

## Schedule of Charges

Membership Fee Details		
RBL Bank Credit Card Variant	Annual Fee (1st Year)	Annual Fee (2nd Year onwards)
Insignia	NIL	NIL
Icon	Rs. 5000	Rs. 5000
World Safari/MoneyTap Black/Blockbuster	Rs. 3000	Rs. 3000
Platinum Maxima	Rs. 2000	Rs. 2000
Platinum Maxima Plus	Rs. 2500	Rs. 2500
Popcorn	Rs. 1000	Rs. 1000
Movies & More	Rs. 1000	Rs. 1000 (waived off on spends of Rs. 1.5 lakh or more)#
Platinum Delight	Rs. 1000	Rs. 1000 (waived off on spends of Rs. 2 lakh or more)#
Titanium Delight	Rs. 750	Rs. 750 (waived off on spends of Rs. 1.5 lakh or more)#
Cookies ( issued before 10th May, 2021)	Rs. 500	Rs. 500
Paisabazaar Duet (earlier known as "RBL Bank Paisa on Demand") issued after 01-Sep'21	NIL	NIL
Paisabazaar Duet (earlier known as "RBL Bank Paisa on Demand") issued before 01-Sep'21	Rs. 500	Rs. 500
vCard	NIL	Rs. 500 (waived off on spends of Rs. 1 lakh or more)#
Shoptite	Rs. 500	Rs. 500 (waived off on spends of Rs. 1.5 lakh or more)#
Fun+	Rs. 499	Rs. 499 (waived off on spends of Rs. 1.5 lakh or more)#
MoneyTap	Rs. 499	Rs. 499 (waived off on spends of Rs. 2 lakh or more)#
BankBazaar SaveMax	NIL	NIL
BankBazaar SaveMax Pro	Rs. 1499	Rs. 1499
Paisabazaar Duet Plus	Rs. 1499	Rs. 1499
Play	Rs. 500	Rs. 500 (waived off on annual spends of Rs. 1.5 lakh in the Previous year)
LazyPay	NIL	NIL
Park+	Rs. 999	Rs. 999
Ring	NIL	Rs. 499 (waiver on annual spends of Rs. 1.5 lakh or more)
iGlobe	Rs. 3000	Rs. 3000
	Monthly Fee (1st Month)	Monthly Fee (2nd Month onwards)
Monthly Treats (issued before 1st Nov 2021)	Rs. 50	Rs. 50 (waived off on spends of Rs. 3000 or more)#
Monthly Treats (issued after 1st Nov 2021)	Rs. 75	Rs. 75 (waived off on spends of Rs. 3000 or more)#
Monthly Treats (w.e.f 07th Dec 2023)##	Rs. 100	Rs. 100 (waived off on monthly spends of Rs. 5000 or more in the Previous month)
Cookies (issued after 10th May 2021)	Rs. 100	Rs. 100 (waived off on spends of Rs. 5000 or more)#

Particulars	Details of Charges	
Add-on Card Fee	NIL	
Finance charges for both revolving credit & cash advances	APR up to 3.99% p.m. (47.88% p.a.)	
Cash advance fee	2.5% of the cash amount (min Rs. 500)	
Late Payment Fee	*W.e.f. May, 15 2023 following late payment charges structure will be applicable.	
	Late Payment Fee (Rs.)	
	12.5% of Outstanding amount	
	Min. Rs. 5	Max Rs. 1300/-
Overlimit Fee / Penalty* (levied if outstanding amount exceeds credit limit)	2.5% of overlimit amount, subject to a minimum of Rs. 500 (w.e.f October 09, 2023)	
Cash Payment at RBL Bank Branches	Rs. 100/- Cash deposit charges on transactions done at RBL Bank Branch	
Surcharge on Purchase/Cancellation of Railway Tickets	IRCTC Service Charges + Payment Gateway transaction charges (up to 1.8% of ticket amount + IRCTC service charges). 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 Rs.10/- whichever is higher(dependent on merchant bank)	
Foreign Currency Transaction/ Dynamic & Static Conversion Transactions - Markup Charges**	Up to 3.5% 1.5% on Insignia Credit Cards 0% on World Safari Credit Card	
Reward Redemption Fee	Reward redemption fee of Rs. 99 +GST will be applicable on redemption of your available reward points earned on RBL Bank Credit Cards (Redemption fee is not applicable for Insignia cards, Insignia Prime cards)	
Merchant EMI Processing Fee***	Rs. 199+GST on all EMI conversions done at the time of making transaction through RBL Bank Credit Cards at merchant outlet/website/app	
Fee on Rental Transactions****	1% fee on transaction amount will be levied on all rental transactions done on any applicable merchant (w.e.f February 01, 2023)	

**All charges mentioned above incur Goods and Services Tax @ 18%**

**All the above Charges are subject to change under various marketing programs. The Cardmember will be informed about these Changes.**

#Please refer to the Cardmember Agreement for detailed terms of spend linked reversal Membership Fee.

##The revised fee will be applicable to all existing cardholders.

\*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.

\*\*W.e.f October 09, 2023, All transactions carried out in Foreign currency will attract a markup fee as applicable. Markup Fee will also be levied on all transactions carried out in Indian currency at an International location (or) at Merchants which are located in India but registered overseas.

Transactions at merchant establishments that are registered overseas even if the merchant is located in India attract a cross border charge

\*\*\*For detailed terms on Merchant EMI processing fee, please refer Merchant EMI terms and conditions on RBL Bank website

\*\*\*\*It is hereby clarified that the identification of rent transactions is based on MCCs (Merchant Category Code) as allotted by Master Card/ Visa. Fee on rent transaction will be applicable for purchases at merchant outlet/ franchisees that have registered themselves under the MCCs assigned for rent.