

RBL Bank Insignia Preferred Banking Credit Card Terms and Conditions

1. INTRODUCTION:

These Terms and Conditions (“Terms”) apply to and regulate the provision of the Insignia Preferred Banking Credit 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:

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. “Card” or “Insignia Preferred Banking Card” shall mean the credit card offered by RBL Bank.
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. Use of terms ‘you’ and ‘your’ shall mean the Cardmember where the context admits.
4. “INR” shall mean Indian National Rupee.
5. “Offer” shall mean such benefits given by RBL Bank on purchase of products/services using RBL Bank services.
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.
7. “Website” shall mean www.rblbank.com
8. “Void Transaction” shall mean any transaction wherein the transaction has taken place but has been cancelled /rejected /unsuccessful.
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.
10. “Retail Transaction” shall mean any settled transaction for the purchase of goods or services made by a cardmember at a merchant, whether online or in a physical store. These transactions exclude cash withdrawals, fund transfers, or other non-purchase activities.
11. “Eligible Transaction” shall mean any successful retail transaction which qualifies for the card benefits.
12. “Membership Year” shall mean the 12-month period commencing from the date of the credit card issuance.
13. “International Transactions” shall mean transactions made by the Cardmember for the purchase of goods and services at merchants located outside the geographical borders of India and/or where the merchants’ bank is located outside the geographical borders of India (excluding Nepal & Bhutan).

3. PRODUCT OFFER:

3.1. Welcome Benefit:

- a. The Cardmember applying for the Insignia Preferred Banking Credit Card is entitled to a 'Welcome Benefit' of 28000 reward points, upon making an eligible retail transaction within 30 days from the date of Card issuance by RBL Bank and upon paying the annual membership fee as reflected in the first Statement by the payment due date.
- b. The reward points are redeemable at [RBL Bank Rewards Portal \(rblrewards.com\)](http://rblrewards.com). It is hereby clarified that upon the successful Eligible retail transaction and the payment of the annual membership fee by the Cardmember, the 'welcome benefit' will be credited to the Cardmember's Account within 60 days from the date of the Card issuance. For more details, refer to <https://www.rblrewards.com/tnc>
- c. Welcome Benefit is not applicable to Insignia Banking cardmembers as their annual membership fee is **NIL**.

3.2. Lounge Access:

The Card Member is offered airport lounge access with the Insignia Preferred Banking Credit Card

3.2.1. Airport Lounges Access Outside India – Powered by Priority Pass & Lounge Key

- a. Insignia Preferred Banking Cardmember can avail Six (6) complimentary visits to airport lounges outside India in a calendar year (i.e. January to December) by presenting the credit card. To access lounges, Cardmember needs to activate international online transactions on the card using MyCard App, MoBank App, IVR or the RBL Bank website and present the credit card at the lounge entrance. E.g. If Insignia Preferred Banking Credit Card was issued to a cardmember on 15 August, cardmember will be eligible to avail 6 complimentary lounge visits outside India till 31 December of the same year.
- b. An authorization amount of up to \$1 will be charged on the card for validation purposes only. The authorization amount shall be reversed in the same month's billing statement.
- c. Once Cardmember avails the complimentary visits, charges up to \$35 will be levied in case of any subsequent lounge visit.
- d. If the Cardmember is accompanied by a non-card member, the visitor will be treated as the Cardmember's guest, and applicable charges will be levied after complimentary visits are exhausted.
- e. For more detailed information on Priority Pass membership, kindly refer to the standard terms and conditions <http://www.prioritypass.com/conditions-of-use>
- f. For the full list of valid airport lounges, please refer to www.prioritypass.com. In case of a dispute arising due to the levied charges, please call the RBL Bank customer service.
- g. Additionally, if Cardmember spends INR 100,000 or more in a calendar month on the credit card, Cardmember can avail one extra complimentary airport lounge visit. This benefit is applicable for all months in the year and is over and above the 6 complimentary lounge benefits.

- h. Cardmembers will receive the additional lounge voucher within 30 days from end of eligible month.

E.g. If a cardmember spends more than INR 1,00,000 in the month of April, cardmember will be eligible for additional lounge voucher on or before 30th May.

