

## Terms and Conditions for Bills2Pay:

1. The “Bills2Pay” facility from RBL Bank Limited ("RBL Bank") is open to all residents of India holding a valid and current RBL Bank Credit Card (including Bajaj Finserv RBL Bank SuperCard) in good standing.
2. This facility is brought to the Cardmember by RBL Bank, in partnership with IndiaIdeas Private Limited (“Billdesk”).
3. Participation in this program is completely voluntary.
4. This service is available only for individual Cardmembers and not Corporate Cardmembers.
5. Under this facility, Cardmember will be able to pay various Utility Bills by logging on to the RBL MyCard App. Utility Bills are bills pertaining to services such as pre-paid and post-paid mobile phone payments, DTH payments, electricity bills, broadband and telephone bills, insurance premium, donation payments etc. The list of billers available may change from time to time and will be visible in RBL MyCard app.
6. Cardmembers may also be able to avail “Auto- Pay” / “Automatic” facility wherein Cardmember can set Standing Instructions, authorizing Bank to charge his RBL Bank Credit Card account towards bills/ billers registered for this facility.
7. To avail this service, Cardmember shall be required to enter Biller details through the MyCard app. Bank will not be liable for any wrong payment / duplicate payment / non – payment to biller on account of Cardmember entering incorrect personal or biller details under this facility.
8. When Cardmember makes a recharge, one –time payment to biller, registers a Biller through “Register & Pay “or “Auto-Pay”, the Cardmember authorizes Bank to debit the Cardmember’s RBL Bank Credit Card account as selected at the time of making the request/ making the payment through RBL MyCard app.
9. Registration for the facility through “Register & Pay” is not immediate and the time taken for registration varies from Biller to Biller and may take up to 45 days to be effective.
10. By using this facility, Cardmember gives consent for disclosure of Biller related details by Bank (collected from time to time) to third parties/ Service Providers. Cardmember gives consent to the fact that such information (including any other information collected from you subsequently in connection with Bills2Pay) shall be handled (including used, stored, retained, transferred, transmitted and disclosed) by Bank or any other entity on its behalf, in accordance with the its privacy policy.
11. The Cardmember agrees that Bank will accept Cardmember's instructions to make payment from his RBL Bank Credit Card only up to the available Credit Limit on his Card at the time of charging the amount on the Card. Any standing instructions scheduled on the Card may be rejected on account of insufficient available Credit Limit on the Credit Card and it is the sole responsibility of the Cardmember to ensure that there is sufficient available Credit Limit. RBL Bank will not be responsible for such failures. Cardmember is advised to settle the payment directly with the Biller.
12. Auto-pay requests will be debited up to 5 days prior to the bill Due date, subject to availability of sufficient Credit Limit to debit the entire amount, and the Card being valid and in a non-delinquent or unblocked status. RBL Bank will not be responsible to initiate any refunds on account of any duplicate payments made by Cardmember through other alternate channels.
13. In the event that a bill payment set under Auto-pay is already scheduled for debit and reflects under upcoming payments, and Cardmember modifies Auto-pay, the Auto-pay may get debited twice. RBL Bank will not be liable for such dual payments. It is recommended that Auto-pay is modified only when an upcoming payment is scheduled for payment after 15 days.
14. In case of pre-paid mobile recharges, where Cardmember has ported from one Operator to another, Cardmember is responsible to select the correct Service Provider which placing a correct request through RBL MyCard app.
15. Bill Payments to billers may take up to 3 Business Days to get updated with the Biller.
16. In the event of change in the Credit Card number on account of card renewal / lost card replacements card issued, or transferred through upgrade / downgrade, the Auto-pay will be auto-transferred to the new Card.
17. In case of Primary Card closure, and if Auto-pay is set on the on the Primary Card or Supplementary Card linked to the Card account, Auto-Pay facility will get deactivated with immediate effect. Any scheduled payment will not be debited.
18. In the event of closure of Supplementary Card on which Auto-pay has been set, the same will be deactivated with immediate effect.
19. In case of any change in Cardmember’s mobile number and/or email address, Cardmember shall be responsible to inform Bank about the same and Bank will thereafter update the new number/email address on its records. Bank shall not be responsible for any delay in payment/ payment failure notification on account of incorrect or change in mobile number or email ids.

