

Role and Responsibilities of co-brand partner, Indian Oil Corporation Limited (IndianOil RBL Bank Credit Card and IndianOil RBL Bank XTRA Credit Card):

- Indian Oil Corporation Limited and RBL Bank shall be jointly responsible for marketing and distribution of the Co-branded Credit Card to the customers, including identification of and interaction with the potential customers, Indian Oil Corporation Limited promoting and publicizing the Co-branded Credit Cards, solicitation and collection of online Application forms from Applicants where such Application has been sourced by RBL Bank, 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. Indian OIL Corporation Limited 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. Indian Oil Corporation Limited 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. Indian Oil Corporation Limited and RBL Bank shall preserve in safe custody and maintain all records, audit trails, data and documents related to sourcing of the Application, Applicant authorizations and consent and/or for such period as may be prescribed under Applicable Law, from time to time and shall promptly within 7 Business Days furnish the same to RBL Bank as and when required and asked by the Bank. Indian Oil Corporation Limited shall maintain separately all information, records, documents etc. pertaining to sourcing of Co-branded Card pursuant to the Agreement.
- IV. Indian Oil Corporation Limited 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.
- V. Indian Oil Corporation Limited shall:
  - (a) Refer to RBL Bank's customer service any customers/Cardmember who contacts Indian Oil Corporation Limited concerning a claim, complaint, dispute, service issue or request for information regarding the Co-branded Credit Cards; and
  - (b) to the extent possible, extend reasonable assistance to RBL Bank in connection with any complaint or request for information in relation to sourcing of the Applicant for the Co branded Program collected by Indian Oil Corporation Limited from the Customer, upon request from RBL Bank.