# Some Important Key Facts to know



### Platinum ShopGain SuperCard

Platinum SnopGain SuperCara	
Element/Key Facts	Remarks/Description
Joining Fee	NIL for primary & add-on cardholder
Membership Fee (annual)	Rs 1499 + GST (2nd year onwards, waived on spends of Rs. 1.5 lac 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

#### **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.



Scan and Download MyCard App

## Happy to help you 24x7



Chat with us at 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



#### Contact details of Grievance Redressal Official

Mr. Vikas Nigam- Call at 022-71432700 or Email at principalnodalofficer@rblbank.com