

RBL Bank Paisabazaar Duet Credit Card Terms and Conditions

1. INTRODUCTION:

These Terms and Conditions apply to and regulate the provision of the Duet Credit Card issued by RBL Bank Limited ("RBL Bank") offered in association with Paisabazaar Marketing and Consulting Private Limited and should be read in conjunction with the Cardmember Agreement

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 "Paisabazaar Duet Card" shall mean the credit card offered by RBL Bank.
- 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. "INR" shall mean Indian National Rupee.
- 2.5. "Offer" shall mean such benefits given by RBL Bank on purchase of products/services using RBL Bank services.
- 2.6. "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.
- 2.7. "Website" shall mean www.rblbank.com
- 2.8. "Void Transaction" shall mean any transaction wherein the transaction has taken place but has been cancelled /rejected /unsuccessful.

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. Cashback benefits on the Paisabazaar Duet Card:

The Cardmember can avail a cashback benefit of 1% of transaction amount on all POS & Online purchases on the Card, with the exception of the transaction categories & MCCs listed below.

*Categories/MCCs will be defined as per VISA & Mastercard guidelines

| Category | MCCs |
|----------|------------------------------|
| Railways | 4112, 4011, 4111 |
| Petrol | 9752, 5541, 5983, 5172, 5542 |

| | |
|--------------------------|--|
| Utilities | 4900 |
| Wallet Load | 6540 |
| Rent | 6513 |
| Government Services | 9399, 9402, 9405 |
| Insurance | 6300, 5960 |
| Cash | 6010, 6011 |
| Education | 8299, 8211, 8249, 8244, 8220, 8241 |
| Quasi- Cash | 6051, 4829, 6529, 6050, 6530, 6534 |
| Miscellaneous | 4899, 9311, 1520, 1799, 7349, 1761, 1740, 1731, 8661, 8111, 9222, 1750 |
| Credit-line Transactions | NA |

The cashback will be calculated & provided on settled transactions only.

The Cardmember agrees and understands that the value of spends will be calculated only for settled transactions, basis the transaction date submitted by the merchant establishment/ association (i.e. MasterCard / VISA). Cashback will be credited within 2 weeks from the date of transaction settlement. 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.

4. Additional terms and conditions for Credit Line Products:

- 4.1. The fund transfer facility for RBL Bank “Credit Line Products” including the Paisabazaar Duet Card will be subject to a successful authorization by RBL Bank of transaction initiated through the Website.
- 4.2. The overall credit limit for said Credit Line Products will have a shared limit between a physical Card and fund transfer facility.
- 4.3. The processing fee will be charged on each loan withdrawal as per the amount visible on the Cardmember interface at the time of doing fund transfer.
- 4.4. Each fund transfer transaction shall be converted into EMI as per the tenure plan selected by the Cardmember and interest rate shown on the respective Website at the time of doing fund transfer.
- 4.5. 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.
- 4.6. 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 application and or Website.
- 4.7. The finance charges, late payment charges will be levied in the Statement as per RBL Bank’s policies and Most Important Terms and Conditions as available on the Website.
- 4.8. 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.
- 4.9. In an event funds are not transferred to the Cardmember’s Accounts instantly but gets debited from Cardmember’s credit limit, the same will get reversed by RBL Bank payment gateway within 5 working days from the date of such transfer.
- 4.10. Responsibility for entering correct IFSC 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/website, the same needs to be raised by the Cardmembers with the beneficiary bank for transfer to the correct account.

- 4.11.** In case the customer decides to pre-close a credit-line transaction, he/she would have to write to 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.

5. OTHER TERMS:

- 5.1.** RBL Bank does not guarantee and make any representation about the usefulness, worthiness and/or character of the discount / benefit provided on the Card.
- 5.2.** 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.
- 5.3.** 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.
- 5.4.** 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.
- 5.5.** 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.
- 5.6.** 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.
- 5.7.** 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.
- 5.8.** 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.

- 5.9.** 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 card member agreement. The terms of the above schemes shall be in addition to and not in derogation of the terms contained in the Card member agreement.

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.