

RBL Bank Cookies Credit Card Terms and Conditions

1. INTRODUCTION:

These Terms and Conditions ("Terms") apply to and regulate the provision of the Cookies Card as offered by RBL Bank Limited ("RBL Bank"). In an event of conflict between these terms and terms as prescribed under the Cardmember Agreement, the provision of the Cardmember 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. "Membership Year" shall be defined as the 12-month period commencing from the date of the credit card account opening to card renewal date and from renewal date to next renewal date subsequently.
- 2.3. "Card" or "Cookies Card" shall mean the credit card offered by RBL Bank.
- 2.4. "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.
- 2.5. "INR" shall mean Indian National Rupee.
- 2.6. "Offer" shall mean such benefits given by RBL Bank on purchase of products/services using RBL Bank services.
- 2.7. "Statement" 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.
- 2.8. "Website" shall mean www.rblbank.com.
- 2.9. "Eligible Transaction" shall mean any successful retail transaction eligible for the benefits.
- 2.10. "Void Transaction" shall mean any transaction wherein the transaction has taken place but has been cancelled /rejected /unsuccessful.
- 2.11. Unless otherwise defined, the capitalized terms used in these Terms will have the same meanings as ascribed to them in the Cardmember's Agreement.
- 2.12. "Select Merchant Category Codes" as defined by VISA, RuPay & Mastercard:

Category	MCCs
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Fuel & Auto	5172, 5541, 5542, 4001, 2541, 0032
Utilities	4900
Wallets/Service Providers	6540
Rental	6513
Insurance	6300, 6310
Railways	4112, 4011, 0066
Education	8220, 8244, 8249, 8211, 8241, 8299
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
Quasi-Cash	6050, 6051, 4829
Cash	6011, 6010
Miscellaneous	5960

3. PRODUCT OFFER:

3.1. Welcome Benefit:

The Cardmember availing the Cookies Card is entitled to a 'welcome benefit' of a voucher worth INR 1,000 of a brand of their choice (Amazon, Flipkart, Myntra, Croma & Shoppers Stop) on making an eligible transaction within 30 days from the date of the Card being issued by RBL Bank to the Cardmember. The Cardmember agrees and understands that in an event the merchant establishment submits the transaction date as different from the actual date when the transaction was done, RBL Bank will not be held responsible or liable for the same. It is hereby

clarified that upon the successful eligible transaction, the 'welcome benefit' (voucher) shall be mailed to the cardmember by RBL Bank via designated partner on cardmember's registered email address as per bank's records within 60 days from the date of the Card issuance and upon paying the first month membership fees as reflected in the monthly statement by the payment due date.

Click to access: [Guide to redeem voucher](#)

Must read: [Voucher Terms & Conditions](#)

3.2. Monthly fee waiver of INR 100:

If the Cardmember makes eligible transactions equal or greater than INR 5,000 in the respective calendar month, the said Cardmember is entitled for a monthly membership fee waiver of INR 100 in the subsequent month's billing cycle. The spends made on the Card will be calculated only for settled transactions, basis the transaction date submitted by the merchant establishment/association. The Cardmember agrees and understands, that in an event the merchant establishment submits the transaction date as different from the actual date when the transaction was done, RBL Bank will not be held responsible or liable for the same. The Cardmember agrees and understands that the qualifying monthly spend for the fee waiver shall be exclusive of all EMI transactions, cash withdrawals, fees (if any), charges and GST. Purchases done on select Merchant Category Codes as defined in 2.12 and Bills2Pay are excluded from this benefit.

Illustration 1: If the customer spends INR 15,000 in the calendar month of July (1st July to 31st July) with the following break up of spends:

Date	Spends On	Amount (INR)	Eligible Transaction
01 st July	Fuel	1,000	Not Eligible
05 th July	Grocery	2,000	2,000
09 th July	Railway Ticket	1,500	Not Eligible
14 th July	Electricity Bill	2,000	Not Eligible
20 th July	Apparels	3,000	3,000
23 rd July	Dinning	1,500	1,500
26 th July	Food Order	1,000	1,000
29 th July	Hotel Booking (EMI)	3,000	Not Eligible
Total Spends in the month of July (1 st July to 31 st July)		15,000	7,500

In Illustration 1 above, the monthly fee will be waived for the subsequent month in the monthly statement generated in August, as the cardholder meets the fee waiver eligibility by making eligible transactions totalling INR 7,500, exceeding the minimum threshold of INR 5,000 in a month.

