

RBL Bank DMI Finance Credit Card Terms and Conditions

1. INTRODUCTION:

These Terms and Conditions (“Terms”) apply to and regulate the provisions of the RBL Bank DMI Finance Credit Card issued by RBL Bank Limited (“RBL Bank”) in association with DMI Finance and is to be read in conjunction with the Cardmember Agreement. In an event of conflict between these Terms and terms as prescribed under the Cardmember Agreement, the provision of the Cardmember Agreement shall prevail.

2. DEFINITIONS AND INTERPRETATION:

- 2.1. “Account” or “Card Account” shall mean an account maintained by RBL Bank under these terms and conditions, in the name of the Cardmember.
- 2.2. “Card” or “DMI Finance Credit Card” shall mean the credit card offered by RBL Bank in co-branding partnership with DMI Finance
- 2.3. “Cardmember/s” or “Primary Cardmember/s” shall mean such customers to whom a Card has been issued and who is authorized to hold the Card. The use of terms ‘you’ and ‘your’ shall mean the Cardmember wherein the context admits.
- 2.4. “EMI” shall mean Equated Monthly Instalments.
- 2.5. “INR” shall mean Indian National Rupee.
- 2.6. “Merchant Establishment” shall mean any company, corporation, establishment, firm, association, individual or any such entity which is designated as a network partner (MasterCard/VISA/RuPay) and/or with whom there is an arrangement for a Cardmember to obtain goods, services or cash advances using the Card or Card Number. Establishment shall include among others, stores, shops, restaurants, hotels, airlines, cash advance points including “ATMs and mail order advertisers (whether retailers, distributors or manufacturers).
- 2.7. "Merchant" means any person who owns or manages or operates the Merchant Establishment, its successors and permitted assigns."
- 2.8. “Offer” shall mean such benefits given by RBL Bank on purchase of products/services using RBL Bank services.
- 2.9. “Statements” shall mean the Card Statement sent by RBL Bank to its Cardmembers at periodic intervals indicating the payment credited and the transaction debited to the Account and the charges (if any) as applicable along with the payment required by the payment due date as applicable.
- 2.10. “Website” shall mean www.rblbank.com
- 2.11. “Void Transaction” shall mean any transaction wherein the transaction has taken place but has been cancelled /rejected / unsuccessful.
- 2.12. “UPI” refers to Unified Payments Interface Service offered by NPCI in collaboration with its member banks/entities.

2.13. “NPCI” stands for National Payment Corporation of India, a company incorporated in India under Section 25 of the Companies Act, 1956.

Unless otherwise defined, the capitalized terms used in these Terms will have the same meanings as ascribed to them in the Cardmember’s Agreement.

3. **PRODUCT OFFER:**

3.1. **‘Welcome benefit’ of Reward Points**

The Cardmember can avail up to a maximum of 2000 reward points as a “welcome benefit” and one BookMyShow voucher worth INR 200 on activating the card upon making a valid retail transaction within the first thirty (30) days from the date of issuance of Card by RBL Bank and upon paying the annual membership fees as reflected in the first statement by the payment due date. The reward points are redeemable at our website www.rblrewards.com. It is hereby clarified that upon the successful valid retail transaction and the payment of the membership fees by the Cardmember, the “welcome benefit” will be credited to the Cardmember’s Account within sixty 60 days from the date of the Card issuance. This benefit is only eligible once per card member at the time of joining, on payment of the membership fee.

General Activation will be counted when a customer does either of the following activities:

1. Successful Transaction
2. PIN change via any channel
3. Card Control Setting Change
4. Registration of MyCard App
5. Card Unblock from any Channel
6. Card Bill Payment
7. Tokenize Zero Transaction
8. Partner App SDK Registrations

Spends will be calculated only for settled transactions, basis the transaction date submitted by the Merchant Establishment/ Association. RBL Bank will not be held responsible if Merchant Establishment submits the transaction date as different from the actual date when the transaction was done.

3.2. **Movie benefit on BookMyShow:**

The Cardmember can avail a discount on movie tickets of Buy One Get One movie ticket of up to INR 200 on achieving spends of INR 5000 in a month on the RBL Bank DMI Finance Credit Card. The Cardmember can avail this offer on booking movie tickets on BookMyShow’s mobile application or BookMyShow’s website i.e. www.bookmyshow.com using the Card. It is hereby clarified that the

‘monthly benefit’ shall be applicable only on the primary Card, and not on add-on Cards.. Therefore, the ‘monthly benefit’ will not apply if the movie tickets are booked using add-on Cards on BookMyShow mobile application and/ or BookMyShow website.

