

## Schedule of Charges

Particulars	Details of Charges		
	RBL Bank Card Variant	First year Fee	Fee from second year onwards
Annual Membership Fee	Insignia Preferred Banking	Rs. 5000	Rs. 5000 (waived off on spends of Rs. 500,000 or more)#
	Club Concierge Card	NIL	Rs. 5000 (waived off on spends of Rs. 500,000 or more)#
	Icon Card	Rs. 5000	Rs. 5000
	Blockbuster Card	Rs. 3000	Rs. 3000
	Platinum Maxima	Rs. 2000	Rs. 2000
	Platinum Delight	Rs. 1000	Rs. 1000 (waived off on spends of Rs. 150,000 or more)#
	Titanium Delight	Rs. 750	Rs. 750 (waived off on spends of Rs. 100,000 or more)#
	MoneyTap Card	Rs. 499	Rs. 499 (waived off on spends of Rs. 100,000 or more)#
	Movies & More Card	Rs. 1000	Rs. 1000 (waived off on spends of Rs. 150,000 or more)#
	Crownit Card	Rs. 999	Rs. 999
	RBL Bank Fun+ Card	Rs. 499	Rs. 499 (waived off on spends of Rs. 150,000 or more)#
	India Start up Club World Card	Rs. 5000	Rs. 5000
	India Start up Club Platinum Card	NIL	Rs. 1000
	Other RBL Bank Platinum Cards	Up to Rs. 4000	Up to Rs. 4000
	Other RBL Bank Titanium Cards	Up to Rs. 2000	Up to Rs. 2000
Add-on Card Fee	NIL		
Finance charges (Retail purchases and Cash)	APR up to 3.5% p.m. (42.00% p.a.)		
	APR up to 3.4% p.m. (40.80% p.a.) for Insignia and IGU NHS Golf Cardmembers		
Cash Advance Transaction fee	2.5% (min Rs. 300) of the cash amount		
Call-a-draft fee	2.5% (min Rs. 300) of the draft amount		
Card Replacement (Lost/Stolen / Re-issue/ any other replacement)	Rs. 200		
Duplicate Statement Fee	Rs. 100		
Overdue Penalty / Late Payment Fee	15% of Total amount due (Min Rs. 350, Max Rs. 750) (Till Oct 31st, 2015) 15% of Total amount due (Min Rs. 350, Max Rs. 1000) (W.e.f Nov 1st, 2015)		
Over Limit Penalty	Rs. 600		
Charge Slip Retrieval / Copy Fee	Rs. 100		
Outstation Cheque Fee	Rs. 100		
Cheque Return / Dishonour Fee Auto debit Reversal-Bank Account out of funds	Rs. 500		
Cash Payment at branches	Rs 100 / cash deposit transaction done at RBL branch		
Surcharge on Purchase / Cancellation of Railway Tickets	IRCTC Service charges * + Payment Gateway. Transaction charge [Upto 1.8% of (ticket amount +IRCTC service charge). Refer IRCTC website for details		
Fuel Transaction Charge-for transaction made at petrol pumps to purchase fuel^	1% Surcharge on Fuel transaction value or Rs. 10, whichever is higher		
Foreign Currency Transaction**	3.50%		

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 of Membership Fee.

^ This surcharge is currently waived for select Platinum card holders on minimum fuel transactions of Rs. 500 and maximum of Rs. 4000. Maximum surcharge waiver of Rs. 150 every billing cycle on Platinum Delight Credit Card and Rs. 100 every billing cycle on Titanium Delight Credit Card and Rs. 250 every billing cycle on Insignia Credit Card. This waiver is at the sole discretion of the bank and subject to change.

\* 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.