3.3. Reward Benefits:

The Cardmember can earn 5 reward points for every eligible transaction amounting to INR 100 spent on online and 1 reward point for eligible transaction of INR 100 spent on offline stores. The Cardmembers can redeem the reward points at www.rblrewards.com.

The spends made on the Card will be calculated only for settled transactions, basis the transaction date submitted by the merchant establishment/ association. The Cardmember agrees and understands, that in an event the merchant establishment submits the transaction date as different from the actual date when the transaction was done, RBL Bank will not be held responsible or liable for the same. A consolidated reward summary will be reflected in the monthly statement. 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. Purchases done on select Merchant Category Codes as defined in 2.12 and Bills2Pay are excluded from this benefit.

The Cardmember understands and acknowledges that reward points earned in any given month will be credited to the Cardmember's account within 60 days from the settlement date of eligible transactions.

Illustration 2: If the customer spends INR 20,000 in a billing cycle (e.g. November's billing cycle of 21st October to 20th November) with the following break up of spends

Date	Spends On	Amount (INR)	Earned Reward Points
21 st October	Fuel	1,000	Not Eligible
25 th October	Online Purchase of Grocery	2,000	100
29 th October	Railway Ticket	1,500	Not Eligible
04 th November	Electricity Bill	2,000	Not Eligible
07 th November	Physical Grocery Store	3,000	30
10 th November	Online Purchase of Apparels	3,000	150
13 th November	Education Fee	1,500	Not Eligible
16 th November	Online Food Order	1,500	75
18 th November	Physical Apparels Store	2,000	20
19 th November	Flight Booking (EMI)	2,500	Not Eligible
Consolidated spends in a billing cycle		20,000	375

In Illustration 2 provided above, total reward points earned in the cycle is 375 points:

- No points rewarded on excluded select merchant category codes as defined in 2.12
- 5 Reward points for INR 100 spent Online
- 1 Reward point for INR 100 spent Offline (Physical Stores)

3.4. 10% cashback up to INR 300 per calendar month on transactions made on select merchants (Myntra, Uber & Zomato):

The Cardmember is entitled to a 10% cashback for a maximum amount of INR 300 per calendar month per merchant on settled transactions made on Myntra, Uber & Zomato using the Card. The Cardmember understands that RBL Bank shall directly credit the cashback within 60 days from the settled transaction date into the Cardmember's Card account. Since there is capping involved, cashback break up at transaction level cannot be shared. However, customer can check the cashback amount in the monthly statements.

Illustration 3: If the customer spends INR 12,000 on these merchants in a billing cycle with the following break up of spends

i) Food Order on Zomato: INR 4,500 ii) Ride
Booking on Uber: INR 2,500 iii) Online
Shopping at Myntra: INR 3,000

The cashback for the billing cycle in example would be calculated as follows:

i) 10% Cashback on INR 4,500 spent at Zomato = INR 300 (*Since it is capped at INR 300 per month*) ii) 10% Cashback on INR 2,500 spent at Uber = INR 250 iii) 10% Cashback on INR 3,000 spent at Myntra = INR 300.

Thus, the total cashback for the Illustration 3 would be INR 300+250+300= INR 850

3.5. BookMyShow Movie Benefit:

- a. The Cardmember may avail 10% instant discount for a maximum amount of INR 300 per calendar month on transactions made on BookMyShow for booking movie tickets using the Card.
- b. 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.
- c. It is hereby clarified that 'monthly benefit' can be availed only once in a calendar month by the Cardmember.
- d. The 'monthly benefit' shall not apply if the movie tickets are booked using add-on Cards on BookMyShow mobile application and/ or BookMyShow website.
- e. 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.
- f. Notwithstanding herein stated above, in an event the cardmember have applied for the discount and the transaction is not successful, twenty (20) minutes waiting time will be applicable before reavailing the discount.
- g. The Cardmember shall ensure to adhere to all other applicable terms and conditions prescribed by BookMyShow on its website i.e., www.bookmyshow.com.
- h. 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.
- i. The Cardmember agrees and understands that this Offer cannot be combined with any other offers/discounts/promotions/encash at BookMyShow.

