Rummy Club Referral Code: CLUBREF

> **OVERVIEW**
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> Rummy Club referral code CLUBREF pays around ₹100 per friend. How refer-and-earn works on this minimal app, why the ₹150 withdrawal floor matters, and claim steps.

Rummy Club's refer-and-earn is modest — about ₹100 per friend who plays — and its ₹150 withdrawal floor makes those small rewards harder to cash than on most apps. Here's the honest maths and how to claim it anyway.

How Rummy Club Refer & Earn Works

Rummy Club keeps refer-and-earn as minimal as the rest of the app. There's no flashy referral dashboard or ₹1,000-per-friend headline — just a simple code, CLUBREF , and a reward of around ₹100 per friend who registers with it and actually plays.

The mechanism is the standard instalment ladder: your friend's journey from signup to active player is broken into milestones, and each one they cross releases a chunk of your reward. A small opening amount lands when they complete KYC and make a first deposit; the rest drips out as they wager at the points tables.

Why structure it this way? Because Rummy Club, like every app, is buying players rather than installs. A friend who settles in and plays generates rake worth more than ₹100 over time; a signup who never deposits costs the app nothing to ignore. The ladder makes sure the reward only flows for referrals who become real players.

The flow end-to-end: send CLUBREF with the install link, your friend enters it at registration (the only chance — it can't be added later), they verify their PAN, deposit, and start playing. From there the tracker does the talking.

The Honest Maths

Here's the structure as it realistically plays out:

Read it plainly and two truths fall out.

₹100 is the ceiling, not the expectation. The opening chunk needs only KYC and one deposit, but the bulk requires sustained play. Across a normal mix of invitees, ₹30–₹70 per friend is the honest planning number.

The reward rewards friends who'd play anyway. A friend chasing Rummy Club's ₹30 free credit and ₹600 match (details in our Rummy Club bonus guide) wagers through release requirements that simultaneously trigger your instalments. Referral reward and welcome bonus are the same wagering counted twice.

The ₹150 Withdrawal Floor — The Real Catch

This is where Rummy Club's referral programme stumbles, and it's worth being blunt about. Rummy Club's minimum withdrawal is ₹150 — higher than the entire ₹100 reward you earn per friend. The consequences:

- No single referral is cashable on its own. Earn ₹100 from one friend and it sits in your wallet; you can't withdraw it until the balance crosses ₹150.
- You're pushed to combine. Two friends, or one friend plus some of your own winnings, are needed before a single rupee of referral money reaches your bank.
- The temptation is to play it instead of bank it — exactly what a stuck wallet balance encourages.

Compare that with Taj Rummy's ₹25 floor : same instalment logic, but every small chunk is withdrawable the moment it lands. On cash-out friction, Rummy Club is among the worst apps we cover for referrers. Withdrawals themselves run 1–6 hours via UPI (no Paytm), so the delay is the threshold, not the processing.

Programme Compared

The verdict writes itself: Rummy Club's referral programme is the app's weakest feature, dragged down by a small reward and a high floor. Refer through it only if your friends already want the app for its minimalist points rummy. If refer-and-earn is the goal, Rummy 365's flat ₹150 clears in one go and Taj's ₹25 floor makes every chunk spendable.

Maximising Without Getting Banned

The same KYC systems that police the tables police referrals:

- PAN, device and payment fingerprinting kill self-referrals. Creating a "friend" account with a relative's PAN on your own phone forfeits both balances when matching catches it.
- Deposits must come from the player's own instrument. Funding your friend's wallet from your UPI to speed up triggers looks identical to referral fraud — because it is.
- One code per new player, entered at signup. No retroactive fixes. Make "enter CLUBREF before you submit" the literal text of your invite.
- Quality beats quantity. One cousin who plays twice a week earns more than ten dormant signups — especially when the ₹150 floor means scattered tiny rewards just sit there.

Two closing notes. Ethically: you're inviting someone into real-money play, so refer adults who can afford their stakes and send the responsible gaming guide along with the code. Practically: referral earnings are winnings for tax, so TDS applies at withdrawal like everything else. For the wider picture, read the refer and earn rummy strategy guide and the rummy referral code master list.

How Refer & Earn Works

Send the Rummy Club download link and the code CLUBREF in the same message. The referral field appears only on the registration screen and locks once the account is created.

PAN verification plus a first deposit releases your opening instalment. Until KYC clears, the referral sits as pending and pays nothing.

The balance of the ₹100 unlocks in chunks tied to your friend's points-rummy cash play. Each friend's progress shows in the refer-and-earn tracker.

Here's the catch: Rummy Club's ₹150 minimum withdrawal is higher than your full ₹100 referral reward — so a single friend's reward can't be withdrawn alone. You'll need to combine referrals or winnings to cross the floor.

CLUBREF , entered in the referral field at registration. It enrols you in the refer-and-earn programme paying around ₹100 per friend in activity-based instalments.

In instalments: a small opening amount on your friend's KYC plus first deposit, then the rest as they wager at points-rummy cash tables. Casual friends realistically earn you ₹30–₹70; only friends who keep playing complete the full ₹100.

Because the full reward per friend (₹100) is less than the withdrawal floor (₹150), no single referral is cashable on its own. Your earnings pool in the wallet until two or more friends — or your own winnings — push the balance past ₹150. On apps like Taj Rummy with a ₹25 floor, each chunk is withdrawable immediately; Rummy Club is the opposite.

Yes — the ₹30 free credit and ₹600 welcome match on their deposit run in parallel with your referral reward. A friend chasing the deposit bonus wagers more, which releases your instalments faster. See the Rummy Club bonus guide for what they get.

Only mildly. The per-friend reward is small and the ₹150 floor makes it sticky. If refer-and-earn is your main goal, the programmes in our refer and earn rummy guide pay more and cash out more easily.

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18+ only. Referral rewards are usually paid in instalments tied to your friend's deposits and gameplay, not as instant cash. Programme terms change frequently — confirm inside the app. Real-money rummy involves financial risk and may be addictive.

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