

## **Role and Responsibilities of co-brand partner, MWYN Tech Pvt Ltd (RBL Bank Moneytap / Moneytap Black Credit Card):**

### **(i) SALES AND MARKETING:**

MWYN Tech Pvt Ltd shall be responsible for marketing and distribution of the Co-branded Credit Card to the customers, including identification of and interaction with the potential customers, promoting and publicizing the Co-branded Credit Cards, solicitation and collection of online Application forms from Applicants where such Application has been sourced by MWYN Tech Pvt Ltd, along with collection of all other documents from the Applicant ( in digital form only) required by RBL Bank and under Applicable Law for satisfying 'know your customer' requirements. MWYN Tech Pvt Ltd shall provide RBL Bank with the details of the relevant Applicant (who wishes to make an Application) as provided by the Applicant, to enable RBL Bank to complete and evaluate the Application.

**(ii)** MWYN Tech Pvt Ltd represents that it will act in its capacity as a duly appointed representative of the Applicant and will share the details of the Applicant with RBL Bank under due authorization and consent by such Applicant.

**(iii)** MWYN Tech Pvt Ltd on intimation by RBL Bank, shall reasonably extend all necessary support for reporting and regulatory aspects in relation to sourcing of the Applicant for the Co-branded Program, if required by RBL Bank vide its instructions, provided it is mutually agreed between the Parties.

### **(iv) CUSTOMER INQUIRIES:**

MWYN Tech Pvt Ltd shall :

**(a)** refer to RBL Bank's customer service any customers/Cardmember who contacts MWYN Tech Pvt Ltd concerning a claim, complaint, dispute, service issue or request for information regarding the Cobranded Credit Cards; and

**(b)** to the extent possible, extend reasonable assistance to RBL Bank in connection with any such complaint or request for information in relation to sourcing of the Applicant for the Co-branded Program collected by MWYN Tech Pvt Ltd from the Customer, upon request from RBL Bank.

### **(v) SERVICES PROVIDED BY MONEYTAP APP:**

All digital services for RBL Bank Moneytap Cardholders available inside the Moneytap app are only accessible within the SDK integrated infrastructure provided by RBL Bank. The RBL Bank SDK-enabled infra ensures that no customer PII / account data / transaction data / data of any other category is exposed to the partner app or to the co-brand partner via any means of communication.

## A) CREDIT-LINE MONEY TRANSFER FACILITY

1. The credit-line funds transfer facility for RBL Bank “Credit-line Products” including the RBL Bank MoneyTap / Moneytap Black Credit Card will be subject to a successful authorization by RBL Bank of transaction initiated through the respective mobile app.
2. The overall credit limit for said Credit-line Products will have a shared limit between a physical Credit Card and fund transfer facility.
3. The processing fee will be charged on each loan withdrawal as per the amount displayed on the app at the time of executing fund transfer.
4. Each credit-line transfer transaction shall be converted into EMI by RBL Bank as per the tenure plan selected by the Cardmember and interest rate shown on respective mobile app after the completion of a successful credit-line funds transfer.
5. The interest rate charged on the EMI plan will be decided as per the sole discretion of RBL Bank. RBL Bank reserves the right to change interest rate offering from time to time as per its internal risk assessment policies.
6. The EMI amount for fund transfer will be charged to the Cardmembers in the Card statement as per the EMI schedule selected at the time of doing funds transfer from the respective mobile app.
7. The finance charges, late payment charges will be levied in Statement as per RBL Bank’s policies and Most Important Terms and Conditions as available on the RBL Bank website.
8. RBL Bank may at its sole discretion restrict and/or block the IMPS functionality on the Card account basis the risk policies of RBL Bank.
9. In an event funds transfer transaction fails resulting in a debit from Cardmember’s credit limit, RBL Bank will refund the same within 5 working days from the date of such transfer.
10. Responsibility for entering correct IFSC code and bank account details for fund transfer solely lies with the Cardmember. In case funds are transferred to the wrong bank account due to erroneous details entered on the app, the same needs to be highlighted to RBL Bank Card Services team and then be raised by the Cardmembers with the beneficiary bank for refund of transfer, post which RBL Bank shall reconcile the refunded amount and provide a refund on the Cardholder’s credit limit.
11. In case the customer decides to pre-close a credit-line transaction, he/she would have to write to [cardservices@rblbank.com](mailto:cardservices@rblbank.com) or contact RBL Bank customer care on the official help-line number, requesting for a pre-closure of the credit-line transaction. No pre-closure charges will be levied. Additionally, the processing fee shall be reversed if the full payment has been done within the stipulated cooling off period.
12. I abide by the [RBL Bank Privacy Policy](#).

## B) CREDIT CARD DASHBOARD

1. The Credit Card Dashboard is a user interface within the RBL Bank SDK enabled infra of the partner app, which provides an easy-to-understand view of the cardholder's card account status/activity in real-time. Credit Card Dashboard may undergo additions/deletions of card functionalities in the future. Some functionalities of the Credit Card Dashboard are enlisted (but not limited to) below:
  - a. Card Controls
  - b. PIN setup
  - c. Statement Summary
  - d. View Transactions
  - e. mPIN Setup/Change
  - f. Statement View/Download