- j. 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.
- k. The Cardmember understands that BookMyShow will use best efforts to ensure the Offers are provided as described, but the Cardmembers 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).
- l. For detailed instructions on accessing the benefits, please refer [BookMyShow offer redemption](#).

3.6. Vouchers arising from the 'milestone program':

The Cardmember can unlock various benefits under the 'milestone program' of the Card. Upon making eligible transactions worth INR 2,00,000 or more in a membership year, the Cardmember will become eligible to receive a voucher worth INR 1,000 of a brand of their choice (out of Amazon, Flipkart, Myntra, Croma & Shoppers Stop). The Cardmember will also become eligible to receive a voucher worth INR 5,000 of a brand of their choice (out of Amazon, Flipkart, Myntra, Croma & Shoppers Stop) upon making eligible transactions worth INR 5,00,000 or more in a membership year. It is hereby clarified that the various benefits under the 'milestone program' (voucher) shall be mailed to the cardmember by RBL Bank via designated partner on cardmember's registered email address as per bank's records within 45 days from the date of crossing the corresponding annual spend milestone.

The Cardmember agrees and understands that the qualifying transaction value for the milestone program will exclude all EMI transactions, Fuel Spends, cash withdrawals, fees (if any), charges and GST. Purchases done on select Merchant Category Codes as defined in 2.12 and Bills2Pay are excluded from this benefit. The spends will be calculated only for settled transactions, basis the transaction date submitted by the merchant establishment/ association. RBL Bank w

ill not be held responsible if the merchant establishment submits the transaction date as different from the actual date when the transaction was done.

Click to access: [Guide to redeem voucher](#)

Must read: [Voucher Terms & Conditions](#)

3.7. 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 with the Cookies Card, the Cardmember is eligible for the fuel surcharge waiver. The Cardmember shall receive a monthly waiver on the fuel surcharge up to INR 150. The Cardmember recognizes and understands that any fuel purchase for an amount less 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 of more 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 fuel purchases made at fuel station will be levied with applicable fuel surcharge amount at the time of the purchase. This surcharge will subsequently be reversed for the 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 fuel surcharge amount will be reflected in the subsequent month's statement. The Cardmember understands that

Goods and Service Tax shall be levied on the fuel purchase and the same shall not be reversed. The fuel surcharge waiver shall not be extended to delinquent or over-limit or closed Cookies Cards.

4. Terms and conditions prescribed by RBL Bank:

- 4.1.** 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.
- 4.2.** RBL Bank reserves the right, at all times, 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 provided on the Cookies Card cannot be clubbed with any other offers that may be available to the Cardmember by RBL Bank and the offers there under not transferable. The Offer's cannot be clubbed/combined/exchanged with any other offer running at the said mobile application of RBL Bank/or Website. This Offer is eligible only for successful/approved transactions and not void transactions.
- 4.3.** 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. DISCLAIMER:

