

RBL Bank Fun Plus Credit Card Terms and Conditions

1. INTRODUCTION:

These Terms and Conditions ("Terms") apply to and regulate the provisions of RBL Bank Fun Plus Credit Card issued by RBL Bank Limited ("RBL Bank") in association with BigTree Entertainment Pvt. Ltd. ("BookMyShow") and should be read in conjunction with the Cardmember Agreement. If there is a conflict between these terms and any terms as prescribed under the Cardmember Agreement, the provisions of the Cardmember Agreement shall prevail.

2. DEFINITIONS AND INTERPRETATIONS:

- 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. "App" shall mean the mobile application.
- 2.3. "Fun Plus Card" or "Fun Plus Credit Card" shall mean the co-branded credit card offered by RBL Bank in association with BookMyShow.
- 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. "EMI" shall mean Equated Monthly Instalments.
- 2.6. "GST" shall mean the Goods and Services Tax.
- 2.7. "INR" shall mean Indian National Rupee.
- 2.8. "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 wherever located honours the Card or the Card number. This shall include among others, stores, shops, restaurants, hotels, airlines, cash advance points including ATMs and mail order advertisers (whether retailers, distributors, or manufacturers).
- 2.9. "Merchant" means any person who owns or manages or operates the Merchant Establishment, its successors and permitted assigns.
- 2.10. "Offer" shall mean such benefits given by RBL Bank on purchase of products/services using RBL Bank services.
- 2.11. "Website" shall mean www.rblbank.com and the website of the Alliance Partner i.e. www.bookmyshow.com.
- 2.12. "Void Transaction" shall mean any transaction wherein the transaction has taken place but has been cancelled /rejected /unsuccessful.
- 2.13. "Membership Year" shall mean the 12 month period commencing from date of credit card issuance Unless otherwise defined, the capitalized terms used in these Terms will have the same meanings as ascribed to them in the Cardmember's Agreement.
- 2.14. "Billing Month" is the duration between your 2 consecutive statements.

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3. PRODUCT OFFER:

3.1. The Cardmember is offered an attractive ‘welcome benefit’ on availing RBL Bank Fun Plus Card:

- i. The Cardmember applying for the RBL Bank Fun Plus Credit Card is entitled for a one time ‘welcome benefit’ of 4 movie tickets worth INR 1000 from BookMyShow upon making a valid retail transaction within 30 days from the date of the Card issuance and upon paying the joining fees by the Cardmember on or before the payment due date as mentioned in the first Statement.
- ii. It is hereby clarified that the Cardmember can thereafter avail the ‘welcome benefit’ in two separate transactions i.e., the Cardmember can avail a maximum discount of INR 500 or for the value of two movie tickets, whichever is lower in every transaction.
- iii. For Stream, the maximum discount is INR 500 per transaction.
- iv. To redeem the benefit, Cardmember needs to click on the “RBL Bank Popcorn, Fun Plus, Movies & More, Blockbuster Card Welcome Offer” under the Offer section on the BookMyShow App/Website on the checkout page post ticket selection ,and thereafter is required to enter the Card details to initiate valid transaction.
- v. The Cardmember’s Account shall be credited with the Offer amount provided the RBL Bank Fun Plus Credit Card is swiped within 30 days of the issuance by RBL Bank and upon payment of annual fee for the first year by the first payment due date.
- vi. The welcome offer will be valid for 60 days after first statement is generated.
- vii. Please refer www.rblbank.com/bmsoffers for detailed steps to avail the offer.
- viii. Furthermore, in the event you have applied for the discount as mentioned herein above, however the transaction is not successful, kindly wait for twenty (20) minutes before attempting to re-avail the discount.
- ix. It is advised to the Cardmember to ensure all other applicable terms and conditions, if any prescribed by BookMyShow on its website i.e., www.bookmyshow.com must be adhered to.
- x. Cardmember agrees and understands that the tickets once purchased, shall be considered sold and cannot be cancelled, refunded or exchanged.
- xi. The Cardmember understands that BookMyShow will use best efforts to ensure the offer is provided as described hereinabove, however the Cardmembers shall not make any claim or seek compensation against BookMyShow or RBL Bank, in the event that the ‘movie discount’ 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)

3.2. Movie discount on booking movie tickets at BookMyShow:

- i. The Cardmember availing the RBL Bank Fun Plus Credit Card movie benefit shall be given a 10% a ‘movie discount’ (up to a maximum of INR 100) on booking movie tickets on the website of BookMyShow i.e., www.bookmyshow.com or using the BookMyShow mobile application 15 times in a calendar year.
- ii. This ‘movie discount’ shall be applicable and valid for movie shows screened on any day of the week.
- iii. It is hereby clarified that ‘the movie discount’ is applicable only on primary Card, and not on add-on Cards. The Cardmember agrees and understands that the ‘movie discount’ will not be applicable if the

tickets are booked using add-on Cards on BookMyShow mobile application and of BookMyShow website i.e., www.bookmyshow.com.

