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MONEYTAP



RBL BANK

apno ka bank

Dipra Das
50, 7TH MAIN, NISARGA LAYOUT
ANANTHAPURA, YELAHANKA
BANGALORE

560064
CONTACT NO: 919XXXXXX142

26459

FULL NAME	CARD NUMBER	PAYMENT DUE DATE
Dipra Das	5239 XXXX XXXX 2854	Immediate
EMAIL ADDRESS	MOBILE NUMBER	MINIMUM PAYMENT DUE ₹
DIXXXXXXX7@GMAIL.COM	919XXXXXX142	6,335.45



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
Dipra Das	5239 XXXX XXXX 2854	23/07/2018 to 22/08/2018	22/08/2018	6,335.45	Immediate
LAST BILL AMOUNT	PAYMENTS & CREDITS	NEW PURCHASES*	MONTHLY EMI DEBITS	GOODS & SERVICES TAX	TOTAL AMOUNT DUE
20,362.22	14,000.00	0.00	0.00	26.77 Cr	6,335.45
UNBILLED PRINCIPAL*	TOTAL CREDIT LIMIT*	AVAILABLE CREDIT LIMIT	AVAILABLE CASH LIMIT		
0.00	25,000.00	0.00	0.00		

*New Purchases include all other fees and charges

5239 XXXX XXXX 2854

*This limit refers to the Total Limit across all your RBL Bank Credit Card Accounts:

REWARD POINTS SUMMARY

OPENING REWARD POINTS	EARNED	ADJUSTED	REDEEMED	CLOSING REWARD POINTS	POINTS TO EXPIRE	EXPIRING ON
0	0	0	0	0	0

Get 15% off (up to Rs. 100) on minimum order of Rs.400 at Swiggy (Mobile App & Website)using your RBL Bank Credit Card. Use Promo code 15RBL at the time of making payment . [Offer valid on Saturdays and Sundays till Aug 31, 2018]. For more details, visit <<https://rblbank.com/offers-and-deals>>.

DATE	DESCRIPTION	FOREIGN CURRENCY AMOUNT ₹	AMOUNT ₹
10-Aug-2018	PAYMENT RECEIVED THANK YOU		4,000.00 Cr
14-Aug-2018	PAYMENT RECEIVED THANK YOU		10,000.00 Cr
22-Aug-2018	Goods & Services Tax		26.77 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
rblrewards.com
for a wide range of
Reward redemption
options.

Despite reminders, your account continues to be past due. Please make your payment immediately to avoid card cancellation

Register your mobile number & e-mail id to get regular updates and important information on your Credit Card. To update, call our customer service at 022 6232 7777 / 1800 121 9050. Kindly ignore, if already updated.

Avail 15% off on home services at your doorstep! Book a service for a minimum of Rs. 499 on Urbanclap App and get 15% instant discount (up to Rs.750) . Simply use your RBL Bank Credit Card while making payment. Offer valid till Aug 30, 2018. For more details, visit <<https://rblbank.com/offers-and-deals>>. T&C apply.

• 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 Credit Card Account with RBL Bank Limited.
• Please see overleaf for important information on fees, charges, apportionment 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 that 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.



Website:
www.rblbank.com



Customer Service: 1800 121 9050
Cardservices@rblbank.com



Cards Online:
http://cards@rblbank.com

1. FEES AND CHARGES

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

SCHEDULE OF CHARGES

Limit Setup Fee	₹ 499 + Goods & Services Tax
Annual maintenance Fee	₹ 499 + Goods & Services Tax
Add-on Card Fee	NIL
Card Replacement Fee	₹ 200
Finance Charges (Retail Purchases & Cash)	Up to 3.5% p.m.(42% p.a.)
Cash Advance Transaction Fee	2.5% (Min. ₹ 300)
Duplicate Statement Fee	₹ 100
Overdue Penalty/Late Payment Fee (w.e.f Nov 1st, 2015)	15% of Total Amount Due (Min ₹ 350, Max ₹ 1000)
Charge slip Retrieval Request	₹ 100
Outstation Cheque Fee	₹ 100
Cheque return Fee / Auto debit Reversal- Bank A/c out of Funds	₹ 500
Surcharge on purchase / cancellation of Railway Tickets	IRCTC Service Charge* + Payment Gateway Transaction Charges [Upto 1.8% of (Ticket Amount + IRCTC Service Charges)] *Refer IRCTC website for details
Foreign Currency Transaction ^f	3.50%
Cash Deposit at Branch	₹ 250 per transaction
Interest Free Grace Period	Upto 50 days (applicable only on retail purchases and if previous month's balance is paid in full).
Fuel Transaction Charge-for transaction made at petrol pumps to purchase fuel:	^1% surcharge on fuel transaction value or ₹ 10 (whichever is higher)

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

#Transactions at merchant establishments that are registered overseas, even if the merchant is located in India attract a cross border charge. All cross border transactions are billed to the Card member account in INR, after conversion into Indian Rupees at the bank assigned conversion rates, applicable on the day the charge was settled on the Bank by the Acquirer.

