

## Schedule of Charges effective July 25, 2023

Savings Account								
RBL BANK		Standard Charges <sup>*</sup>	Prime Savings <sup>§</sup>	Seniors First Saving Account	Prime Edge Savings / Max Savings Account	Woman's First Savings Account	Advantage Savings	RBL Rise (SB50K)
AMB and Cheque book Charges	Average Monthly Balance (AMB)	* Indicates No Free Limits Charge/Transaction beyond Free limits	Rs. 5,000 SEMI URBAN Rs. 2,500 RURAL	Rs. 5,000	Rs. 10,000	Rs .10,000	Rs. 25,000	Rs. 50,000
	Cheque Book	Rs. 2/leaf	2 Cheque Books Free per quarter (20 Leaves)	Free	4 Cheque Books Free per quarter (40 Leaves)	4 Cheque Books Free per quarter (40 Leaves)	10 Cheque Books Free per quarter (100 Leaves)	10 Cheque Books Free per quarter (100 Leaves)
Collections	Local Cheque Collection	Free	Free	Free	Free	Free	Free	Free
	Outstation Clearing	Rs. 50	*	Free	Free 2 p.m.	Free 2 p.m.	Free 3 p.m.	Free 5 p.m.
	Fund Transfer (Within RBL Bank)	Free	Free	Free	Free	Free	Free	Free
	RTGS, NEFT, Fund Transfers Inward	Free	Free	Free	Free	Free	Free	Free
Payments	Fund Transfer (Within RBL Bank)	Free	Free	Free	Free	Free	Free	Free
	Demand Draft	Upto Rs. 10,000 - Rs. 50 Above Rs .10,000 - Rs. 5 per 1000 (min Rs. 75/- max Rs. 10,000)	*	Free	*	*	10 Free p.m. thereafter Rs. 50/txn	15 Free p.m thereafter Rs 50/ txn
	NEFT Outward through Branch	Per TXN Charges: Less than 50K - Rs. 2, Rs. 50 K to 1 Lac - Rs. 5, More than Rs 1 Lac - Rs. 10	*	Free	*	*	Free	Free
	RTGS Outward through Branch	Per TXN Charges: Rs. 2 Lacs to 5 Lacs - Rs. 20, More than Rs. 5 Lacs - Rs. 40	*	Free	*	*	Free	Free
	NEFT/RTGS Outward (through Online channels)	Free	Free	Free	Free	Free	Free	Free
	IMPS Transaction	Up to Rs. 1 lac: Rs. 5/Txn Above 1 lac: Rs. 15/Txn	*	Free	*	*	*	Free
Cash Transactions	Cash Deposit	Rs. 3/1,000. Min Rs. 50/Txn	Free 1,00,000 p.m.	Free 5,00,000 p.m	Free Rs. 3,00,000 p.m, There after Rs. 3/1,000. Minimum Rs. 100/txn	Free Rs. 3,00,000 p.m, There after Rs. 3/1,000. Minimum Rs. 100/txn	Free Rs. 6,00,000 p.m, There after Rs. 3/1,000. Minimum Rs. 100/txn	Free 15,00,000 p.m.
	Cash Withdrawal	Free	Free	Free	Free	Free	Free	Free
	RBL Bank's ATMs Cash Withdrawal	Free	Free	Free	Free	Free	Free	Free
	Other Bank's ATMs International – Cash Withdrawal	Rs. 125	*	Rs. 125	*	*	*	*
	IMT Card less Cash Withdrawal <sup>^</sup> at RBL / Non RBL ATMs	Rs. 20/Txn	*	Rs. 20/Txn	*	*	*	*

