

RBL Bank Paisabazaar Duet Plus Credit Card Terms and Conditions

1. INTRODUCTION:

These Terms and Conditions (“Terms”) apply to and regulate the provision of the Duet Plus Card as issued by RBL Bank Limited (“RBL Bank”). in association with Paisabazaar Marketing and Consulting Private limited (Paisabazaar) In an event of conflict between these Terms and terms as prescribed under the Card Member Agreement, the provision of the Card Member 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 “Paisabazaar Duet Plus 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. “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).
- 2.6. "Merchant" means any person who owns or manages or operates the Merchant Establishment, its successors and permitted assigns.
- 2.7. “Offer” shall mean such benefits given by RBL Bank on purchase of products/services using RBL Bank services.
- 2.8. “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.
- 2.9. “Website” shall mean www.rblbank.com .
- 2.10. “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. Welcome benefit on the Paisabazaar Duet Plus Card:

A one-time cashback of INR 250 is credited to the customer's credit card account on making spends within the first 30 days of card setup. Spends will be calculated only for settled transactions, basis the transaction date submitted by the Merchant Establishment/ Association (i.e. MasterCard/VISA/Rupay). RBL Bank shall not be held responsible if Merchant Establishment submits the transaction date as different from the actual date when the transaction was done. Additionally, no reward points will be awarded for transactions made on cash withdrawals, EMI transactions. This includes converting transactions to EMI (Split-N-Pay) and EMI conversion requests placed at the time of making transactions at POS/Web/Mobile App. For any reason, if the transactions are reversed and the net spends within 30 days is NIL then the welcome benefit of INR 250 cashback will be debited. The one time cashback will be credited within 2 weeks in the card account and shall be reflected on the statement as well.

3.2. Cashback benefits on the Paisabazaar Duet Plus Card:

The Card member can avail a cashback benefit of 1% of transaction amount on all Retail Outlets & Online transactions on the Card and a cashback benefit of 2.5% on all dining & travel spends with the exception of the following categories:

(Cash, Quasi-Cash, Utilities, Real Estate/Rental, Wallet/Service Providers and Fuel&Auto, EMI conversion of retail transactions (Split-N-Pay & EMI conversion requests placed at the time of making transactions at POS/Web/Mobile App)).

The cashback will be calculated & provided on settled transactions only. The total cashback on all spends including online, POS, dining & travel spends per card in a month will be capped at a maximum of INR 500 (Travel and Dining Transactions will be capped at INR 200 per month and cumulative cashback on all other remaining transactions will be capped at INR 300 per month).

W.e.f. October 15, 2024 purchases/spends made on select Merchant Categories (MCC's) *mentioned below will not be eligible to earn cashback:

MCC Category	MCC Code*
Fuel & Auto	0032, 2541, 4001, 5542, 5541, 5172
Utilities	4900
Insurance	6300, 6310
Quasi-Cash	6050, 6051, 4829
Railways	0066, 4011, 4112
Real Estate/Rental	6513
Education	8220, 8244, 8249, 8211, 8241, 8299

Wallets/Service Providers	6540
Government Services	9400, 1490, 2490, 2995, 7800, 9406, 9222, 9405, 9399,9211, 9402, 9401, 9311,9223
Contracted Services	1711, 1740, 0763, 1520, 0742, 1761, 1799, 1750, 1731, 1771, 0780
Cash	6011, 6010
Miscellaneous	5960
Bills2Pay	NA

*All Categories (MCC's) defined as per MasterCard, VISA and RuPay guidelines

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/ Rupay). RBL Bank shall not be held responsible if the merchant establishment submits the transaction date as different from the actual date when the transaction was done.

Illustration 1:

Transaction Date	Settlement Date	Spends on	Amount	Earned Cashback (INR)
20th October	21st October	Fuel	5,000	Not Eligible
21st October	23rd October	Groceries	2,500	25
26th October	28th October	Electricity Bill	4,000	Not Eligible
30th October	1st November	Education fee	10,000	Not Eligible
4th November	6th November	Dining at a restaurant	10,000	200
11th November	12th November	Apparels	35,000	275
11th November	12th November	Flight Booking (EMI)	2,500	Not Eligible
15th November	16th November	Hotel spends during travel	15,000	0
19th November	Unsettled- issue at merchant's end	Apparels	10,000	None
Consolidated Spends in billing cycle			94,000	500

In Illustration 1 provided above, total cashback earned is INR 500:

- No Cashback on select merchant category codes as defined in the table under section 3.2

- 2.5 % Cashback on Dining and Travel capped at INR 200 (Hence only INR 200 earned on 4th November spend and no cashback earned on 15th November spend in above illustration)
- 1 % Cashback on other spends (21st October spend)
- 1% Cashback capping at INR 300 hence INR 275 cashback earned on 11th November apparel spends in above illustration
- No Cashback on unsettled transaction (Hence no cashback earned on 19th November spend in above illustration)