20. The Cardmember indemnifies Bank for any loss, damages incurred by Cardmember on account of the following reasons:
21. If available Credit limit is insufficient or the Card account is delinquent or if there is any block on the Card .
22. Biller and/or details required by the Biller for effecting the payment are not correctly provided by the Cardmember.
23. Refusal of the Biller to receive the payment for any reason whatsoever, in which case, the Cardmember shall directly get in touch with the Biller for resolution.
24. Any Refund for rejected payments processed by Bank will be credited back within 7 working days from the date of debit.
25. Cardmember can request to disable Auto-of any particular bill through RBL MyCard app. Payments scheduled within 1 working day/s would be acted upon as per the original instructions. Subsequent payments to the Biller can be effected through one- time payment facility on RBL MyCard
26. Cardmember can request to delete a registered biller. Upon deletion, biller may be deleted with immediate effect and bills will not be presented by the biller. Auto-pay, if scheduled on this biller will get deactivated with immediate effect.
27. Biller may charge a “Convenience Fee” for Bill payments, including Payments scheduled through Auto-pay. The debit on the Card will be inclusive of the Convenience Fee. The Convenience Fee is charged by the biller and may change from time to time.
28. By making a payment to the Biller, the Cardmember is deemed to have read, understood and agreed to the Terms and Conditions, as may be applicable of the Biller.
29. The provision of Services by the Biller to Cardmember is the sole responsibility of the Biller and RBL Bank will not be responsible for any inadequacy or deficiency in any goods / services rendered by the biller.
30. In all situations where Cardmember services are discontinued/ disrupted due to any acts of the Biller, governmental orders and any other related matter, Bank shall not be responsible and/or liable for the same and Cardmember shall be solely responsible and liable to settle such matters directly with the Biller.
31. For any causes due to Force Majeure such as earthquake, flood, fire and other natural calamities or circumstances beyond the control of Bank or its agents or third party Service Providers.
32. RBL Bank does not guarantee and shall not be deemed to have guaranteed, the timeliness, sequence, accuracy, completeness, reliability or content of the Billing Information. RBL Bank shall not be liable for any inaccuracy, error or delay in, or omission of (a) any such data, information or message, or (b) the transmission or delivery of any such data, information or message; or any loss or damage arising from or occasioned by (i) any such inaccuracy, error, delay or omission, (ii) non-performance, or (iii) interruption in any such data, information or message, due to any "Force Majeure" event or any other cause beyond the reasonable control of RBL Bank.
33. **LIMITATION OF LIABILITY:** Cardmember expressly understands and agrees that Bank shall not be liable for any direct, indirect, punitive, incidental, special, consequential damages or any damages whatsoever, including but not limited to, damages for loss of profits, goodwill, use, data or other intangible losses resulting from: (i) the use or performance of the service or the inability to use or non-performance of the service; (ii) the provision of or failure to provide services (iii) the cost of procurement of substitute goods and services resulting from any goods, data, information or services purchased or obtained or messages received or transactions entered into through or from the service; (iv) unauthorized access to or alteration of your transmissions or data; (v) statements or conduct of any third party on the service; or (vi) any other matter relating to the service; whether based on contract, tort, negligence, strict liability or otherwise, even if Bank has been advised of the possibility of damages.
34. **INDEMNIFICATION:** You agree to indemnify and hold Bank, its parents, subsidiaries, affiliates, officers, agents, co branders or other partners and employees, harmless from any claim, demand, or damage, including reasonable attorneys' fees, asserted by any third party due to or arising out of your use of or conduct on the Service.
35. RBL Bank reserves the right to refuse the Bills2Pay facility to the Card Member/s without assigning any reason thereto.