

RBL BANK CREDIT CARDS REWARDS PROGRAMME TERMS AND CONDITIONS

RBL Bank has a Credit Card Rewards Program known as "**the Program**" that allows eligible Card Members to earn reward points ("**Reward Points**") by using their RBL Bank Credit Cards/ SuperCards. These Reward Points can be exchanged for a wide range of rewards offered by RBL Bank. The website www.rblrewards.com, which includes www.rblrewards.com/SuperCard and the redemption options on RBL Bank Credit Card MyCard application, collectively referred to as the "Site," is published and maintained by EasyRewardz Software Services Private Ltd ("**Service Provider**") on behalf of RBL Bank Ltd ("**RBL Bank**").

The present agreement, titled "**Terms and Conditions**," establishes the terms under which you, hereinafter referred to as "RBL Bank Limited" or simply "**RBL Bank**," may access and utilize the Rewards Points.

1. DEFINITIONS:

1.1 "Company" shall mean EasyRewardz Software Services Private Limited managing and publishing the Rewards Program

1.2 "Credit Card" shall mean RBL Credit Cards and Super Card issued by RBL Bank excluding Zomato Edition, Edition Classic and Popcorn Credit Cards.

1.3 "Delinquent Account" shall mean a Card Account in which payment has not been made for 10 or more than 10 days past due date.

1.4 "Program" shall mean RBL Bank reward scheme for the Card Members to redeem Reward Points accumulated on the Credit Cards.

1.5 "Reward Points" shall mean the reward points awarded by RBL Bank under the RBL Bank reward scheme.

1.6 "Site" shall mean www.rblrewards.com, www.rblrewards.com/SuperCard and redemption options on MyCard mobile application.

1.7 "Valid Charge" means a charge incurred by the Card Member for the purchase of goods or services on the Credit Card and any other charge that may be included by RBL Bank from time to time for the purpose of inclusion in the RBL Bank Reward Point Program.

2. ELIGIBILITY

2.1. The RBL Bank Rewards Program shall be available to Card Member/s holding select Credit Cards only.

2.2. Under the Program, RBL Bank shall award Reward Points for Valid Charges incurred by the Card Member on select RBL Bank Credit Cards.

2.3. The RBL Bank Reward Points, as earned by the Card Member shall be indicated in the monthly Statement sent to the Card Member in addition to the MyCard Application and MoBank Application.

2.4. The Card Member can redeem his/ her accumulated Reward Points against redemption offers made by RBL Bank from time to time. Upon redemption, Reward Points so redeemed shall automatically stand reduced/debited from the accumulated Reward Points in the Card Account.

3. REWARD POINTS

3.1. Card Members earn Reward Points as per the applicable scheme features of Credit Card and provided on www.rblbank.com and as may be communicated through email or SMS by RBL Bank from time to time.

3.2. Following transactions are not eligible for earning Reward Points:

- a.** Transfer n Pay;
- b.** Cash Advances;
- c.** STPL;
- d.** Loans availed vide MoneyTap, ET Money or Paisa on Demand programs;
- e.** Equated Monthly Instalment (EMI) on Credit Cards;
- f.** Fees and Charges;
- g.** Disputed Transactions/Charge back;
- h.** Unless stated otherwise on www.rblbank.com, any transactions conducted at petrol pumps or fuel stations are subject to certain conditions. The classification of the respective merchants is determined by Merchant Category Codes (MCC), which are assigned by the network to the specific merchant where the purchase is made.

3.3. Reward Points accumulated by a Card Member on one RBL Bank Card Account cannot be exchanged or transferred or clubbed with Reward Points earned on SuperCards.

3.4 Adjustments to Reward Points will be made for any credits, including returns of goods or services, billing disputes, or excess credit by RBL Bank. If a disputed transaction is resolved in favour of the Card Member or if a transaction is reversed, the corresponding Reward Points will be credited or reversed accordingly. Likewise, if a return of goods or a disputed transaction is resolved against the Card Member, proportionate Reward Points will be debited or subtracted from their Account. In the event that a Card Member has no remaining Reward Points, RBL Bank reserves the right to charge the Reward Points to the Card Member's Credit Card at its discretion.