The Cardmember availing the ‘movie benefit’ is advised to check the other applicable terms and conditions of BookMyShow at www.bookmyshow.com before availing the ‘monthly benefit’. It is hereby clarified that the tickets once purchased either from the BookMyShow mobile application or BookMyShow website, shall be considered sold and cannot be cancelled, refunded or exchanged. BookMyShow will use best efforts to ensure the Offers are provided as described, but Cardmember shall not make any claim or seek compensation against BookMyShow or RBL Bank even in the event that the Offers are not provided or provided as described.

It is hereby clarified that purchases made on following merchant categories will not be considered for the above-mentioned Monthly Movie Milestone Benefits - Railways, Fuel & Auto, Utilities, Wallet/Service Providers, Real Estate/Rental, Government Services, Insurance, Quasi Cash, Education, Contracted Services, Cash, EMI, Bills2pay and miscellaneous categories.

3.3. Reward benefits on the RBL Bank DMI Finance Credit Card:

The Cardmember can avail various rewards benefit on the Card. The Cardmember is eligible for 1 reward point for every POS transaction worth INR 100. The Cardmember can avail 2 Reward Points for every valid transaction (except the defined exclusion category), worth INR 100 spent online up to 500 Rewards Points in a month. It is hereby clarified that the above-mentioned base and accelerated reward points cannot be accrued on Railways, Fuel & Auto, Utilities, Wallet/Service Providers, Real Estate/Rental, Government Services, Insurance, Quasi Cash, Education, Contracted Services, Cash, EMI, Bills2pay and miscellaneous categories.

The Cardmember shall be able to redeem these reward points at www.rblrewards.com.

The Cardmember agrees and understands that spends will be calculated only for settled transactions, basis the transaction date submitted by the merchant establishment/ association. RBL Bank will not be held responsible if the merchant establishment submits the transaction date as different from the actual date when the transaction was done

3.4. The ‘Milestone Program’:

The Cardmember will be entitled to get 2000 Reward Points on Quarterly Spends of INR 50,000 and an Amazon voucher worth INR 500 on annual spend of INR 2,00,000 , and an additional Swiggy voucher worth INR 200 on annual spend of INR 3,00,000 .

It is also clarified that the billed spends for the Cards includes both Primary and add-on Cards for the said period will be considered for the benefits/ reward points. The qualifying purchase value for bonus reward points will exclude all EMI transactions, cash withdrawals, fees (if any), charges and Goods and Services Tax. It is further clarified that the spends will be calculated only for settled transactions, basis the transaction date submitted by the merchant establishment/ association. RBL Bank will not be

held responsible, if the merchant establishment submits the transaction date as different from the actual date when the transaction was done.

It is hereby clarified that purchases made on following merchant categories will not be considered for the above-mentioned Quarterly and Annual Milestone Benefits - Railways, Fuel & Auto, Utilities, Wallet/Service Providers, Real Estate/Rental, Government Services, Insurance, Quasi Cash, Education, Contracted Services, Cash, EMI, Bills2pay and miscellaneous categories.

* Excluded categories/MCCs will be defined as per the Network Guidelines

Category	MCCs
Railways	4112, 4011, 0066
Fuel & Auto	5541, 5172, 5542, 4001, 2541, 0032
Utilities	4900
Wallet/Service Providers	6540
Real Estate/ Rental	6513
Government Services	9399, 9402, 9405, 9400, 1490, 2490, 2995, 7800, 9406, 9222, 9211, 9401, 9311, 9223
Insurance	6300, 6310
Quasi Cash	6050, 6051, 4829
Education	8220, 8244, 8249, 8211, 8241, 8299
Contracted Services	1711, 1740, 0763, 1520, 0742, 1761, 1799, 1750, 1731, 1771, 0780
Cash	6011, 6010
Miscellaneous	5960
EMI	NA
Bills2pay	NA

3.5. Fuel Surcharge Waiver

Upon every fuel purchase for an amount between INR 500 and INR 4,000 (inclusive of both the amounts and excluding the surcharge amount) made by the Cardmember using the DMI Finance Credit Card, the Cardmember is eligible for the fuel surcharge waiver. The Cardmember shall receive a waiver on the fuel surcharge up to INR 100 every month.

