

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. “Card” or “Cookies 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. “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.
- 2.7. “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.
- 2.9. 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:

The Cardmember availing the Cookies Card is entitled to a ‘welcome benefit’ of a voucher worth INR 1000 at a merchant of their choice (out of Amazon, Flipkart, Myntra, Croma & Shoppers Stop) on making a valid retail transaction within 30 days from the date of the Card being issued by RBL Bank to the Cardmember. It is hereby clarified that upon the successful valid retail transaction, the ‘welcome benefit’ will be credited to the Cardmember’s Account within 60 days from the date of the Card issuance.

3.2. Monthly fee waiver of INR 100 exclusive of tax:

If the Cardmember makes valid transactions equal or greater than INR 5,000 in the respective calendar month (“Monthly Spends”), the said Cardmember is entitled to a monthly membership fee waiver of INR 100 exclusive of taxes in the subsequent month’s Billing Cycle. The Cardmember agrees and understands

that the qualifying purchase value for the fee waiver shall be exclusive of all EMI transactions, cash withdrawals, fees (if any), charges and GST.

3.3. Reward benefits:

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

It is clarified that ‘one month’ is defined as one billing cycle assigned to the Card. 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 understand, 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. It is further clarified that transactions made on Fuel, Railways, Utility Bill payments, Rental, Miscellaneous payments will not be eligible to earn Reward points w.e.f. 1-Sep-2022.

W.e.f. October 09, 2023, 1 reward point for every Rs. 100 spent offline and 5 reward points on every Rs. 100 spent online will not be awarded for transactions made for Insurance, Wallet, Fuel, Railways, Utilities, Rental and Miscellaneous payments. Additionally, no reward points will be awarded for EMI conversion of retail transactions. This includes converting retail transactions to EMI (Split-N-Pay) and EMI conversion requests placed at the time of making transactions at POS/Web/Mobile App.

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

Category	MCCs
Fuel	9752, 5541, 5983, 5172, 5542
Utilities	4900
Wallet	6540
Rental	6513
Insurance	6300, 5960
Railways	4112, 4011, 4111
Miscellaneous	All MCCs as defined by VISA & Mastercard

3.4. 10% cashback up to INR 300 per calendar month on transactions made on Myntra, Uber & Zomato (“Monthly Cashback”):

The Cardmember is entitled to a 10% cashback for a maximum amount of INR 300 per calendar month on transactions made on Myntra, Uber & Zomato using the Card. The Cardmember understands that RBL Bank shall directly credit the Cardmember’s account with the applicable cashback amount upon settlement of the transaction with the Merchant. A consolidated cashback amount will be reflected in the Monthly Statement.

3.5. 10% instant discount up to INR 300 per calendar month on transactions made on BookMyShow (“Monthly Discount”):

The Cardmember is entitled to a 10% instant discount for a maximum amount of INR 300 per calendar month on transactions made on BookMyShow using the Card.

Please note that instant discount on BookMyShow is valid for one transaction in a month.

3.6. Vouchers arising from the ‘milestone program’:

The Cardmember can unlock various benefits under the ‘milestone program’ of the Card. Upon making valid retail transactions worth INR 2,00,000 or more in one year from the date of activation of Card, the Cardmember will become eligible to receive a voucher worth INR 1000 at a merchant of their choice (out of Amazon, Flipkart, Myntra, Croma & Shoppers Stop). ii. The Cardmember will also become eligible to receive a voucher worth INR 5000 at a merchant of their choice (out of Amazon, Flipkart, Myntra, Croma & Shoppers Stop) upon making valid retail transactions worth INR 5,00,000 or more in one year from the date of activation of Card. iii. It is hereby clarified that the various benefits under the ‘milestone program’ shall be unlocked within 5 working days of crossing the corresponding annual spend milestones. The Cardmember agrees and understands that the qualifying purchase value for the milestone program will exclude all Equated Monthly Instalments (EMI) transactions, cash withdrawals, fees (if any), charges and Goods and Services Tax (GST). The spends will be calculated only for settled transactions, basis the transaction date submitted by the merchant establishment/ association. 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.

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 waiver on the fuel surcharge up to INR 150 every calendar month. The Cardmember recognizes and understands that any fuel purchase for an amount of INR 499 or lower 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 INR 4,001 and above 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 petrol purchases made at petrol pumps will be levied with applicable petrol surcharge amount at the time of the purchase and this will be appeared on the 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 INR 499 and below and INR 4,001 and above. A consolidated reversal of the fuel surcharge amount will be reflected in the 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 is not valid and 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. This Offer is valid 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 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 party's 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.