- i. Lounges can be accessed through a lounge access voucher issued by Lounge Key on behalf of RBL Bank. An email with the lounge access voucher will be sent to the Cardmember by Lounge Key on behalf of RBL Bank in the subsequent month. Simply show the QR code in the voucher received at a Lounge Key airport lounge outside India to access them.
The lounge access voucher will be valid for 6 months from date of issuance.
- j. For more detailed information on Lounge Key Program, kindly refer to the standard terms and conditions <https://www.loungekey.com/en/conditions-ofuse>
- k. For the full list of valid airport lounges, please refer to <https://loungefinder.loungekey.com/en/rblbank>
- l. Cardmember agrees and acknowledges that this benefit can be modified, amended, changed, or revoked anytime without prior intimation.

3.2.2. Airport Lounge Access in India –

- a. Cardmember can avail 2 complimentary lounge visits per calendar quarter in India on presenting the Insignia Preferred Banking Credit Card at lounge entrance.
- b. Cardmember can access lounges at the selected airports in India through successful authorization of the Insignia Preferred Banking Credit Card on the electronic terminals placed at the lounges.
- c. An authorization amount of up to INR 25 will be charged on the card for validation purposes only. The authorization amount shall be reversed in the same month's billing statement.
- d. This benefit is open only for Cardmember carrying a valid Insignia Preferred Banking Credit Card issued in India.
- e. If the Cardmember is accompanied by a non-card member, the visitor will be treated as the Cardmember's guest, and applicable charges will be levied after complimentary visits are exhausted.
- f. This benefit may be modified, amended, changed, or revoked anytime without any prior intimation.
- g. The access to the lounge will be available on first-come-first-serve basis.
- h. [Click here](#) to access list of eligible lounges.

3.3. Reward Benefits:

- a. The Cardmember shall earn 5 reward points for every domestic retail transaction worth INR 100 and 10 reward points for every international retail transaction worth INR 100. The Cardmember understands and acknowledges that reward points earned in a month will be credited to the Cardmember's account within 45 days from the settlement date of eligible retail transactions. The Cardmembers can redeem the reward points at www.rblrewards.com. A consolidated reward summary will be reflected in the monthly Statement. For more details, refer to www.rblrewards.com/tnc.

- b. 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/ network (i.e. MasterCard/RuPay/VISA). 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.

3.4. Milestone Benefit:

- a. The Cardmember can unlock various benefits under the 'Milestone Benefit'. Upon making eligible transactions worth INR 8,00,000 or more in one membership year, the Cardmember will become eligible for Milestone Benefit & will receive a voucher worth INR 8,000 at a merchant of their choice (out of Taj Experiences, Croma, Amazon, MakeMyTrip & Myntra).
- b. It is hereby clarified that the various benefits under the 'Milestone Benefit' (voucher) shall be mailed to the Cardmember on the registered email address (via designated partner) within 45 days from the date of crossing the corresponding Milestone Benefit.
- c. Click [Here](#) to check Terms and Conditions for Insignia Preferred Banking Milestone Benefit.

3.5. Spend Based Annual Fee Waiver:

If the Cardmember makes eligible retail transactions equal to or greater than INR 10,00,000 in the respective membership year, the annual membership fee of INR 7000 (exclusive of taxes) applicable for subsequent membership year will get waived off. This implies that the annual fee applicable for subsequent membership year will not be levied & reflected in the statement.

For example: Membership year runs from April 01 to March 31. Between April 2023 & March 2024, Cardmember spends INR 10,00,000 or more on the card. As a result, Cardmember's annual fee for the membership year April 2024 – March 2025 will be waived off and it won't be reflected in the statement of April 2024.

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.

Spend based Annual Fee Waiver is not applicable for Insignia Banking cardmembers as their annual membership fee is NIL.

3.6. Fuel Surcharge Waiver:

- a. The Cardmember shall be provided a fuel surcharge waiver up to INR 250 per month for transactions between INR 500-4000 on fuel purchase transaction (inclusive of both amounts and excluding the surcharge amount) made on the Insignia Preferred Banking Card.
- b. Eligible fuel purchases made at petrol/diesel pumps will be levied with the applicable fuel surcharge amount at the time of fuel purchase and will appear on the credit cardmember's monthly statement of account.
- c. The fuel surcharge waiver will subsequently be reversed for eligible purchase transactions.
- d. The levied surcharge will not be reversed for transactions below INR 500 & above INR 4000 for the petrol surcharge waiver and will continue to be levied with 1% surcharge of transaction value or INR 10 whichever is higher
- e. A consolidated reversal of the surcharge amount levied will reflect in Cardmember's subsequent monthly statement of account.
- f. Cardmember understands that the Goods and Services Tax levied on fuel purchases will not be reversed and fuel surcharge waiver shall not be extended to delinquent or over limit or closed Cards.