The Cardmember recognizes and understands that any fuel purchase for an amount of INR 499 or lower shall not be eligible for the fuel surcharge waiver and the Cardmember shall continue to be levied with a surcharge amount of INR 10. The Cardmember also recognizes and understands that any fuel purchase for an amount of INR 4,001 and above shall not be eligible for the fuel surcharge waiver and will continue to be levied with a surcharge amount equivalent to 1% of the total transaction amount.

The eligible fuel purchases made at fuel pumps will be levied with applicable fuel surcharge amount at the time of the Purchase and this will be appear on the Cardmember's Statement. This surcharge

will subsequently be reversed for eligible transactions. The levied surcharge will not be reversed for transactions which are not eligible for the fuel surcharge waiver i.e. transactions worth INR 499 and below and INR 4,001 and above. A consolidated reversal of the surcharge amount will be reflected in the Cardmember's Statement. The Cardmember understands that Goods and Services Tax shall be levied on the fuel purchase and the same shall not be reversed. It is clarified that the fuel surcharge waiver shall not be extended to delinquent or over-limit or closed DMI Finance Credit Card.

4. **General Terms and Conditions:**

- 4.1. RBL Bank does not guarantee and make any representation about the usefulness, worthiness and/or character of the discount / benefit provided on the Card.

Any tax or other liabilities or charges payable to the government or any other statutory authority/body or any participating establishment, which may arise or accrue to the Cardmember due to provision of the Offer, shall be to the sole account of the Cardmember. Tax deducted at source, if any, on the monetary value of the Offer shall be payable by the Cardmember.

RBL Bank reserves the right to disqualify the Cardmember from the benefits of the Offer if any fraudulent activity is identified as being carried out for the purpose of availing the benefits under the Offer or otherwise by use of the Card. RBL Bank shall not be held liable for any delay or loss that may be caused in delivery of the product and services or the assured gifts / prizes.

- 4.2. RBL Bank reserves the right, at any time, without prior notice and without assigning any reason whatsoever, to add/alter/modify/change or vary these terms and conditions or to replace, wholly or in part by another offer, whether similar to this Offer or not, or to extend or withdraw it altogether.

The Offer is valid only for successful/approved transactions and not applicable for Void Transaction. The Offer's cannot be clubbed/combined/exchanged with any other offer running at the said mobile application of RBL Bank/or Website.

- 4.3. RBL Bank will also not be liable for any consequences connected with the use/ misuse of the Card by any third party due to the Card falling in the hands of any third party or the PIN coming to the knowledge of any third party. If any third parties gain access to the services, including the Card Account, the Cardmember will be responsible and shall indemnify RBL Bank against any liability, costs or damages arising out of such misuse / use by third parties based upon or relating to such access and use, or otherwise.

- 4.4. This Offer shall be subject to all applicable laws, rules and regulations which are in existence and which may be promulgated anytime by any statutory authority.

These terms and conditions shall be governed by the laws of India and any dispute arising out of or in connection with these terms and conditions shall be subject to the exclusive jurisdiction of the courts in Mumbai & RBL Bank reserves the right to add, alter, modify, change or vary any of these terms and conditions or to replace, wholly or in part, this Offer by another offer, whether similar or not, or to withdraw it altogether at any point in time, without any prior notice.

- 4.5. RBL Bank shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy of service rendered by BookMyShow for any loss whatsoever of any nature suffered by any Cardmember.

The above Offer is by way of a special offer for Cardmembers and nothing contained herein shall prejudice or affect the terms and conditions of the Cardmember agreement. The terms of the above schemes shall be in addition to and not in derogation of the terms contained in the Cardmember agreement.

DISCLAIMER:

RBL Bank displays the Offers/ services extended by third parties to RBL Bank's customers and RBL Bank is not rendering any of these Offers/ services. RBL Bank does not act as express or implied agent of the said third parties vis-a-vis the customers. RBL Bank is neither guaranteeing nor making any representation with respect to the Offers/ services provided by the third parties. RBL Bank is not responsible for quality of the products/ services provided by the third parties. For any queries, complaints, issues and/ or feedback shall be directly dealt with the third parties only. The Offers/ services may also be available at other platforms. The customer's participation to avail such Offers/ services is purely voluntary.