

Schedule of Charges - Bajaj Finserv RBL Bank SuperCard

Membership Fee Details		
RBL Bank Card Variant	Annual Fee (1st Year)	Annual Fee (2nd Year onwards)
Platinum Classic SuperCard	Rs. 499	Rs. 499
Platinum Choice SuperCard	Rs. 499	Rs. 499
Platinum Advantage SuperCard	Rs. 499	Rs. 499
Platinum ValuePlus SuperCard	Rs. 499	Rs. 499
Platinum ShopSmart SuperCard	Rs. 499	Rs. 499
Platinum ShopDaily SuperCard	Rs. 499	Rs. 499
Platinum Bonus SuperCard	Rs. 999	Rs. 999
Platinum Plus SuperCard	Rs. 999	Rs. 999
Platinum ShopGain SuperCard	Rs. 1499	Rs. 1499
Platinum TravelEasy SuperCard	Rs. 999	Rs. 999
Platinum Plus SuperCard	Rs. 999	Rs. 999
Platinum Max SuperCard	Rs. 999	Rs. 999
Platinum Prime SuperCard	Rs. 999	Rs. 999
Binge SuperCard	Rs. 999	Rs. 999
Platinum Edge SuperCard	Rs. 1999	Rs. 1999
Platinum LifeEasy SuperCard	Rs. 1999	Rs. 1999
World Max SuperCard	Rs. 2999	Rs. 2999
World Prime SuperCard	Rs. 2999	Rs. 2999
World Select SuperCard	Rs. 2999	Rs. 2999
World Plus SuperCard	Rs. 4999	Rs. 4999
EasySaver SuperCard	Rs. 499	Rs. 499
MyFirst SuperCard	Rs. 999	Rs. 999

Particulars	Details of Charges
Add-on Card Fee	NIL
Finance Charges (Retail and Cash)	APR up to 3.99% p.m. (47.88% p.a.)
Cash Advance Transaction Fee	2.5% of the cash amount (Minimum Rs. 500)

Particulars	Details of Charges	
Overdue Penalty / Late Payment Fee	15% of Total amount due (Min Rs. 0, Max Rs. 1,300) *W.e.f. February 1, 2023 following late payment charges structure will be applicable.	
	Total Amount Due (Rs.)	Late Payment Fee (Rs.)
	Up to Rs. 100	0
	Above Rs. 100	12.5% of Outstanding amount Max Rs. 1,300/-
	*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/-
Over Limit Penalty	Rs. 600	
Card Replacement (Lost / Stolen / Reissue / Any other)	NIL	
Duplicate Statement Fee	NIL	
Cheque Return / Dishonour Fee Auto debit Reversal-Bank Account out of funds	Rs. 500	
Cash Payment at branches	Rs. 100 / cash deposit transaction at RBL Branch effective 1st July' 2022	
Surcharge on Purchase / Cancellation of Railway Tickets	IRCTC Service charges* + Payment Gateway. Transaction charge [Up to 1.8% of (ticket amount + IRCTC service charge)]	
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**	Up to 3.5%	
Reward Redemption Fee	A reward redemption fee of Rs. 99+GST will be levied on all redemptions made on Bajaj Finserv RBL Bank SuperCards w.e.f June 01, 2019. T&C Apply	
Merchant EMI Processing Fee***	Rs. 199 + GST on all EMI conversions done at the time of making transaction through Bajaj Finserv RBL Bank SuperCards at merchant outlet/ website/app W.e.f. September 01, 2022	
Fee on Rental Transactions#	1% fee on transaction amount will be levied on all rental transactions done on any applicable merchant (w.e.f Feb 1, 2023)	

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

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

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

^This surcharge is applicable on minimum fuel transactions of Rs. 500 and maximum of Rs. 4000.

*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.