For example: Cardmember's monthly statement date is 22nd of every month. Cardmember makes 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

As per above understanding, 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.

3.7. Concierge Services:

- a. Cardmember may call the concierge for assistance for below –
 - (i) Exclusive Dining Privileges powered by EazyDiner Prime
 - (ii) Luxury Hotel Benefits (Benefits may vary by property)
 - (iii) Health & wellness program (Discounted services)
 - (iv) Car Rental and Limousine Referral and Reservation Assistance
 - (v) Flower and Gift Delivery Assistance
 - (vi) Spa, Fitness Centre, and Sports Centre Information and Referral Assistance
 - (vii) Global Events and Performance Assistance & Business Services
 - (viii) Overseas Education Assistance

- b. Aspire Lifestyles India Pvt. Ltd. shall endeavour on a best effort basis to provide the services by any assistance service and intervention depends upon and is subject to local resource availability and must remain within the scope of national and international law and regulations.
- c. Aspire Lifestyles India Pvt. Ltd shall provide users with 24/7 days access to Hindi and English-speaking operations coordinators via a fully equipped Aspire Lifestyles India Pvt. Ltd Concierge desk.
- d. For the avoidance of doubt, Cardmember shall only contact the single helpline number for preferred needs on +91 22 6115 6300 to request for services.
- e. When immediately available, Aspire Lifestyles India Pvt. Ltd shall provide the services to the user whilst the user is on the telephone. In all other cases, Aspire Lifestyles India Pvt. Ltd will provide the information by the quickest possible means.
- f. All referrals and assistance to Cardmembers are provided via a network of providers and Aspire Lifestyles Pvt Ltd no responsibility on their behalf, unless contacted.
- g. Cardmember understands and acknowledge that all calls are recorded and are proprietary and all the calls made from outside India will not be toll-free and international calling charges will apply.

3.8. Golf Benefit:

Golf Benefit is provided by MasterCard and is complimentary to cardmembers on Mastercard network only. The terms and conditions of the program are subject to change as per MasterCard directions. RBL Bank shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy of service rendered by Mastercard for the Golf Benefit.

- a. Get easy access to premier golf courses across India
- b. Get 4 complimentary rounds of green fee in a year and one golf lesson each month
- c. Rejoice 50% discounted green fee beyond 4 complimentary rounds
- d. To book your game, please call MasterCard World Card Golf helpline at 1800 102 6263. An advance notice of 7 days will be required.
- e. [Click here](#) to know more about the program, list of golf courses and term and conditions.

3.9. Monthly Benefit on Movie Tickets

- a. The Cardmember may avail a 'monthly benefit' of a flat discount of INR 500 on movie tickets twice a month booked through BookMyShow on the Insignia Preferred Banking Credit 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 twice 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 Cardmember has applied for the discount and the transaction is not successful, twenty (20) minutes waiting time will be applicable before re-availing 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 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 steps on how to avail the benefit, [click here](#).

3.10. Markup Fee on Foreign Currency Transactions:

The Cardmember availing the Insignia Preferred Banking Credit Card is eligible for 1.5% mark-up fee (exclusive of taxes) on every eligible retail foreign currency transaction(s).
For details related to markup fee, please click [here](#) or refer to Schedule of Charges.

4. GENERAL TERMS AND CONDITIONS:

- 4.1.** Bank does not 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 Card Member. 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 any time, without prior notice and 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 Insignia Preferred Banking 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 cannot be clubbed/combined/exchanged with any other offer running at the said App and/or Website. This Offer is valid only for successful/approved transactions and not void transactions.

- 4.3.** RBL Bank shall 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.
- 4.4.** RBL Bank does not make any representation about the usefulness, worthiness and/or character of the discount / benefit or of the products/services under the Offer. Any disputes/ queries as regards to the use, loss, fraudulent use, or any other reason relating to the Insignia Preferred Banking Credit Card must be addressed by the Cardmember in writing to RBL Bank. RBL Bank shall not be liable for any loss or damage whatsoever that may be suffered, or for any personal injury that may be suffered to a Cardmember, directly or indirectly, under this scheme. 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.
- 4.5.** 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. The 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.

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.