

Hello, MR AWADHESH GUPTA

A-105 RK UNIVERSITY BHAVNAGAR HIGHWAY
KASTURBADAM TRAMBA RAJKOT
RAJKOT GJ - 360020

BAJAJ FINSERV

SuperCard

VIRAN VERMA

8512

Platinum Choice

SuperCard

ACCOUNT SUMMARY (IN INR)	
Card Number	XXXXXXXXXXXXX41
Total Amount Due	<div><div>PAY NOW</div>939.93</div>
Min.Amt.Due	939.93
Payment Due Date	05 May 2024
Last Bill Amount	8,634.67
- Payments & Credits	8,634.67
+ New Debits	0.00
- Transferred to EMI	0.00
+ Monthly EMI Debits	935.79
+ Fees & Charges	0.00
+ Goods & Services Tax	4.14
Statement Period	16-03-2024 to 15-04-2024
Statement Date	15-04-2024
Total Credit Limit	60,000
Available Credit Limit	44,921.39
Available Cash Limit	16,800.00
Mobile: 917XXXXXX758 E-mail: A*****7@GMAIL.COM Log on to RBL MyCard app to update	

April Flourish

Dive into discounts on Electronics, Apparel, personal care and more !

Spring forward with savings

Explore amazing deals all month. Visit MyCard App to know more.

THE MONTH GONE BY!		
All figures in INR		
Date	Description	Amount ₹
20 Mar 2024	PAYMENT RECEIVED - ELECTRONIC XFR	8,334.00
24 Mar 2024	PAYMENT RECEIVED - ELECTRONIC XFR	300.67
15 Apr 2024	EMI INSTALMENT-008/009(SPLIT N PAY)	935.79
15 Apr 2024	Goods and Services Tax	4.14

EMI PASS

Thinking about EASY EMI's? Pay less to book them.

Enjoy Cashback offers on Processing fees using the EMI Pass. Explore now :
<https://bot.surbo.io/web-bot/5c1a58ee04cbc94b460c8b2d>

*T&Cs apply

REWARD SUMMARY	
Opening Balance	1292
Earned	0
Redeemed	0
Adjustments	74
Available Reward Points	1366
Points To Expire on 30-04-2024	0

Look, what your Reward Points could get you.

Book flights and hotels

at rblrewards.com.

*T&Cs apply

MR AWADHESH GUPTA

Refresh your lifestyle

BAJAJ

FINSERV

Opt for health safety instantly.

Starting Rs 50 per day

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

*T&Cs apply

Request your kind attention!

Interest rate applicable on your Credit Card is 3.75% per month effective 14-Feb-2024.

*T&C apply.

Get more value from your Cardmembership

Opt for EMI

SPLITMYPAY

Live Life now

SMS "EMI" to 5607033

Pay utility bills

bills2pay

Download RBL MyCard App

Opt for Insurance

R-Shield

SMS "INS" to 5607033

Get an Add-on Card at no extra cost
Dial 022-71190900 to opt for any of the above.

Your savings and benefits :)

	Monthly	Last 3 mth
<div><div>Fuel Surcharge/Cashback / Vouchers (in INR)</div></div>	0	0
<div><div>Bonus Points</div></div>	0	215
*Calculated as per billing cycle.		

Page 1 / 3



Get 25% off on Booking Value

Coupon Code- ZCRBL. Valid till 30/04/2024

*T&Cs apply

Big Bills ? Need HELP ? We are here

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



*T&Cs apply



Earn up to 8.10%* p.a.
on RBL Bank Fixed Deposits and
make the most of your savings.

*T&Cs apply



Get 10% off

Minimum Order Value INR
2,999/-. Coupon code-RBL10.
Valid till 30/04/2024

*T&Cs apply

INSTALLMENT PLANS

Instalment Plan	Amount ₹	Interest Rate (p.a)	Unbilled Amount ₹	Instalment No.
SPLIT N PAY - 9 months	7,919.00	15.00%	923.68	8 of 9
Monthly EMI ₹	EMI Break-up ₹		GST ₹	
	Principal	Interest		
935.79	912.79	23.00	4.14	

Scan the QR code

to open your RBL Bank
Digital Savings
Account and earn
interest rate of up to
7.5%* p.a.



*T&Cs apply

Flat INR 99 off

Minimum Order Value INR 999/-. Coupon
Code-RBL99OFF Valid till 30/04/2024



*T&Cs apply

Flat INR 200 off

Minimum purchase of INR
999/-. Coupon Code-RBL200.
Valid till 30/04/2024



*T&Cs apply



Get 15% off on MOV INR 999/-

Coupon code-FNPRBL15. Valid till 30/04/2024

*T&Cs apply



Thinking about EASY EMI's? Pay less to book them.

Enjoy Cashback offers on Processing fees using the EMI Pass. Explore now :
<https://bot.surbo.io/web-bot/5c1a58ee04cbc94b460c8b2d>

*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

Pay your Credit Card bill

 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 Bajaj Finserv RBL Bank SuperCard as a "Payee" with the following details:


- **Payee Name:**(Name on your Bajaj Finserv RBL Bank SuperCard)
- **Payee Account Number :** (Bajaj Finserv RBL Bank SuperCard number)
- **Bank Name:** RBL Bank
- **IFSC Code:** RATNQCRCARD
- **Branch Location:** NOC Goregaon, Mumbai


 Payment through Cheque:


- **Make the cheque in favour of : Bajaj Finserv RBL Bank SuperCard <16 digit no.>**
- Deposit the cheque at your nearest RBL Bank Branch or courier it to: Card Services, RBL Bank Limited, Cards Operating Center, Unit 306-311, 3rd Floor, JMD Megapolis,Sohna Road, Gurugram, Haryana - 122018.