3.5. If any time a Reward Points scheme is withdrawn, or cancelled, or is liable to be cancelled, or the Card Account is termed as a Delinquent Account, all the RBL Bank Reward Points then standing to the credit of the Card Member shall ipso facto stand immediately and automatically cancelled. Such cancelled Reward Points shall not be credited to the Card Account even if the Card Member reinstates his/ her membership with RBL Bank.

4. REDEMPTION

4.1 RBL Bank Card must not be overdue, suspended, blocked, cancelled, or terminated by RBL Bank at the time of the receipt of a request for redemption of Reward Points. RBL Bank retains the right to modify and introduce rules for redemption, without any prior intimation to Card Members.

4.2. Card Members acknowledge that at the time of redemption of Reward Points for products or services through the Site, a purchase is directly made from a merchant and not from RBL Bank. Participating merchants determine (i) product prices and availability, (ii) offers, promotions and applicable restrictions, (iii) estimated

shipping and (iv) estimated tax, all such factors are subject to change at any time without notice to the Card Member and are only confirmed in the order confirmation email sent by the respective merchants.

4.3. Reward Points are available for redemption only after the statement cycle of the Card Member. For example, if a Card Member has earned Milestone Reward Points on 1st January 2021 and the billing cycle is 12th January 2021, then the Reward Points will be available for redemption after 12th January 2021.

4.4. A Reward Redemption Fee of INR 99 + GST will be applicable on redemptions made using Bajaj Finserv RBL Bank SuperCards, and RBL Bank Credit Card. Reward redemption fee will be levied one time for redemptions made in a single day, not applicable on Insignia cards, Insignia Prime cards. redemptions towards Donations do not attract Redemption Fees.

4.5. RBL Bank reserves the right to charge convenience fees for availing the booking, cancellation, alterations, etc. services provided on the Site. RBL Bank further reserves the right to revise any and all fees from time to time, without notice. Card Members shall be liable to pay all applicable charges, fees, duties, levies and taxes for availing the aforementioned services.

4.6. The Reward Points accrued can be redeemed by the primary Card Member only.

4.7. All rewards are subject to availability and on terms prevailing at the time of Redemption.

4.8. RBL Bank retains the right to alter the number of Reward Points required to make a redemption from time to time. The redemption procedure and the additional terms and conditions for each Reward shall be set forth in the redemption certificates or vouchers or partner terms & conditions issued to the Card Member.

4.9. Information entered while redeeming points like mobile number, address, email ID will be shared with associated partners for order fulfilment.

4.10. The number of reward points required to make a redemption may vary depending on the category of redemption and Credit Card. In case a Card Member holds multiple primary Credit Cards of RBL Bank, the number of reward points required to make a purchase may change depending on the Credit Card selected by the Card Member at the time of payment. Also the Cardmember can only use a combination of Two Primary RBL Bank Credit Card or Two Primary BFL-RBL SuperCard but not a combination of RBL Bank Credit Card and BFL-RBL SuperCard at redemption.

4.11. Any additional meals, transportation, accommodation arrangements, courier or other costs incurred in connection with redemption of any reward shall be the sole responsibility of the Card Member.

5. REWARD POINTS STATUS AND EXPIRY

5.1. Reward Points accumulated that are not redeemed by the Card Member within twenty-four (24) months will expire and stand forfeited.

5.2. In the event Credit Card is voluntarily closed by the Card Member or cancelled for any other reason, including on account of death of Card Member, any outstanding Reward Points after cancellation of RBL Bank Card shall automatically lapse and shall stand forfeited.

5.3. Any negative Reward Points balance will be recoverable from Card Member, through a direct debit in Card Member statements.

5.4. If your RBL Bank Card is blocked, suspended for any reason, you will lose your reward points, your card may also be cancelled. RBL Bank may restore your reward points at their discretion if your card is reinstated.