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Other Bank's ATMs Domestic – Cash Withdrawal (Financial)	Rs. 20/Txn	For Metro & Urban: 5 free p.m. For Semi-Urban & Rural: 10 free p.m	Free	5 Free p.m.	5 Free p.m.	10 Free p.m.	Free	
Other Bank's ATMs Domestic – Balance Enquiry (Non Financial)	Rs. 8.5/Txn	For Metro & Urban: 5 free p.m. For Semi-Urban & Rural: 10 free p.m	Free	5 Free p.m.	5 Free p.m.	10 Free p.m.	Free	
Other Features & Charges	RBL Bank's ATMs Balance Enquiry	Free	Free	Free	Free	Free	Free	
	Other Bank's ATMs International – Balance Enquiry	Rs. 25	*	Rs. 25	*	*	*	
	Visa Classic Debit Card / Master Titanium Debit Card	Rs. 250 p.a. Annual Charge is collected in advance, within first 30 days of Account opening	Rs. 250 p.a.	Rs. 250 p.a.	Rs. 250 p.a.	NA.	NA.	
	Visa Platinum Debit Card/ Master Platinum Debit Card	Rs. 500 p.a. Annual Charge is collected in advance, within first 30 days of Account opening	Rs. 500	Rs. 500	Rs. 500	Rs. 500	Free	
	Crest Debit Card	Rs 2000 Issuance charge	Rs 2000 Issuance charge	Rs 2000 Issuance charge	Rs 2000 Issuance charge	Rs 2000 Issuance charge	Rs 2000 Issuance charge	
		Rs 500 Annual charge <sup>1</sup>	Rs 500 Annual charge <sup>1</sup>	Rs 500 Annual charge <sup>1</sup>	Rs 500 Annual charge <sup>1</sup>	Rs 500 Annual charge <sup>1</sup>	Rs 500 Annual charge <sup>1</sup>	
	Pinnacle Debit Card	Rs 3000 Issuance charge	Rs 3000 Issuance charge	Rs 3000 Issuance charge	Rs 3000 Issuance charge	Rs 3000 Issuance charge	Rs 3000 Issuance charge	
		Rs 1000 Annual charge	Rs 1000 Annual charge	Rs 1000 Annual charge	Rs 1000 Annual charge	Rs 1000 Annual charge	Rs 1000 Annual charge	
	Signature+ Debit Card	Rs 5000 Issuance charge	Rs 5000 Issuance charge	Rs 5000 Issuance charge	Rs 5000 Issuance charge	Rs 5000 Issuance charge	Rs 5000 Issuance charge	
		Rs 1500 Annual charge <sup>2</sup>	Rs 1500 Annual charge <sup>2</sup>	Rs 1500 Annual charge <sup>2</sup>	Rs 1500 Annual charge <sup>2</sup>	Rs 1500 Annual charge <sup>2</sup>	Rs 1500 Annual charge <sup>2</sup>	
	Enterprise Debit Card	Rs 7500 Issuance charge	Rs 7500 Issuance charge	Rs 7500 Issuance charge	Rs 7500 Issuance charge	Rs 7500 Issuance charge	Rs 7500 Issuance charge	
		Rs 2000 Annual charge	Rs 2000 Annual charge	Rs 2000 Annual charge	Rs 2000 Annual charge	Rs 2000 Annual charge	Rs 2000 Annual charge	
	ATM & POS Limits per day	For Visa Classic & Master Titanium ATM Rs. 50,000 & POS Rs. 1,00,000. For Visa Platinum & Master Platinum ATM. Rs. 1,00,000 & POS Rs. 2,00,000	As per Card Type	As per Card Type	As per Card Type	As per Card Type	As per Card Type	
	Replacement of Lost card	Rs. 200/Instance	*	Rs. 200/Instance	*	*	*	
	Replacement of Damaged card	Rs. 200/Instance	*	Rs. 200/Instance	*	*	*	

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ATM / POS decline Charges (insufficient funds)	Rs. 20 per instance	*	Rs. 20 per instance	*	*	*	*	*
Account Closure Charges (if Closed within 6 months)#	Rs. 500	*	Free	*	*	*	*	*
Cheque Deposited & Returned – Financial Reason	Rs. 100	*	Rs. 100	*	*	*	*	*
Cheque Deposited & Returned – Technical Reason	Rs. 50	*	Rs. 50	*	*	*	*	*
Cheque Issued & Returned – Financial Reason	1st Cheque Rs. 350, 2nd onwards Rs. 750 per instrument	*	1st Cheque Rs. 350, 2nd onwards Rs. 750 per instrument	*	*	*	*	*
Cheque Issued & Returned – Technical Reason	Free	Free	Free	Free	Free	Free	Free	Free
Standing Instruction Failure / Amendment	Rs. 50	*	Free	*	*	*	*	*
ECS / NACH Return	Rs. 500 per instance	*	Rs. 500 per instance	*	*	*	*	*
Balance Statement (Other than 31st March)	Rs. 25	*	Free	*	*	*	Free	Free
Interest Statement (Duplicate Only)	Rs. 25	*	Free	*	*	*	Free	Free
TDS Certificate (Duplicate Only)	Rs. 25	*	Free	*	*	*	Free	Free
Paid Cheque Report / Signature verification / Photo Attestation/ Copy of old Cheque	Rs. 50	*	Free	*	*	*	*	*
DD / BC Cancellation/ Revalidation / Duplicate Issuance	Rs. 50	*	Free	*	*	*	*	*
Online Tax Payment	Free	Free	Free	Free	Free	Free	Free	Free
Stop Payment Individual or Range	Rs. 100 per cheque Range of cheques - Rs. 200	*	Free	*	*	*	Free	Free
Duplicate Statement	Rs. 50	*	Free	Free	Free	Free	Free	Free
Bill Payment	Free	Free	Free	Free	Free	Free	Free	Free
SMS Alert Services (Optional)	25 paise per SMS or Rs. 100 per month whichever is lower	*	Free	*	*	*	Free	Free
Non Maintenance Charge		If Balance maintained is >50% then 5% of balance shortfall. If balance maintained is <= 50% then 10% of balance shortfall. Maximum Rs. 500 per month	If Balance maintained is >50% then 5% of balance shortfall. If balance maintained is <= 50% then 10% of balance shortfall. Maximum Rs. 500 per month	If Balance maintained is >50% then 5% of balance shortfall. If balance maintained is <= 50% then 10% of balance shortfall. Maximum Rs. 500 per month	If Balance maintained is >50% then 5% of balance shortfall. If balance maintained is <= 50% then 10% of balance shortfall. Maximum Rs. 500 per month	If Balance maintained is >50% then 5% of balance shortfall. If balance maintained is <= 50% then 10% of balance shortfall. Maximum Rs. 500 per month	If Balance maintained is >50% then 5% of balance shortfall. If balance maintained is <= 50% then 10% of balance shortfall. Maximum Rs. 1,000 per month	If Balance maintained is >50% then 5% of balance shortfall. If balance maintained is <= 50% then 10% of balance shortfall. Maximum Rs. 1,000 per month