*This surcharge is currently waived on minimum fuel transactions of ₹ 500 and maximum of ₹ 4000. Maximum surcharge waiver is ₹ 100 every billing cycle. The waiver is at the sole discretion of the bank and subject to change.

b) **Finance Charges** - Are applicable under the following circumstances / scenario. In the event the Cardmember deposits part of the Total Payment Due or the Minimum Amount Due (MAD*) the balance outstanding amount payable shall be carried forward to subsequent Statements.

- This amount attracts Finance charges on entire outstanding including fresh purchases and other bank charges till the date of full and final payment.

*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 over limit 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.

- Finance charges will also include the charges for value added services like Split n Pay, transfer n pay and cash advances.

c) **Finance Charge Calculation** - Finance charge 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 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
02-Jul-17	Statement Date	Total Amount Due=10,000 Minimum Amount Due = 500
10-Jul-17	Hotel Transaction	4000
15-Jul-17	Mobile Bill Payment	2000
22-Jul-17	Payment Credit	500
02-Aug-17	Statement Date	Total Amount Due=1609.74 Minimum Amount Due=890.92

Interest on the amount due will be charged as below:

Daily Interest = Outstanding amount * (3.5%*12 months)/365

INTEREST CALCULATION:

Transaction Amount	Period	Number of Days	Interest Amount
4,000	10-Jul-17 to 02-Aug-17	24	110.47
2,000	15-Jul-17 to 02-Aug-17	19	43.73
10,000 (Last month Outstanding)	03-Jul-17 to 21-Jul-17	19	218.63
9,500 (Remaining Balance after adjusting payment of 500)	22-Jul-17 to 02-Aug-17	12	131.18

"Thus the total interest charged would be: ₹ 504.01. As the Cardmember has not paid the previous month's outstanding balance in full so all future transactions will bear interest from the day of transaction. Applicable Goods & Services Tax will be levied on the interest amount."

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.

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 card member basis the Flexi Limit feature. Credit limit sanctioned on the Card account maybe revised 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 STATEMENT** - The Bank will send at your mailing address, a 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 copy of credit card statements can be obtained by Login to Cards online (<http://cards.rblbank.com>) or calling Customer Services at 022 6232 7777 / 1800 121 9050. Email statements can also be activated by calling Customer Services.

In case of any change in communication address, you are advised to call Bank by phone to ensure that you receive the statements regularly and timely.

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 the 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 ₹ 5,000/- 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.

The Cardmember can make his card payment through any of the mediums like NEFT,NACH/SI, or through Quick bill pay link on Cards Online. For more details, refer to the 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 taken within 60 days of the Cardmember raising the dispute.

6. **Lost / Theft / Misuse of Card** - The Card member must immediately notify RBL Bank in case of Lost / Theft or suspected Misuse of Card by calling the 24 hour Customer Service Toll Free Number 022 6232 7777 / 1800 121 9050 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: You can call us at our customer care number at 022 6232 7777 / 18001219050 or you can email to us or write to us at Card Services, RBL Bank Limited, Cards Operating Center, Unit 306 - 311, 3rd Floor, JMD Megapolis, Sohna Road, Sector - 48, Gurgaon, Haryana - 122 018. Please write to us with your Card number details. We will respond to you in 3 working days time.

Level-II: In case you are not satisfied with the resolution provided by Level 1, you may email to 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 nodal officer Ms. Rozina Sehgal by calling at 0124 - 6102221 or writing to principalnodalofficercards@rblbank.com.

Please refer to our website www.rblbank.com for details on Most Important Terms and Conditions, Card Member agreement and BCSBI Bank's Commitment to customers.

Our GSTIN is 06AABCT3335M2Z8. Address: RBL Bank Limited, Unit 306-311, JMD Megapolis, Sohna Road, Sector-48, Gurgaon - 122 018.
Corporate Identity Number: L65191PN1943PLC007308. Our Registered Address is RBL Bank Limited, 179E, Mahaveer Shri Shahu Market Yard, Kolhapur - 416 005.