5.5. Starting from February 1, 2023, base reward points will not be accrued on EMI conversion of retail transactions for Bajaj Finserv RBL Bank SuperCards and RBL Bank Credit Cards. This includes converting retail transactions to EMI (Split-N-Pay) and EMI conversion requests placed at the time of making transactions at the POS/Web/Mobile App.

6. LIABILITY

6.1. While availing any products or services, RBL Bank or Company does not accept liability for damages, losses, or delays that may result from availing such products or services.

6.2. Any additional facility like meals, transportation, accommodation arrangements and/ or courier charges or further costs incurred in connection with redemption of any reward shall be sole responsibility of the Card Member.

6.3. While accessing or using the services available on the Site, the Card Member shall not hold RBL Bank responsible or liable for any loss or damage, claims, costs, charges and expenses and/ or for any personal injury that may be suffered a to Card Member directly or indirectly, as a result of accessing or using the Site.

6.4. Fraud and/or abuse relating to earning and redemption of Reward Points in the Program shall result in forfeiture of the Reward Points as well as suspension and/or cancellation of the RBL Bank Card.

6.5. Card Member acknowledges and authorizes RBL Bank and the Company to share the details of the Card Member with third parties for fulfilment of redemptions.

6.6. Any taxes or other liabilities or charges payable to the Government or any other authority or body or any other participating merchant establishment which may arise or accrue to a Card Member on redemption of Reward Points, as aforesaid or otherwise, shall be chargeable to the sole account of the Card Member.

6.7. RBL Bank reserves the right to cancel, change or substitute the rewards or reward conditions or the basis of computation of Reward Points or terms and conditions of the Rewards Program at any time, without giving any intimation to the Card Member. RBL Bank can suspend or terminate the Program at any time, as deemed necessary, without any liability for the Reward Points earned.

7. CATEGORY SPECIFIC TERMS AND CONDITIONS

7.1. Flight:

7.1.1 In case of flight booking, a convenience fee of INR 200/- per pax per sector will be charged by RBL Bank.

7.1.2 RBL Bank and the Company makes the booking on a best effort basis for the Card Member. Card Members are advised to directly confirm the status of reservation with the airline.

7.1.3 Refunds and Cancellations shall be governed by the policy of the respective airlines. RBL Bank will be able to transact customer's refund only after receipt and/or confirmation of refund from the airline.

7.1.4 Cancellations can be done directly through the Site, at least 24 hours prior to departure, by clicking on "My Orders" and selecting the specific redemption for which the cancellation is to be made.

7.1.5 Partial cancellation of the ticket is not an option. For instance, if a customer has booked a round trip from Delhi to Mumbai and Mumbai to Delhi, they are not allowed to cancel only one leg of the journey, such as the Delhi - Mumbai route. Instead, they must cancel the entire booking. Additionally, if there are multiple passengers included in a single booking, it is not possible to cancel the reservation for just one passenger.

7.1.6 For flight cancellations, which are within 24 hours prior to departure, Card Members are advised to directly cancel with the airline and inform RBL Bank at customer care number 022-62327777. RBL SuperCard users are requested to call 022-71190900. RBL Bank or Company shall not be responsible for ensuring that the ticket is cancelled and the sole liability to confirm the same with the airline shall lie with the Card Member.

7.1.7 In addition to the airline cancellation charges, RBL Bank shall charge cancellation fees of INR 250/- per person per sector.

7.1.8 The refund shall be processed within 30 days from the date of the cancellation request being made. The refund will be credited back to the same account from where the payment was made.

7.1.9 When the Card Member directly cancels their booking with the airlines, they must provide RBL Bank with valid documentation to initiate the refund process. It is recommended to contact RBL Bank within 48 hours of the cancellation request. Failure to promptly communicate with RBL Bank will necessitate the Card Member to send a scanned copy of their E-Ticket, which must be endorsed by the airlines, to RBL Bank.

7.1.10 It is mandatory to contact RBL Bank to claim all refunds, as the airline will not be able to refund tickets booked at the Site.

