

Role and Responsibilities of co-brand partner, Indian Railway Catering and Tourism Corporation (IRCTC RBL Bank Credit Card):

- I. IRCTC 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, IRCTC 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. IRCTC 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. IRCTC 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. IRCTC 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. IRCTC shall maintain separately all information, records, documents etc. pertaining to sourcing of Co-branded Card pursuant to the Agreement.
- IV. IRCTC 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. IRCTC shall:
 - (a) refer to RBL Bank's customer service any customers/Cardmember who contacts IRCTC 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 such complaints or request for information in relation to sourcing of the Applicant for the Co-branded Program collected by IRCTC from the customer, upon request from RBL Bank Pvt. Ltd concerning a claim, complaint, dispute, service issue or request for information regarding the Co-branded Credit Cards.