Your payment will reflect in your Card account within 3 working days.

Download MyCard mobile app

 **Make your card payments:**
Access your account and make payments instantly

 **Pay Utility Bills**


 **View previous activity:**
You can view your previous transactions & monthly statements

 **EMI at a click:**
Convert transactions into easy installments

 **Control your credit limit**

Download Options:

 Give a missed call **7045 906 905**  Download from Play Store (for Android) & App Store (for iOS)

 Scan to download

 Download Mobile App : **SMS MyCard to 5607033**

Know about charges on Credit Card

Annual/Membership Fee	Upto ₹ 5,000 per annum (This will be applicable as per Card type and communicated at the time of applying and once charged, will reflect on the statement)	
Finance Charges for both revolving Credit and Cash advances	ARR up to 3.99% p.m. (Up to 47.88% p.a)	
Late Payment Fee <i>(levied if Minimum due is unpaid after Due Date)</i> <i>Effective 15-May-2023</i>	Late Payment Fee (Rs.)	
	12.5% of Outstanding Amount	
	Min Rs.5/-	Max Rs.1300/-
Rental Fee Transaction** <i>(Effective 1-Feb-2023)</i>	1% fee on transaction amount on rental transactions	
Overlimit Fee / Penalty# <i>(levied if outstanding exceeds your Credit Limit)</i>	2.5% of Overlimit amount, subject to a minimum of ₹500 (w.e.f October 09, 2023)	
Cash Advance Fee	2.5% of the Cash Amount (min. ₹500)	
Cash Deposit at Branch	₹100 per transaction	
Foreign Currency Txn Markup Fee (includes DCC Txns*)	3.5%	
Fuel Transaction Charge	1% surcharge on fuel transaction value or ₹10 (whichever is higher)	
Merchant EMI Processing Fee	₹199	
Interest Free Period: <i>(Applicable only on retail purchases and if previous month's balance is paid in full)</i>	Ranges from 20 - 50 days	
Reward Redemption Fee	₹99	
Cheque Return 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%.	


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.
2. W.e.f. Jan 07, 2021, interest @1.16% p.m would be applicable on Emergency Advance facility on your SuperCard.

Please refer to <https://bit.ly/3yosXO3> for the detailed and latest version of schedule of charges

**Identification of Rent Transaction is based on Merchant Category Code(MCC) as specified by Networks (MasterCard/Visa)

Effective 01-Feb-2023, Base reward points will not accrue on EMI Transactions(Merchant EMI, Split & Pay).
*W.e.f October 09, 2023, Markup fee will also be levied on Dynamic Currency Conversion Transactions(DCC) - Txns carried out in Indian Currency at an International location or at merchantes which are located in India but registered overseas.

Overlimit Fee will be applicable if outstanding amount exceeds credit limit due to overlimit Transactions & customer has provided consent for availing Overlimit facility. Overlimit Penalty is applicable if outstanding amount exceeds credit limit due to non- payment of bank Fees, Charges & Interest.

 Our Service Experts can be reached at : **022-71190900**

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.

Transaction

Date	Transaction	Amount
12 Dec 2018	Purchase of Groceries	₹6,000
26 Dec 2018	Purchase of Clothes	₹4,000
02 Jan 2019	Membership Fees + GST	₹588.82
02 Jan 2019	Statement Date	Total Amount Due : ₹10,588.82 Minimum Amount Due : ₹1,088.82
10 Jan 2019	Hotel Transaction	₹4,000
15 Jan 2019	Mobile Bill Payment	₹2,000
22 Jan 2019	Payment Credit	₹1,088.82
02 Feb 2019	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 Jan2019	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: ₹789.69. GST charges of ₹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.

 Write to us at supercardservice@rblbank.com

Have you lost or misplaced your Card ?

 Log on to RBL MyCard app (or) call +91 22 7119 0900 to block your card immediately and prevent misuse.

Looking to raise a dispute:

- Write an email to supercardservice@rblbank.com from your registered email id with details of the transaction within 30 days of the statement issuance
- Please allow us 60 days to investigate the issue and share the outcome of the investigation with you.

Grievance Redressal:

For concerns and queries, write to supercardservice@rblbank.com

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 022-7143 2700


Apply for an Add-on Card at no extra cost


Scan KYC documents of Add-on Card applicant and send to us at supercardservice@rblbank.com


T&C apply.

Quick Tips!

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

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

 Pay your Total Amount Due to avoid paying finance charges.

 Don't miss out on important notifications from us. Keep your contact details updated.



Stay Connected

Credit Cards Business GSTIN : 06AABCT3335M2Z8.

Address: RBL Bank Limited, Unit 306 - 311, 3rd Floor, JMD Megapolis, Sohna Road, Sector - 48, Gurugram-122 018, Haryana.

Loan Transactions GSTIN : 06AABCT3335M1Z9.

Address: RBL Bank Limited, ABW Tower, At IFFCO Chowk, Village Sukhralui, NH-8, Gurugram, Haryana, 122002.