

180119350000626778



Hariprasad Darakh

HARI DARAKH & ASSOCIATE 1ST FLOOR C WING

D OFFICE BHARAT BAZAR API CORNER

NEAR PROZONE MALL

AURANGABAD

431006

MH

CONTACT NO: 918XXXXXX996



Please mention your complete card number on your cheque while making the payment

FULL NAME	CARD NUMBER	PAYMENT DUE DATE
Hariprasad Darakh	5369 XXXX XXXX 0473	07/02/2019

EMAIL ADDRESS	MOBILE NUMBER	MINIMUM PAYMENT DUE ₹
haXXXXXXXXk@rediffmail.com	918XXXXXX996	2,925.18

43854

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
Hariprasad Darakh	5369 XXXX XXXX 0473	19/12/2018 to 18/01/2019	18/01/2019	2,925.18	07/02/2019
LAST BILL AMOUNT	PAYMENTS & CREDITS	NEW PURCHASES*	MONTHLY EMI DEBITS	GOODS & SERVICES TAX	TOTAL AMOUNT DUE
1,178.82	1,193.06	39,090.30	2,241.42	25.26	15,436.74
UNBILLED PRINCIPAL#	TOTAL CREDIT LIMIT*	AVAILABLE CREDIT LIMIT	AVAILABLE CASH LIMIT		
10,851.90	41,000	14,711.36	11,480.00		

*New Purchases include all other fees and charges

*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	244	4159	0	4403	0

It's the end of season sale. Don't hold back on all that you wish for. Split your purchases into easy monthly installments instantly at our partner merchants like Croma, Vijay Sales, HP, Panasonic, LG, Reliance Digital, Samsung mobiles, Flipkart, Amazon, Paytm, Snapdeal and many more. Visit http://rblbank.com/Split_n_Pay.aspx#Merchant <http://rblbank.com/Split_n_Pay.aspx> to explore 20,000+ outlets. T&C Apply.

EMI Details

DATE	DESCRIPTION	FOREIGN CURRENCY AMOUNT	AMOUNT ₹
18-Jan-2019	EMI INSTALMENT-001/006(SPLIT N PAY)		2,241.42

NEW DOMESTIC TRANSACTIONS FOR HARIPRASAD DARAKH 5369 XXXX XXXX 0473

DATE	DESCRIPTION	FOREIGN CURRENCY AMOUNT	AMOUNT ₹
26-Dec-2018	IBPS BILLDESK MUMBAI MAH		100.85
31-Dec-2018	RELIANCE JIO INFOCOMM MUMBAI MAH		399.00
01-Jan-2019	SHANTAI PETROLEUM AURANGABAD MAH		1,515.00
01-Jan-2019	SHANTAI PETROLEUM AURANGABAD MAH		11.25 Cr
02-Jan-2019	HOTEL NEW SWAGAT AHMEDNAGAR IND		220.00
03-Jan-2019	HOTEL NEW SWAGAT AHMEDNAGAR IND		190.00
03-Jan-2019	PIN*swagat lodging and Loni Bk IND		1,100.00
04-Jan-2019	Sapna super shoppee AURANGABAD IND		6,180.45
05-Jan-2019	BHAVANI AUTO SERVICE AURANGABAD MAH		202.00

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 for a wide range of Reward redemption options.

Register your mobile number & 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.

Book your winter travel with us! Get Rs. 1200 instant discount on your domestic flight bookings (Min. transaction: Rs. 6000) every Sunday and 7.5% off (up to Rs. 8,000) min transaction of Rs. 10,000 every Friday at Makemytrip website / mobile app. Use promo code: RBLMMT. On Saturdays, you can avail flat 15% off (max. up to Rs. 1500) on Domestic flight bookings and 10% off (max up to Rs. 10,000) on International flight bookings at Goibibo website / mobile app when you book using your Bajaj Finserv RBL Bank SuperCard. Use promo Code: GORBL. Offer valid till 31st March, 2019. Offers valid on first eligible transaction per Card per week. 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.

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05-Jan-2019	BHAVANI AUTO SERVICE AURANGABAD MAH	1.50 Cr
05-Jan-2019	HOTEL EKTA JALNA MAH	565.00
07-Jan-2019	MONGINIS AURANGABAD MAH	150.00
10-Jan-2019	CapitaWorld Platform P AHMEDABAD IND	1,180.00
10-Jan-2019	CapitaWorld Platform P AHMEDABAD IND	1,180.00
12-Jan-2019	BHAVANI AUTO SERVICE AURANGABAD MAH	202.00
12-Jan-2019	BHAVANI AUTO SERVICE AURANGABAD MAH	1.50 Cr
12-Jan-2019	FLIPKART PAYMENTS BANGALORE IND	12,953.00
04-Jan-2019	PAYMENT RECEIVED - ELECTRONIC XFR	1,178.81 Cr
15-Jan-2019	SPLIT N PAY BOOKING	12,953.00
18-Jan-2019	Goods & Services Tax	25.26

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Choose the below Payee details while making NEFT payment:

- **Payee Name:** Name as on your RBL Bank Credit Card
- **Payee Account Number:** RBL Bank Credit Card number. For more payment options, visit www.rblbank.com
- **Bank Name:** RBL Bank
- **IFSC Code:** RATN0CRCARD
- **Branch Location:** NOC Goregaon, Mumbai



Pay instantly using any Bank account. Use Online Credit Card Payment (**Quick Bill Pay**) option on www.rblbank.com

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 nd year onwards)	Up to ₹ 4,999 (Plus Goods & Services Tax) (Based on card variant)
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. ₹ 350, Max. ₹ 1000)
Overlimit Penalty	₹ 600
Cheque Return/Dishonour Fees Auto Debit ₹ 500 Reversal-Bank Account Out of Funds	₹ 500
Cash Payment at Branch	₹ 250 per transaction
Surcharge on Purchase/Cancellation of Railway Tickets	IRCTC Service charges* + 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 [^]	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

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.

[^] Fuel surcharge waiver is at the sole discretion of the Bank and is subject to change.

- b) **Finance Charges** - Are applicable under the following circumstances/scenario

- In an event when 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 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 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 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
02-Jul-17	Statement Date	Total Amount Due= 10,000 Minimum Amount Due= 500
10-Jul-17	Hotel Transaction	4,000
15-Jul-17	Mobile Bill Payment	2,000
22-Jul-17	Payment Credit	500
02-Aug-17	Statement Date	Total Amount Due= ₹16094.73* Minimum Amount Due= 890.92

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
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 therefore all future transactions will bear interest from the day of transaction and the complete outstanding balance will continue to accrue interest on a daily basis. Goods and Services tax will be levied at the applicable rate on the interest amount.

Example cited above is for illustration purpose only. Actual 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 may be assigned to the Additional Cardmember, basis the Flexi Limit feature. Credit Limit sanctioned on the Card Account may be 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 STATEMENT** - 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 copy of Credit Card Statements can be obtained by logging into Cards online (<http://cards.rblbank.com>) or calling Customer Services at 022-71190900. Email statements can also be activated by calling Customer Services.

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 **022-71190900** or Email to supercardservice@rblbank.com or write to: Card Services, RBL Bank Limited, Cards Operating Center, Unit 306 - 311, 3rd 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

If your concern is still not resolved, you can write to headcardservice@rblbank.com

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



Website: www.rblbank.com



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



Cards Online: <http://cards.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.