Private & Confidential

Ref: XXXXXX XXX XXXXXXX XX

Date: 26-Dec-25

To,
MR/MS. XXXXXX XXX
XXXXXX XXX XXXX
XXXX XXXXX

Subject: Settlement of dues pertaining to your Credit Card Account [XXXXXXXXXXX] / Card Number [xxxxxxXXXX]

Dear Mr./Ms. XXX,

As per your discussion with our representative you have acknowledged that an amount of INR [128,059.68/-] (One Lakh Twenty Eight Thousand Fifty Nine and Sixty Eight Paisa Only) is due and payable to RBL Bank Limited (the "**Bank**"), as also reflected in your last statement. You have also stated that you are unable to pay the entire dues on account of your exceptional circumstances and have made a request to the Bank to consider settling the dues in the Account at the amount at a sum, lower than that mentioned in the statement of account.

The Bank has considered your request on exceptional basis and has agreed to settle the dues at INR [20,000/-] *(Twenty Thousand Only*) on following terms and conditions:

1. The settlement amount shall be payable as per below mentioned repayment schedule:

Installment No.	Installment Amount (INR)	Due Date
Settlement Amt.	20,000/-	30-Dec-25

2. The settlement is being granted on your assurance and undertaking to comply with the terms contained hereof, without setting any precedent as an exceptional case and is valid and effective only till 30-Dec-25. You may make payment by Cash / Demand Draft / Cheque or online. The payment plan is being offered to you solely on your request and based on your circumstances. Your Account will be closed only upon realization of the agreed settlement amount within the agreed time.

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3. In an event of any default committed by you of the payment schedule (partial or full), or in the event the settlement cheques issued by you are dishonored, this settlement shall stand null, void and withdrawn. In such circumstances, you will be liable to pay all outstanding dues including late payment charges, interest and any other charges as per the statement of accounts at once.

4. Any partial payments received shall be appropriated towards the outstanding dues and are non-refundable. Further, all concessions granted shall stand withdrawn and the Bank will be entitled to take appropriate measures to recover the entire dues as per the terms of this settlement letter and the product terms and conditions.
5. It is agreed by you as well as the Bank, to take necessary steps to withdraw the legal cases/complaints, if any filed against each other (including officials/associates of the Bank) relating to or arising out of the subject matter of settlement by filing the said consent terms before the courts/tribunals after adhering to the terms contained herein.
6. It is informed to you that your credit history will be reported by the Bank to credit bureaus on a regular basis including to CIBIL. On payment of the agreed settlement amount, your status will be updated as 'Settled'.

This communication is expressly in reference to your RBL Bank Credit Card Account only and shall supersede all previous communication/settlement offers made on the said account.

In case you require any further information, you may call Customer care number –+91 22 6232 7777 or write to us at cardservices@rbl.bank.in from your registered email ID.

Sincerely,

RBL Bank Limited
(Authorized Signature)

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