



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	XXXXXXXXXXXXX05
Total Amount Due	<div><div>PAY NOW</div>40,422.35</div>
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 <div>EMI</div>
7 Feb 2025	PAYMENT RECEIVED - ELECTRONIC XFR	23,037.89
11 Feb 2025	WESTIN KOLKATA IN ROOM KOLKATA WES	3,599.00 <div>EMI</div>
11 Feb 2025	Flemingo Dutyfree KOLKATA IND	3,070.00 <div>EMI</div>
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
		<div>EMI</div> 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

55.2%



GROCERIES & SUPERMARKET

24.2%



HOTEL

20.6%

Look Out for Exclusive Offers

REWARD SUMMARY	
Opening Balance	1878
Earned	349
Redeemed	0
Adjustments	0
Available Reward Points	2227
Points to Expire On 28-02-2025	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 3.85% per month effective 01-Jan-2025.

*T&C apply.

Look, what your reward points could get you.

Book flights and hotels

at rblrewards.com.



*T&Cs apply

Get more Value from your Card Membership

Opt for EMI SMS to EMI to 560701:

Pay utility bills Download Mycard App

Opt for Insurance SMS INS to 5607011

Get an Add-on Card at no extra cost
Dial 022-62327777 to opt for any of the above.

Your Savings & Benefits

	Monthly	Yearly
Fuel Surcharge / Cashback / Vouchers	0.00	300.00
Bonus Points	0.00	0.00


*Calculated as per billing cycle



Get up to INR 700/- on Dining


Use PromoCode-RBLDINING Valid till 28/02/2025

*T&Cs apply



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

*T&Cs apply



Earn up to 8%* p.a.

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

*T&Cs apply




Get 10% discount

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

*T&Cs apply

Scan QR Code

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



*T&Cs apply



Get up to 15% OFF on Flights


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

*T&Cs apply

THE MONTH GONE BY!

All figures in INR

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



Scan QR Code

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


*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


Redeem your Reward Points for a delightful collection of rewards!




Flight Bookings



Hotel Stays



Recharge




Shopping

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

Get up to INR 200/- off

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



*T&Cs apply



Get Flat 12% OFF on Flight Bookings

Coupon Code: IXRBLEMI. Valid till 28/02/25

*T&Cs apply



Get up to 15% OFF on Flights

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

*T&Cs apply

Earn Upto 8%* p.a.

On RBL Bank's Fixed Deposits and make the most of your savings


**T&Cs apply



Savings on your pockets

Convert your transactions above Rs.2500/- into an easy EMI of your choice. To avail, Logon to RBL MyCard app.

**T&Cs apply



Opt for health safety instantly.Starting Rs.50 per day.

Buy Health Insurance and save tax under section 80D.To avail, logon to RBL MYCard app

**T&Cs apply

Worldwide acceptance!


Accepted at 22mm merchant across the world including 1lakh merchant outlets in India.

**T&Cs apply



Download MyCard App to pay your bill.

Give a Missed call to 7045 906 905




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 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	

Switch ON/OFF your card using RBL MYCard Mobile App

Raise Dispute via MyCard mobile app



Bill Payments now
easier!



Convert your total outstanding above Rs.3000/- into an easy EMI of your choice. To avail, logon to RBL MyCard app.

RBL MYCard app



Make Payment using RBL MYCard App.

RBL Cares Chatbot



Ask your queries anywhere and anytime to get instant answers. Visit www.rblbank.com

Forgot PIN?
Set Instantly!



Visit : www.rblbank.com/Cardpin
Set Your Card PIN or using RBL MYCard App.

Safety First

Never share your Card details like CVV, Expiry date,OTP or PIN with anyone

Website :
www.rblbank.com



INSTALLMENT PLANS				
Instalment Plan	Amount ₹	Interest Rate (p.a)	Unbilled Amount ₹	Instalment No.
SPLIT N PAY - 24 Months	51,122.49	32.00	39,379.46	7 of 24
Monthly EMI ₹		EMI Break-up ₹	GST ₹	
		Principal	Interest	
2,911.29		1,813.29	1,098.00 197.64	

INSTALLMENT PLANS				
Instalment Plan	Amount ₹	Interest Rate (p.a)	Unbilled Amount ₹	Instalment No.
SPLIT N PAY - 18 Months	3,589.36	31.00	2,385.27	7 of 18
Monthly EMI ₹		EMI Break-up ₹	GST ₹	
		Principal	Interest	
251.87		185.87	66.00 11.88	

INSTALLMENT PLANS				
Instalment Plan	Amount ₹	Interest Rate (p.a)	Unbilled Amount ₹	Instalment No.
SPLIT N PAY - 18 Months	7,578.79	31.00	5,036.12	7 of 18
Monthly EMI ₹		EMI Break-up ₹	GST ₹	
		Principal	Interest	
531.81		391.81	140.00 25.20	

IVR

Credit card Helpline
022 7119 0900

Go Paperless

Switch to online Statements.
SMS GREEN 5607033

Hello, SANTOSH ROSHAN
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 ₹	EMI Break-up ₹		GST ₹	
196.58	Principal	Interest	9.36	
	144.58	52.00		

INSTALLMENT PLANS				
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 ₹	EMI Break-up ₹		GST ₹	
1,697.66	Principal	Interest	46.98	
	1,436.66	261.00		

INSTALLMENT PLANS				
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 ₹	EMI Break-up ₹		GST ₹	
2,005.19	Principal	Interest	55.62	
	1,696.19	309.00		

INSTALLMENT PLANS				
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 ₹	EMI Break-up ₹		GST ₹	
1,245.61	Principal	Interest	34.56	
	1,053.61	192.00		

Hello, SANTOSH ROSHAN

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 Break-up ₹		GST ₹	
1,538.99	Principal 1,153.99	Interest 385.00	69.30	


INSTALLMENT PLANS				
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 Break-up ₹		GST ₹	
580.67	Principal 435.67	Interest 145.00	26.10	

INSTALLMENT PLANS				
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 Break-up ₹		GST ₹	
873.78	Principal 543.78	Interest 330.00	59.40	


INSTALLMENT PLANS				
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 Break-up ₹		GST ₹	
466.55	Principal 437.55	Interest 29.00	5.22	

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	
Annuual/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

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***

Level 1

Level 2

Level 3

Quick 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
from us. Keep your contact details updated

#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.

* Credit card business GSTIN: 06AABCT3335M2Z8. Address: RBL BANK Limited, Unit 306-311, 3rd floor, JMD Megapolis, Sohna Road, Sector -48, Gurugram - 122 018, Haryana
Loan Transaction GSTIN : 06AABCT3335M1Z9, Address RBL Bank Limited, ABW Tower, At IFFCO Chowk, Village Sukhrauli, NH-8, Gurugram. Haryana , 122002.