7.1.11 Refund shall be validated and process only after the airline / Online Travel Agent accepts the cancellation confirmation / endorsement copy sent by the Card Member.

7.2. Hotels:

7.2.1 A convenience fee of INR 200/- per booking will be charged by RBL Bank.

7.2.2 RBL Bank and the Company makes the booking on a best effort basis for the Card Member. Card Members are advised to directly confirm the status of the reservation with the hotel.

7.2.3 Refunds and Cancellations shall be covered by the respective hotel's policy.

7.2.4 Cancellations can be conveniently carried out on the Site, following the hotel's policy, before check-in by accessing the "My Orders" section and choosing the specific redemption that requires cancellation.

7.2.5 For hotel services, only those cancellation requests which are made either online or on the phone to our customer care services shall be entertained. RBL Bank or Company shall not be liable to entertain any cancellation requests made directly to the hotel without intimating RBL Bank.

7.2.6 In addition to the hotel cancellation charges, if any, the Company will charge a standard cancellation charge of 2% of the booking amount in case of cancellation.

7.2.7 If the Card Member does not show up at the hotel and no cancellation is made, then the entire booking amount and stay amount will be charged.

7.2.8 The terms of the hotels must be read in conjunction with the terms specified in these Terms and Conditions.

7.2.9 Card Member will receive a hotel booking confirmation based on the availability of rooms at the hotel.

7.2.10 In certain exceptional situations, it is possible for hotel confirmation to fail or be cancelled after a booking has been made. Should this occur, the Bank may request alternative hotel choices or provide a complete refund to the Card Member.

7.2.11 Any case brought forward after a period of 24 hours shall not be considered and the Bank shall not proceed with any refund.

7.3. Shopping:

7.3.1 For shopping products and items, Card Member may login to the Site and check the status of dispatch or delivery details.

7.3.2 Card Member can cancel his/her Order from the portal till the order is under PROCESSING Status.

7.3.3 Post-delivery and acceptance by the Card Member, RBL Bank or Company is not responsible for any lost or stolen product.

7.3.4 If a Card Member does not receive his/her redeemed product within 15 working days after placing the order then he/she must inform RBL Bank by calling customer service.

7.3.5 In case of product delivery dispute, customer must raise the Proof of Delivery (POD) request from the rewards portal within 2 working days.

7.3.6 There would not be any POD for OTP based deliveries.

7.3.7 Products redeemed from the Site can only be returned within 30 working days from the delivery date. A refund shall be initiated once the RTO process is completed. The product must be returned by the Card Member in its original or unused condition and must include all components delivered to the Card Member. RBL Bank retains the right to charge Credit Card/ debit Reward Points if a Card Member fails to return a product for which a refund has already been processed.

7.3.8 For cancellation or return of any shopping products or items, RBL Bank will refund Reward Points and/or cost of product/item within 7 working days.

7.3.9 Exceptions to Return Request -

Returns will not be accepted for products that are damaged, different from what was shipped, not in their original condition, or from the personal care, skin care, perfumes, Covid essentials, real or precious jewellery, coins, or electronics categories. Additionally, innerwear, socks, swimsuits, stuffed toys, Apple iPhones, beauty products, screen protectors, wax candles, wall stickers, trimmers, oral care products, gold coins, silver bullion, and products from the following brands will not be accepted: Apple, Bally, etc.

- No Returns & No Exchange are applicable to the following brands: (Apple, Bally, Bond No. 9, Bosch, Bose, Bottega Veneta, Clive Christian, Doxa, Dyson, Ferragamo, Frederique Constant, Gucci, Houbigant, Longines, Marshall, Memo Paris, Oppo, Paul Smith, Piquadro, Rado, Roja Parfums, Samsung, Tissot, Tom Ford, Versace, Weber, Xerjoff, Zegna and Zeroo, Ketan Diamonds)

7.3.10 The products displayed on the Site cannot be purchased via call centre and request for redemption should be placed on the Site only.