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Doorstep Banking	Doorstep cashiers cheque / Demand Draft Delivery	Rs. 25	*	Free	*	*	*	2 Free p.m.
	Document & Cheque Pick (non-cash)	Rs. 25	*	Free	*	*	*	2 Free p.m.
	Doorstep cash delivery (Rs. 1,000 – Rs. 2,00,000)	Rs. 120	*	Free	*	*	*	*
	Doorstep cash pick-up (Rs. 1,000 – Rs. 2,00,000)	Rs. 250	*	Free	*	*	*	*

\* Refer Charges per Transaction Column (indicates no free limit).

- All Charges are in INR (Rupees); Any RBI Mandated charge / regulations will supersede the published charges
- For Savings Regular option for Account without cheque book is available with lower Monthly Average Balance, for details contact your nearest branch
- Taxes as per the prevailing rates will apply.
- Mandatory / Regulatory SMS Alerts will be offered free to all customers on the registered Mobile Number

Following charges are waived for Senior Citizen customers Account Closure Charge, Signature verification and photo attestation

- Duplicate passbook charges are free for all Savings Schemes, except Salary and Special Institution Savings Account
- If copy of cheque is requested within a period of one year from the date of cheque / debit instruction, no charge will be levied.
- All charges are subject to revision with an intimation of 30 days to account holders.
- Closure of account due to revision of charges will not be subject to account closure charges
- All Services, where a free limit is specified, usage beyond the free limit will be charged as per the standard charge of the respective service.

^ Charges will not be refunded for expired / cancelled transactions.

- The Bank will charge cross-currency mark-up of 3.5% (Inclusive government levies) on foreign currency transactions carried out on Debit Cards. Zero mark-up is offered for Signature+, Enterprise Debit cards and 1.5% (Inclusive government levies) for Pinnacle debit card on overseas transactions (POS/E-com) only. The exchange rate used will be the VISA /Master Card wholesale exchange rate prevailing at the time of transaction. Additional charges levied (if any) by another bank on international ATM transactions will also have to be borne by the card holder.
- Any purchase / sale of foreign exchange will attract Taxes on the gross amount of currency exchanged as per Tax on Foreign Currency Conversion Charges (FCY).
- Non Maintenance Charges are not applicable once the account becomes dormant.
- If no salary credit is made in the account for a continuous period of three months, the bank reserves the right to change / close the status of Salary Account to Banks Classic Savings Account without any intimation. The terms and conditions / charges applicable to the Classic Savings Account shall apply to this account from the date of change of status.

# Account closure charge is waived off if account is closed within 14 days from the date of account opening.

- For Max Savings Clients, charges applicable will be that of Prime Edge Savings Account.
- For Minor U/G accounts and self-operated Minor accounts charges as applicable to Prime Savings Account. MAB would be Rs. 5,000.
- Doorstep Banking will be available in select locations.
- Additional charges levied (if any) by another bank on international ATM transactions will also have to be borne by the card holder.
- This Schedule of Charges is effective from July 25, 2023. For latest Schedule of charges, please visit your nearest RBL branch or [www.rblbank.com](http://www.rblbank.com).

\$ Prime Savings Accounts opened in Semi-Urban and Rural branches prior to 1st June, 2019 shall continue to have AMB requirement of Rs. 2,500 and Rs. 1,000 respectively. Existing Prime Savings Accounts in Metro and Urban are being upgraded to Prime Edge Savings account w.e.f. 1st June, 2019. Sourcing of Prime Savings Account is discontinued for Metro and Urban locations w.e.f. 1st April, 2018

<sup>1</sup> Annual renewal fee waiver on minimum spends of Rs. 1,00,000 in a year on POS & ECOM.

<sup>2</sup> Waived off at 3 lakh spend in a year from card issuance.