- iv. Furthermore, in the event you have applied for the discount as mentioned herein above, however the transaction is not successful, kindly wait for twenty (20) minutes before attempting to re-avail the discount.
- v. It is advised to the Cardmember to ensure all other applicable terms and conditions, if any prescribed by BookMyShow on its website i.e., www.bookmyshow.com must be adhered to.
- vi. The Cardmember agrees and understands that the tickets once purchased, shall be considered sold and cannot be cancelled, refunded or exchanged.
- vii. The Cardmember understands that BookMyShow will use best efforts to ensure the offer is provided as described hereinabove, however the Cardmembers shall not make any claim or seek compensation against BookMyShow or RBL Bank, in the event that the 'movie discount' 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)

3.3. Monthly benefit of INR 500 on BookMyShow movie tickets:

- i. The Cardmember has an exciting chance to get monthly benefit of up to INR 500 discount on bookings across all categories i.e., movies, events, plays, stream, activities, sports on BookMyShow App and/or Website at the time of payment/check-out, subject to total transaction value equal to or greater than INR 5,000 in one billing cycle.
- ii. The qualifying Purchase value for the monthly benefit shall be exclusive of purchases made on the following categories: (Fuel&Auto, Railways , Utilities , Wallet/Service Providers, Real Estate/Rental, Government Services , Insurance , Cash ,Quasi Cash, Education, Miscellaneous, Bills2Pay and EMI conversion of retail transactions (Split-N-Pay & EMI conversion requests placed at the time of making transactions at POS/Web/Mobile App). This means purchases made on the above categories will not be considered in the purchase value for the monthly benefit. Do refer to the list of Merchant Category and the MCCs in Section 3.8.
- iii. The Cardmember will be able to use this Offer directly on the App and/or Website at the time of checkout. At the time of check-out, the Cardmember should click on "RBL Bank Popcorn, Fun Plus, Movies & More, Blockbuster Card Monthly Offer" under the Offer Section to enjoy the benefits of this Offer.
- iv. This Offer is valid and applicable for a single transaction or maximum value of 2 movie tickets, whichever is lower. This offer is applicable on booking a minimum of 2 movie tickets.
- v. The offer will be activated on next day of start of billing cycle date after 6 PM and will remain valid till end of billing cycle.
- vi. Please refer www.rblbank.com/bmsoffers for detailed steps to avail the offer.
- vii. Furthermore, in the event you have applied for the discount as mentioned herein above, however the transaction is not successful, kindly wait for twenty (20) minutes before attempting to re-avail the discount. It is advised to the Cardmember to ensure all other applicable terms and conditions, if any prescribed by BookMyShow on its website i.e., www.bookmyshow.com must be adhered to.
- viii. The Cardmember agrees and understands that the tickets once purchased, shall be considered sold and cannot be cancelled, refunded or exchanged.
- ix. The Cardmember understands that BookMyShow will use best efforts to ensure the offer is provided as described hereinabove, however the Cardmembers shall not make any claim or seek compensation against BookMyShow or RBL Bank, in the event that the 'movie discount' 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)

3.4. Reward points on RBL Bank Fun Plus Credit Card:

- i. The Cardmember can avail various rewards benefit on the Card. The Cardmember is eligible for 20 reward points for every valid retail transaction worth INR 100 spent on dining only on Weekends.
- ii. It is clarified that the weekend shall constitute only of Saturday and Sunday.
- iii. The Cardmember shall be eligible for 10 reward points for every valid retail transaction worth INR 100 made on the BookMyShow website i.e., www.bookmyshow.com and on BookMyShow mobile application, Pizza Hut and KFC outlets. The identification of the dining outlets is based on MCCs (Merchant Category Codes) allotted by MasterCard, VISA & RuPay.
- iv. It is hereby clarified that a Cardmember can avail a maximum of 1000 accelerated reward points per month. (Reward Points on Dining and select merchant outlets stated above). One month is defined as one billing month.
- v. RBL Bank will not be responsible for providing the 10 rewards points for purchases at merchant outlets/ franchisees that have not registered themselves under the MCCs assigned for dining outlets by MasterCard/VISA/Rupay.
- vi. For the purpose of clarification, it is clarified that 'one month' is defined as one billing cycle assigned to the Card.
- vii. All incremental / bonus reward points will be credited within 30 days from the transaction date. Total Purchase value will be calculated only for settled transactions, on the basis of the transaction date submitted by the merchant establishment/ association.
- viii. In an event, if the merchant establishment submits the transaction date as different from the actual date when the valid retail transaction was done, the Cardmember agrees and accepts that RBL Bank will not be held responsible for the same.
- ix. The Cardmember gets 1 reward point for every valid retail transaction worth INR 100 made on all other categories and merchants..
- x. The Cardmember shall be able to redeem these reward points at www.rblrewards.com
- xi. Base and Accelerated Reward Points will not be accrued from purchases made on the following categories: (Fuel&Auto, Railways , Utilities , Wallet/Service Providers, Real Estate/Rental, Government Services , Insurance , Cash ,Quasi Cash, Education, Miscellaneous, Bills2Pay and EMI conversion of retail transactions (Split-N-Pay & EMI conversion requests placed at the time of making transactions at POS/Web/Mobile App). Refer to section 3.8 for a detailed list of MCC's and categories.