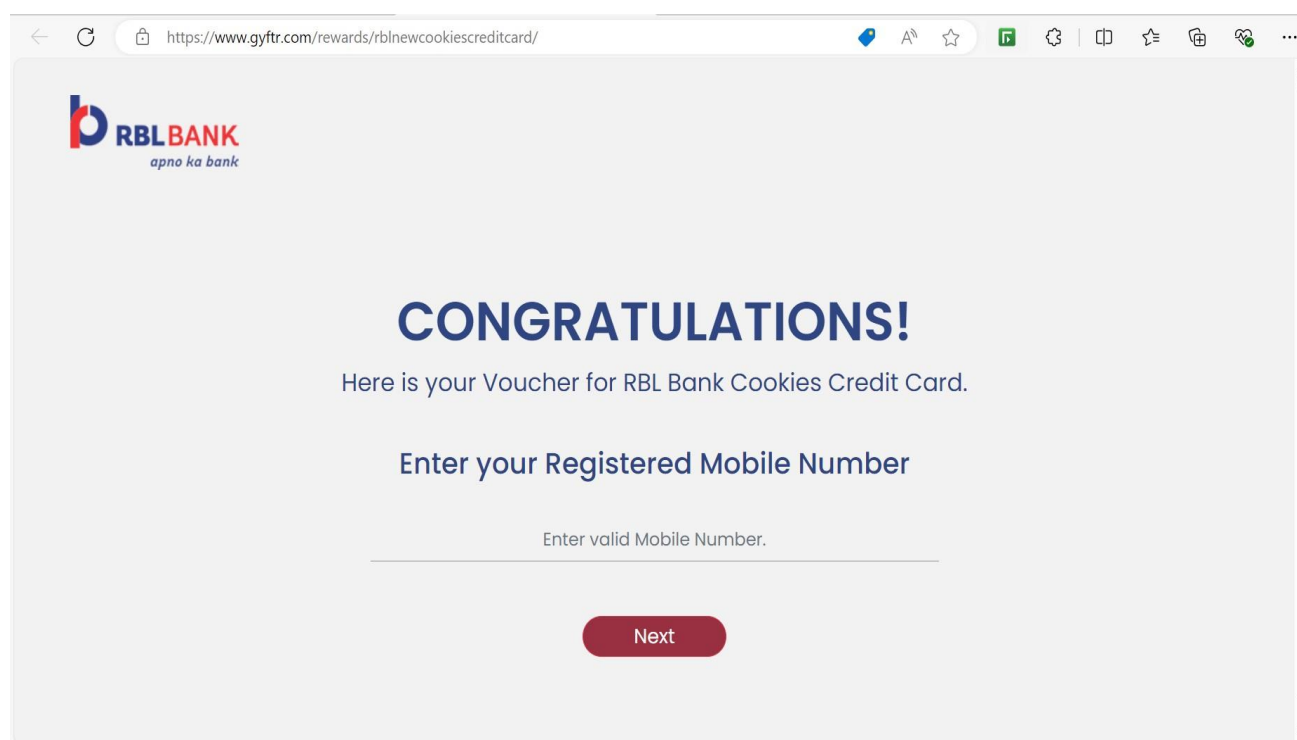
RBL Bank is neither guaranteeing nor making any representation with respect to the products / services provided by the third parties. For any queries, complaints, issues and/ or feedback pertaining to products and services purchased from a third-party website, Cardmember shall directly deal with the 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.

Annexure

Guide to redeem voucher

- Once eligible, the cardmember will receive an eligibility email and SMS containing a redemption link.
- Clicking the link will redirect them to the redemption webpage.
- They should enter their mobile number and click "Submit".
- Enter the OTP received on their registered mobile number.
- Select the voucher they wish to redeem from their preferred brands.
- Choose the denomination and quantity they want to redeem.
- Upon clicking the "Submit" button, the voucher will be sent to the cardmember's registered mobile number and email ID.

Redemption Webpage: <https://www.gyfr.com/rewards/rblnewcookiescreditcard/>



The screenshot shows a web browser window with the URL <https://www.gyfr.com/rewards/rblnewcookiescreditcard/>. The page features the RBL Bank logo at the top left. The main heading is "CONGRATULATIONS!" in large blue letters. Below it, the text reads "Here is your Voucher for RBL Bank Cookies Credit Card." The next instruction is "Enter your Registered Mobile Number" in bold. There is a text input field with the placeholder "Enter valid Mobile Number." and a red "Next" button below it.

Voucher Terms & Conditions

- The redemption link is valid for 120 days from the date of receiving the eligibility communication.
- Vouchers must be claimed within 120 days of receiving the eligibility communication.
- Once the redemption link expires, it cannot be renewed.
- Vouchers, once selected, cannot be exchanged or renewed.
- Voucher usage is governed by the terms and conditions of the respective partner.
- Click the links below to read the terms and conditions of the respective partner outlets:
Amazon Voucher T&C: [gyfr.com/amazon](https://www.gyfr.com/amazon)
Myntra Voucher T&C: [gyfr.com/myntra](https://www.gyfr.com/myntra)
Croma Voucher T&C: [gyfr.com/croma](https://www.gyfr.com/croma)

Flipkart Voucher T&C: gyftr.com/makemytrip-e-pay

Shoppers Stop Voucher T&C: gyftr.com/shoppers-stop