7.3.11 The Card Member must report an incorrect or damaged product to RBL Bank as soon as possible for a maximum of 30 days from delivery of product. Refund shall be initiated only for incorrect or damaged products. The product must be returned by the Card Member in its original or unused condition and must include all components as delivered to the Card Member. RBL Bank retains the right to charge Credit Card/ debit Reward Points if a Card Member fails to return a product for which a refund has already been processed.

7.3.12 Merchandise, where applicable, may be accompanied by warranty information from the manufacturer. Any claims must be directed solely to the manufacturer and RBL Bank shall not be responsible for any manufacturing defects/deficiencies.

7.4. Vouchers:

7.4.1 E-Vouchers will be sent to the registered email ID and mobile number of the Card Member only. No physical vouchers are sent.

7.4.2 E-Voucher codes are valid for one time use only on the respective portal/store.

7.4.3 E-Voucher's validity date will be mentioned in the email in which the E-voucher code is sent, and the validity of an E-voucher cannot be extended.

7.4.4 E-vouchers cannot be cancelled.

7.4.5 Card Members are required to read the voucher terms and conditions carefully prior to redemption.

7.4.6 RBL Bank does not decide the E-voucher terms and conditions. It is solely at the discretion of the merchant / brand which is the original issuer of the E-voucher.

7.5. Recharges & Bill Payments:

7.5.1 Prepaid and Postpaid mobile users can redeem their Reward Points to recharge their mobile phones.

7.5.2 Card Members can recharge across all circles in India. While best efforts are made to share valid recharge denominations for operators/circles, neither RBL Bank nor the Company shall be held responsible for dynamic changes in these said plans whether it be on the operator's end or otherwise.

7.5.3 In case the mobile recharge doesn't happen within 4 hours and points are not refunded in 24 hours of recipient of message confirmation, Card Members are requested to give a missed call to +91- 9289222401 within 48 hours from the mobile number used to recharge.

7.5.4 The list of billers will be visible in RBL Rewards and may change from time to time. Currently, only one-time payments can be made through this facility. There may be billers who accept one-time payments only post registration details are accepted by the biller. Such billers may not be available on the platform for redemption.

7.5.5 To avail this service, Card Member shall be required to enter Biller details. Bank will not be liable for any wrong payment / duplicate payment / non – payment to biller on account of Card Member entering incorrect personal or biller details under this facility.

7.5.6 By utilizing this service, the Card Member willingly authorizes the Bank to disclose any details pertaining to the Card Member's Biller, which may be collected from time to time, to third parties or Service Providers. The Card Member agrees that such information will be handled, including its use, storage, retention, transfer, transmission, and disclosure, by the Bank or any other authorized entity, in adherence to its privacy policy.

7.5.7 It may take up to 3 working days for payment to be updated with the Biller. Card Members are recommended to initiate payments well in advance to avoid penal charges being levied by billers.

7.5.8 The Card Member indemnifies Bank and Service Provider for any loss, damages incurred by Card Member on account of the following reasons:

- If available Credit limit is insufficient or the Card account is delinquent or if there is any block on the Card.
- Biller and/or details required by the Biller for effecting the payment are not correctly provided by the Card Member.
- Refusal of the Biller to receive the payment for any reason whatsoever, in which case, the Card Member shall directly get in touch with the Biller for resolution.
- For any causes due to Force Majeure such as earthquake, flood, fire and other natural calamities or circumstances beyond the control of Bank or Service Provider.

7.5.9 If the Recharge / Bill Payment value exceeds the redeemable value of the Reward Points available, the balance can be paid by using RBL Bank Credit Card. All the above terms and conditions would be applicable in case payment is made using Credit Card.

7.6 Donate

7.6.1 Card Members can donate using their accumulated Reward Points.

7.6.2 Card Members can donate using their RBL Bank Credit Card on RBL Rewards platform.

8. CONTRADICTION

8.1. The Terms and Conditions for the Rewards Program shall be read in conjunction with the Card Member Agreement. The Rewards Program does not amend any provision in the Card Member Agreement. Notwithstanding anything contained herein, in the event there is any contradiction between the Terms and Conditions of the Rewards Program and the Card Member Agreement, the terms and conditions of Card Member Agreement shall prevail.

