

Role and Responsibilities of Co-Brand Partner, Credilio Financial Technologies Private Limited, (RBL Bank Credilio novio / Credilio novio Premium Credit Card):

(i) SALES AND MARKETING:

Credilio Financial Technologies Private Limited 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 Credilio Financial Technologies Private Limited, 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. Credilio Financial Technologies Private 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) Credilio Financial Technologies Private 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) Credilio Financial Technologies Private 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.

(iv) CUSTOMER INQUIRIES: Credilio Financial Technologies Private Limited shall:

(a) refer to RBL Bank's customer service any customers/Cardmember who contacts Credilio Financial Technologies Private 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 such complaint or request for information in relation to sourcing of the Applicant for the Co-branded Program collected by Credilio Financial Technologies Private Limited from the Customer, upon request from RBL Bank.

(A) CREDIT CARD DASHBOARD

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. Functionalities of the Credit Card Dashboard are enlisted (limited to) below:

- (a) Statement summary
- (b) Virtual card
- (c) View unbilled transactions
- (d) Available credit limit

