



## Schedule of Benefits

Insignia Preferred Banking - Non Resident



### RBL Bank Limited

One World Centre, Tower 2B, 6<sup>th</sup> Floor, 841, Senapati Bapat Marg, Lower Parel (W), Mumbai - 400 013.

Registered Office: 1<sup>st</sup> Lane, Shahupuri, Kolhapur - 416 001, Maharashtra, India

CIN: L65191PN1943PLC007308

Customer Service No. : +91 22 61156300 | [insignia@rblbank.com](mailto:insignia@rblbank.com) | [insignia.rblbank.com](http://insignia.rblbank.com)

SOC/Insignia/CA/July2023

INSIGNIA NRE/NRO- SCHEDULE OF BENEFITS					
SERVICES	CHARGES	SERVICES	CHARGES		
Type Of Relationship*		Doorstep Banking***			
Personal Relationship (across Savings Account(s), Term Deposits & Investments) - Average Relationship Balance - ₹ 30 Lakhs	₹ 500 per account	Cash Pick-up	Free Once a Day, ₹ 250/Additional Txn		
		Cash Delivery	Free Once a Day, ₹ 250/Additional Txn		
ATM & Debit Card Services <sup>§</sup>		Other Services			
Debit Card POS Spending limit***	₹ 4,00,000/Day	Safe Deposit Lockers <sup>¶</sup>	25% Discount		
ATM Cash Withdrawal limit	₹ 2,00,000/Day	Account Closure within 6 months of opening**	₹ 500		
Fuel Surcharge on Debit Card	2.50%				
Cash Withdrawal at ATMs outside India**	₹ 125/Txn	Cheque Deposited and Returned - Technical Reason	₹ 50/Return		
Balance enquiry at ATMs outside India**	₹ 25/Txn	Cheque Issued and Returned unpaid - Financial Reason	₹ 350/Return		
ATM/POS transaction declined due to insufficient funds	₹ 20 per instance				
IMT Card less Cash Withdrawal <sup>§§</sup> at RBL/ Non RBL ATMs	₹ 25/Txn	Inward ECS return	₹ 500/Return		
COMPLIMENTARY SERVICES					
Domestic Remittances	Foreign Exchange Transactions*	Doorstep Banking			
Demand Drafts at RBL and Correspondent Branch Locations	Foreign Inward Remittance Certificate	Cashier's cheque and Demand Draft Delivery			
Cheque books payable at par at all RBL Branches	Foreign Currency Traveller's Cheques commission	Non-Cash Courier pick-up and delivery			
Cancellation of Cashier's Cheque / Demand Draft	Foreign Currency Demand Drafts Issuance/Revalidation	Statement & Certificate			
Demand Draft Issuance through Net Banking	Foreign Currency Telegraphic Transfers	Statement Frequency			
Revalidation of Cashier's Cheque/ Demand Drafts	Credit to account for Inward Remittances	Tax/ Interest Certificate			
Payment and Collection through NEFT, RTGS, IMPS***	ATM and Debit Card Services	Other Services			
Domestic Collections	No Debit Card Annual Fee	Stop Payment Requests			
Cash Deposit at Home and Non-Home Branch Locations	Balance Inquiry at Non-RBL Bank ATMs in India	Cheques deposited and returned unpaid for financial reason			
Outstation cheques drawn and payable in India at Non-Branch locations	Cash withdrawal at Visa/MasterCard/Maestro/Cirrus ATMs in India	Bill Payment on ATM, Phone Banking and Internet Banking			
Cheques drawn and payable at branch locations in India	Replacement of Debit Card				
Disclaimers					
Type of Relationship	Door Step Banking	Others			
*For a New to the Bank (NTB) Customer, Average Relationship Balance across Accounts would have to be maintained for over a period of 6 months	*** Per Day Cash Pick-up will be only in the range of ₹ 1,000 - ₹ 3,00,000 and Cash Delivery will be only in the range of ₹ 1,000 - ₹ 3,00,000. The services will be only available for the Home Address of the Customer.	Trade Service Card rates available on request. Tax as per the prevailing rates will apply. All charges are subject to revision with an intimation of 30 days to account holders. *Locker facility is subject to availability. **Account closure charge is waived off if account is closed within 14 days from the date of account opening T&C apply The Schedule of Charges is effective from August 01, 2023.			
Foreign Exchange Transactions	Transactions				
^Taxes will be applicable on Currency Conversion					
ATM and Debit Card Services					
<sup>§</sup> Type of Card-VISA Infinite <sup>***</sup> Including Online Transactions <sup>**</sup> Mark Up Fee of 3.5% + taxes are applicable for International ATM cash withdrawals on RBL Bank Debit Cards <sup>§§</sup> Charges will not be refunded for expired/cancelled transactions.	<sup>***</sup> The minimum Value of RTGS transaction is 2 Lacs. All the electronic fund transfer below 2 lacs will be routed through NEFT only. For Funds Transfer through IMPS, there is a daily limit of ₹ 5,00,000 All Cash Transaction of ₹ 10 Lakh & above on a single day would require prior intimation and approval of the Branch Manager at least one working day in advance				