3.5. The Cardmember can avail exciting rewards arising from the 'milestone program':

- i. The Cardmember can avail up to a maximum of 12,000 reward points under the 'milestone program'.
- ii. If the Cardmember makes valid transactions worth INR 4 lacs or more in one billing year, the Cardmember will be rewarded with 12,000 reward points.
- iii. The Cardmember agrees and understands that one anniversary year shall mean one year from the date of the Card issuance.
- iv. It is hereby clarified that the additional reward points will be credited in the Cardmember's Account within a period of 30 days from crossing the spend threshold.
- v. It is further clarified that the billed transactions on the RBL Bank Fun Plus Card shall include both the primary Card and the add on Cards to calculate the reward points for the said period.
- vi. The qualifying purchase value for bonus reward points will exclude purchases made on the following categories: (Fuel&Auto, Railways , Utilities , Wallet/Service Providers, Real Estate/Rental, Government Services , Insurance , Cash ,Quasi Cash, Education, Miscellaneous, Bills2Pay and EMI conversion of retail transactions (Split-N-Pay & EMI conversion requests placed at the time of making transactions at POS/Web/Mobile App). Refer to section 3.8 for a detailed list of MCC's and categories.

- vii. It is also clarified that the billed expenditure will be calculated only for settled transactions i.e., basis the transaction date submitted by the merchant establishment/ association (i.e Mastercard/VISA/Rupay).
- viii. 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.
- ix. The Cardmember shall be able to redeem these reward points at www.rblrewards.com

3.6. Petrol surcharge waiver:

- i. Upon every petrol 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 RBL Bank Fun Plus Card, the Cardmember is eligible for the petrol surcharge waiver. The Cardmember shall receive a waiver on the petrol surcharge up to INR 100 every month.
- ii. The Cardmember recognizes and understands that any petrol Purchase for an amount of INR 499 or lower shall not be eligible for the petrol surcharge waiver and the Cardmember shall continue to be levied with a surcharge amount of INR 10.
- iii. The Cardmember also recognizes and understands that any petrol Purchase for an amount of INR 4,001 and above shall not be eligible for the petrol surcharge waiver and will continue to be levied with a surcharge amount equivalent to 1% of the total transaction amount.
- iv. 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 Cardmember's Statement. This surcharge will subsequently be reversed for eligible transactions.
- v. The levied surcharge will not be reversed for transactions which are not eligible for the petrol surcharge waiver i.e., transactions worth INR 499 and below and INR 4,001 and above.

A consolidated reversal of the surcharge amount will be reflected in the Cardmember's Billing Statement. The Cardmember understands that GST shall be levied on the petrol Purchase and the same shall not be reversed. The petrol surcharge waiver shall not be extended to delinquent or overlimit or closed RBL Bank Fun Plus Cards.

3.7. Annual Fee Waiver:

The Cardmember will become eligible for an annual membership fee waiver of Rs 499 on crossing the INR 1,50,000/- spend milestone in preceding anniversary year. The qualifying purchase value for this benefit shall be exclusive of all purchases made on the following categories: (Fuel&Auto, Railways , Utilities , Wallet/Service Providers, Real Estate/Rental, Government Services , Insurance , Cash ,Quasi Cash, Education, Miscellaneous, Bills2Pay and EMI conversion of retail transactions (Split-N-Pay & EMI conversion requests placed at the time of making transactions at POS/Web/Mobile App). Refer to section 3.8 for a detailed list of MCC's and categories.

3.8. Categories/MCCs will be defined as per Mastercard, VISA & RuPay guidelines:

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
EMI transactions	NA

4. GENERAL TERMS AND CONDITIONS:

- 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.
- 4.2 RBL Bank reserves the right to disqualify the Cardmember from the benefits 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.
- 4.3 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 like this offer or not, or to extend or withdraw it altogether.
- 4.4 The offer provided on the Play Credit Card cannot be clubbed with any other offers that may be available to the Cardmember by BookMyShow and RBL Bank and the offers there under not transferable. The offer is not valid and applicable for Void Transaction.
- 4.5 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 Card Member 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.
- 4.6 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.
- 4.7 RBL Bank will not be responsible for any deficiency in products and services provided by third parties.
- 4.8 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.
- 4.9 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.

- 4.10 If you have an existing RBL Bank Credit Card, then Credit Limit on your new Card will get merged with your existing Credit Card limit. Out of the 2 Credit Cards, whichever has a higher limit will be the total Credit Limit on both your Cards e.g. if Credit Limit on your existing Credit Card is ₹1 Lac and the new Card is ₹1.5 Lacs, then total Credit Limit on both new and old Card will remain ₹1.5 Lacs.

DISCLAIMER

RBL Bank Limited 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