

RBL Bank Credit Policy

1. Scope & Purpose

Defines the policy framework governing issuance, eligibility, conduct, servicing, and governance of credit card products offered by RBL Bank.

2. Credit Card Program Types

2.1 Retail / Cobrand Cards: Revolving credit products for individuals.

2.2 Corporate / Commercial Cards: Expense management for corporates.

2.3 Secured Credit Cards: Fixed Depositbacked credit cards.

3. Acquisition Channels & Credit Policy

Customer acquisition via digital, inbranch, and partner channels. Credit evaluation is based on income, age, employment, credit history.

4. Eligibility Criteria & Onboarding

Eligibility includes age, credit score, income, and documents such as ID, address, and income proofs.

5. KYC & Customer Consent

Standard KYC compliance per RBI and internal guidelines. Consent is captured during application.

6. CoBrand Partnerships

Defines underwriting, servicing, and loyalty program responsibilities under co-brand agreements.

7. Customer Engagement & CrossSell

Onboarding includes welcome kits, usage encouragement, and crossselling opportunities postKYC.

8. Fees & Charges

Includes membership fees, foreign currency markup, fuel surcharge, over-limit fees, etc.

9. Collections Policy

Includes reminders, escalation, dispute resolution and bureau reporting.

10. Service & Grievance Redressal

Multiple escalation levels and SLAs defined for redressal.

11. Reporting to Credit Information Companies

Credit lines and behavior reported regularly to bureaus as per RBI.

12. Policy Compliance & Governance

Annual review aligned with regulatory updates; compliance-led audit.

13. Refund of Credit Balance

Refunds processed upon request or SMS validation within 3 working days.

Appendices

A. Network Guide

B. Safety Guidelines

C. Compensation Policy