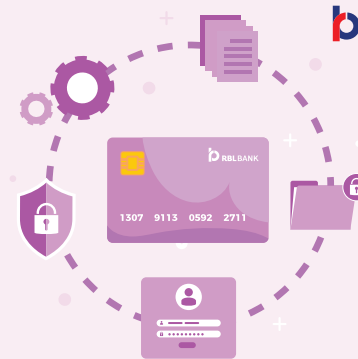


# Some Important Key Facts to know



## Platinum ShopSmart SuperCard

### Element/Key Facts

### Remarks/Description

**Joining Fee**

NIL for primary & add-on cardholder

**Membership Fee  
(annual)**

Rs. 499 + GST (2nd year onwards, waived on spends of Rs. 50,000 or more)

**Cash Advance Fee**

2.5% of the cash amount  
(min Rs.500)

**Service Charges**

GST rate as prescribed by Govt.  
(18% as applicable)

**Interest free  
(grace) period**

20-50 days (subject to conditions  
stated in MITC)

**Finance Charges for  
both Revolving Credit &  
Cash Advances**

Varies with different card categories  
as stated in MITC; ranges from 3.33%  
to 3.99% per month

**Overdue interest charges**

NIL (both on monthly & annualized base)

**Charges in Case of Default**

Late payment fee charged depending  
on the customer's Total outstanding  
amount; ranges from Rs. 5-1300

## Element/Key Facts

## Remarks/Description

### Credit Limit

Disclosed in the Welcome letter & Monthly Statements

### Available Credit Limit

Disclosed in the Monthly Statements

### Cash Withdrawal Limit

Disclosed in the Monthly Statements

### Billing Statements- Periodicity & Mode of Sending

Physical/E-statements sent monthly (mode as per chosen preference)

### Minimum Amount Payable (Minimum Amount Due)

Total GST + Current month EMI Debits + 100% of Fee/Charges + [Max of (5% of (Retail Spends, Cash Advance, Interest) or INR 200)] + previously unpaid MAD (if any)

### Method of Payment

Periodic payment through Standing Instruction (NACH) OR One time payment via NEFT/Cheque/MyCard App/Online

### Billing Disputes Resolution

Card member may email or send RBL Bank signed dispute form available on website within 30 days of issuance of statement  
(<http://www.rblbank.com/download-forms/creditcards>)

Advisory: Do not share your one-time password (OTP) with anyone.

Happy to help you 24x7



Scan and Download  
MyCard App



Chat with us at  
[www.rblbank.com/rblcares](http://www.rblbank.com/rblcares)



WhatsApp Banking  
Say 'Hi RBL' on 8433598888 from  
your registered mobile number



#### Complete postal address of card-issuer

Card Services, RBL Bank Ltd., Unit  
306-311, 3rd floor, JMD Megapolis,  
Sohna Road, Sector-48, Gurugram,  
Haryana- 122018



#### Contact details of Customer Care Service

Toll free number: **022-7119 0900**  
Email us at  
[supercardservice@rblbank.com](mailto:supercardservice@rblbank.com)



#### Contact details of Grievance Redressal Official

Mr. Vikas Nigam- Call  
at **022-71432700** or Email at  
[principalnodalofficer@rblbank.com](mailto:principalnodalofficer@rblbank.com)

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