3.3. Monthly benefit of INR 200 on BookMyShow movie tickets:

- a) The Cardmember can avail a 'monthly benefit' comprising of a discount of INR 200 or maximum number of one free ticket whichever is lower on booking movie tickets on BookMyShow's mobile application or BookMyShow's website i.e. www.bookmyshow.com using the Card.
- b) This benefit will be valid only for Saturday and Sunday shows.
- c) This Offer shall be availed on single ticket also on BookMyShow's mobile application or BookMyShow's website i.e., www.bookmyshow.com using the Card.
- d) It is hereby clarified that 'monthly benefit' can be availed only once in a calendar month by the Cardmember.
- e) The 'monthly benefit' shall not apply if the movie tickets are booked using add-on Cards on BookMyShow mobile application and/ or BookMyShow website.
- f) The Cardmember who receives one free ticket under this 'monthly benefit' must purchase and pay in full for at least one full price ticket in the same purchase transaction.
- g) The Offer shall be applicable only for bookings for movie tickets in all movie theatres in India wherein such movie tickets can be booked using the website of BookMyShow i.e., www.bookmyshow.com or the BookMyShow mobile application.
- h) Notwithstanding herein stated above, in an event you have applied for the discount and the transaction is not successful, twenty (20) minutes waiting time will be applicable before re-availing the discount.
- i) The Cardmember shall ensure to adhere to all other applicable terms and conditions prescribed by BookMyShow on its website i.e., www.bookmyshow.com.
- j) The Cardmember agrees and understands that the movie tickets once bought online, shall be considered sold and discount applied cannot be cancelled, refunded, or exchanged.
- k) The Cardmember agrees and understands that this Offer cannot be combined with any other offers/discounts/promotions/encash at BookMyShow.
- l) 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.
- m) The Cardmember understands that BookMyShow will use best efforts to ensure the Offers are provided as described, but the 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 (whether or not such non provision is due to fault, negligence on the part of BookMyShow or RBL Bank).

n) Detailed steps to avail the offer are mentioned below:

- Go through the regular ticketing flow for selecting the movie, cinema and show of your choice
- Proceed to payments page
- Confirm your details by providing your email id & mobile number as this information will be used for confirming your transaction
- To avail offer, check 'Unlock Offer or Apply Promocodes'
- Click on the tab - Credit/ Debit/ Net Banking
- Click on 'Select Offer' and choose 'RBL Bank Credit Card Movie Offer' from the offers drop down list
- Enter your 16-digit credit card number in the box and click on 'Check'
- Congratulations! You would have successfully availed your offer
- You will have to pay the remaining transaction amount using the same card on which you have availed the offer. Your card number will auto populate in the box. To make the payment, enter your name on the card, expiry date and CVV card detail

3.4. **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 Paisabazaar Duet Plus 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 lower than INR 500 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 greater than INR 4,000 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 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 below INR 500 and above INR 4,000. 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 Paisabazaar Duet Plus Cards.

Illustration 2:

Your monthly statement date is 22nd of every month. You make 2 fuel transactions as below:

- Fuel Purchase of INR 700 (Exclusive of surcharge & GST) on September 27, 2024
- Fuel Purchase of INR 499 (Exclusive of surcharge & GST) on October 10, 2024

It is hereby clarified that 1st transaction of INR 700 will qualify for fuel surcharge waiver. Surcharge of 1% of the transaction value or INR 10 (whichever is higher) will be reversed & reflect in the next month's statement generated on October 22, 2024. However, 2nd transaction of INR 499 will not qualify for the fuel surcharge waiver since fuel transaction amount is less than the qualifying value of INR 500.

3.5. Spend Based Milestone Benefits:

The annual fee for the forthcoming year will be waived off upon spending INR 4 Lakhs or above within one anniversary year. W.e.f October 15, 2024 transactions done on above-mentioned categories (refer section 3.2) will be excluded from spend based waiver.

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 mobile application dashboard 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.
- 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 stipulating cooling off period.

4.12 Money transfer may also happen with NEFT in some cases.

Please note that w.e.f 20th October Credit Line functionality for your RBL Bank Paisabazaar Duet Plus Credit Card will be available on the RBL Bank MyCard mobile application under XpressCash program. This feature available on the partner mobile application will no longer be available for you to opt for.

To enjoy benefits of credit line facility, visit RBL Bank MyCard mobile application ([Link](#))

Steps to avail XpressCash after logging in to the MyCard application are explained below:

Click on the banner "Get Instant Cash"
Enter details like Loan amount, tenure etc.
View EMI, Interest rate, proc fee etc.
Customer enters bank account details (A/c no. & IFSC code)
Get the amount credited within 3-4 working days

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. 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.
- 5.2. 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 not applicable for Void Transaction. The Offers cannot be clubbed/combined/exchanged with any other offer running at the said mobile application of RBL Bank/or Website. This Offer is valid only for successful/approved transactions and not void transactions.
- 5.3. 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.

- 5.4. 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.
- 5.5. 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.
- 5.6. 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.
- 5.7. 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.

6. DISCLAIMER:

RBL Bank is neither guaranteeing nor making any representation with respect to the products / services provided by the third parties. For any queries, complaints, issues and/ or feedback pertaining to products and services purchased from a third-party website, Cardmember shall directly deal with the third parties only. The Offers/ services may also be available at other platforms. The Cardmember's participation to avail such Offers/services is purely voluntary.