9. SITE AND ITS CONTENTS

9.1. As long as the Card Member complies with the Terms and Conditions mentioned herein, the Company grants the Card Member a non-exclusive, non-transferable, limited right to enter, view and use the Site. The Card Member agrees not to interrupt or attempt to interrupt the operation of the Site in any manner whatsoever or modify, sell, or transmit any copy of the Site, including but not limited to any text, images, audio and video, for any business, commercial or public purpose.

9.2. The Card Member hereby acknowledges that the Site is provided on an 'As is' basis. The Card Member's uninterrupted access or use of the Site on such a basis may be prevented by certain factors outside the RBL Bank's reasonable control including, without limitation, the unavailability, inoperability or interruption of the Internet or other telecommunications services or because of any maintenance or other service work carried out on the Site. RBL Bank does not accept any responsibility and will not be liable for any loss or damage whatsoever arising out of or in connection with any inability to access or use the Site.

10. OWNERSHIP

10.1. All materials on the Site, including but not limited to audio, images, software, text, icons, and such like (the "Content"), are protected by copyright under international conventions and copyright laws. The Card Member cannot use the Content for any purpose, except as specified herein.

10.2. There are several proprietary logos, service marks and trademarks found on the Site whether owned/used by RBL Bank or any other third party. By displaying them on the Site, RBL Bank is not granting the Card Member any license to utilize those proprietary logos, service marks, or trademarks. Any unauthorized use of the Content may violate copyright laws, trademark laws, the laws of privacy and publicity, civil and criminal statutes.

11. DISCLAIMER

11.1. The Card Member acknowledges that the Site, operated by RBL Bank, acts as an intermediary to facilitate the booking and redemption of tickets, hotel accommodations, recharges, and other products or voucher services. However, it is important to note that RBL Bank is not the final service provider to the Card Member. Therefore, RBL Bank cannot be held responsible for any deficiencies or lack of services provided by entities such as airlines, travel/tour operators, hotels, facilities/merchants, service providers, vendors, or resellers that the Card Member engages with because of the material available on the Site. In addition, RBL Bank holds no liability for any direct, indirect, incidental, punitive, or consequential losses, damages, costs, or expenses incurred by the Card Member or any other individual through the usage of the Site.

11.2. The liability of the Company and/ or RBL Bank shall be limited to such amount paid by the user and retained by RBL Bank for the transaction in question, irrespective of any adverse law to the contrary, held or passed in future, that holds entities liable for aforesaid loss, damage, cost or expense.

11.3. RBL Bank reserves the right to add, modify, or remove any part of the above-mentioned Terms and Conditions for the Rewards Program, without prior notice. Any amendments to these Terms and Conditions or any terms published on the Site will become effective immediately upon posting. By continuing to use the Site after the posting of any changes, a Card Member acknowledges their acceptance of such modifications.

11.4. RBL Bank and Company reserves the right to undertake all necessary steps to ensure that the security, safety, and integrity of RBL Bank's systems and Card Member's data and interests remain well-protected. Towards such an end, RBL Bank may take various steps to verify and confirm the authenticity, enforceability and validity of orders placed by the Card Member.

11.5. In case RBL Bank and/ or the Company, in its sole and exclusive discretion, conclude that the aforementioned orders placed on the Site reasonably fail to be authentic, enforceable or valid, then RBL Bank and/ or the Company have the right to cancel the said orders, without notice or intimation.

11.6. RBL Bank and/or Company reserves its right to deny in its sole discretion any user access to the Site or any portion thereof without notice.

11.7. All queries in relation to the Rewards Program may be addressed to Card Customer Service Toll-free number 022-62327777 or written to cardservices@rblbank.com or as specified by RBL Bank from time to time. RBL SuperCard users are requested to call 022-71190900 or write to supercardservice@rblbank.com or, as specified by RBL Bank, from time to time.