilled Amount ₹	Instalment No.
SPLIT N PAY - 12 Months	20,673.00	29.00	11,076.86	6 of 12
Monthly EMI ₹	EM	II Break-up ₹	GST₹	
	Principal	Interest		
2,005.19	1,696.19	309.00	55.62	
		INSTALLMENT PL	ANS	
Instalment Plan	Amount ₹	Interest Rate (p.a)	Unbilled Amount ₹	Instalment No.
SPLIT N PAY - 12 Months	12,841.90	29.00	6,881.24	6 of 12
Monthly EMI ₹	EM	II Break-up ₹	GST ₹	
	Principal	Interest		
1,245.61	1,053.61	192.00	34.56	

SMD WEBTECH PVT. LTD,SMD WEBTECH PVT. LTD,T 03 3RD FLOOR,B-14/15,NOIDA UP- 201301



#### INSTALLMENT PLANS

Instalment Plan	Amount ₹	Interest Rate (p.a)	Unbilled Amount ₹	Instalment No.
SPLIT N PAY - 12 Months	15,388.00	35.10	12,024.03	3 of 12
Monthly EMI ₹	EMI Bro	eak-up ₹	GST₹	
	Principal	Interest		
1,538.99	1,153.99	385.00	69.30	
		INSTALLMENT PLA	ANS	
Instalment Plan	Amount ₹	Interest Rate (p.a)	Unbilled Amount ₹	Instalment No.
SPLIT N PAY - 12 Months	5,806.00	35.10	4,536.99	3 of 12
Monthly EMI ₹	EMI Bro	eak-up ₹	GST ₹	
	Principal	Interest		
580.67	435.67	145.00	26.10	
		INSTALLMENT PLA	ANS	
Instalment Plan	Amount ₹	Interest Rate (p.a)	Unbilled Amount ₹	Instalment No.
SPLIT N PAY - 24 Months	15,343.74	32.00	11,820.28	7 of 24
Monthly EMI ₹	EMI Bro	eak-up ₹	GST₹	
	Principal	Interest		
873.78	543.78	330.00	59.40	
		INSTALLMENT PLA	ANS	
Instalment Plan	Amount ₹	Interest Rate (p.a)	Unbilled Amount ₹	Instalment No.
SPLIT N PAY - 9 Months	3,590.70	39.00	452.30	8 of 9
Monthly EMI ₹	EMI Bro	eak-up ₹	GST₹	
	Principal	Interest		
466.55	437.55	29.00	5.22	

## Pav vour 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 Account Number: RBL Bank Credit Card <16 digit no.> Sohna Road, Gurugram-122018

• 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, • Payee Name: (Name on your RBL Bank Credit Card / Supercard) Cards Operating Center, Unit 306-311, 3rd Floor, JMD Megapolis,

> 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



Our service experts can be reached at For RBL - 022 6232 7777 | For SuperCard - 022 7119 0900

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		
Anuual/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	Late Payment Fee ( ₹.)	
(Levied if Minimum due is unpaid	12.5% of Outstanding Amount	
after due date)	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	#1% fee on third party apps at select	
Education Payments	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%	

#w.e.f October 15,2024

Refer to MITC- https://bit.ly/396FlaE for latest schedule of charges



Write to us at: For RBL - cardservices@rblbank.com For SuperCard - supercardservice@rblbank.com

#### Looking to raise a dispute:

- Write an email to above mentioned email addresses from your registered email id with details of the transaction within 30 days of the purchase
- Please allow us 60 days to investigate the issue and share the outcome of the investigation with you.

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					

IIIICEI	CSL	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 gueries 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

#### Grievance Redressal

For concerns and queries, write to us on the email id specified above.

If your concerns are not resolved yet, reach out to: headcardservice@rblbank.com

Not satisfied Still! Contact our nodal officer Mr. Vikas Nigam at principalnodalofficer@rblbank.com or call at 02271432700 or address mentioned below for Credit card business\*

#### **Ouick Tips!**



Never share your Card number, CVV, Expiry ± ≛ Date, PIN or OTP with anyone



Pay your Total Amount due to avoid paying finance charges



Pay your dues on time. Not paying them on time negatively impacts your credit score



Don't miss out on important notifications









