

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.

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 a valid retail transaction within 30 days from the date of issuance of Card by RBL Bank and upon paying the first-year membership fees as reflected in the first Statement by the payment due date.
- b. The reward points are redeemable at www.rblrewards.com. It is hereby clarified that upon the successful valid retail transaction and the payment of the joining fees by the Cardmember, the 'welcome benefit' will be credited to the Cardmember's Account within 60 days from the date of the Card issuance.

3.2. Lounge Access:

3.1.1. Airport Lounges Access Outside India –

- a. As an Insignia Preferred Banking Credit Cardholder, you can get six free visits per year at airport lounges outside India by presenting a valid Priority Pass membership.
- b. If you are visiting the lounge with a non-card member, the visitor will be treated as a guest of the Cardholder.
- c. Free visits can be shared between the Primary cardholder and the guest. After the six free visits, charges up to \$35 will apply.
- d. Similar charges of up to \$35 will apply in case a Priority Pass is used at Indian airport lounges.
- e. The Priority Pass membership is non-transferable and only valid until the expiration date. You cannot use any other RBL card to avail these benefits.
- f. Spend INR 100,000 or more in a calendar month to get an extra visit using Priority Pass. Extra visits can be used within six months post the eligibility month.
- g. For more information, see the standard terms and conditions at <http://www.prioritypass.com/Conditions-of-use.cfm>. Check www.prioritypass.com for the full list of eligible airport lounges. For disputes regarding charges, contact RBL Bank customer service. The offer can be modified or revoked by MasterCard/VISA at any time without notice.

3.1.2. Airport Lounge Access in India –

- a. As an Insignia Preferred Banking Credit Card holder, you get two free visits every quarter to selected airport lounges in India through MasterCard/VISA's service providers.
- b. To access the selected domestic lounge, you must authorize your card on the electronic terminals placed at the lounges.
- c. An authorization amount of up to INR 25 will be charged to the card for validation purposes only and will not be charged to your account.
- d. This offer is valid only for Cardmembers holding a valid Insignia Preferred Banking Credit Card issued in India, and each Cardmember is permitted one entry per card.
- e. The services and facilities at the lounge are agreed upon between MasterCard/VISA and the selected domestic lounge. Please check the MasterCard/VISA Lounge access program to find out which services and facilities are covered.
- f. MasterCard/VISA may modify, amend, change, or revoke this offer at any time without prior intimation.
- g. The access to the lounge will be available on first-come-first-serve basis. [Click here](#) to access list of eligible lounges.
- h. Neither MasterCard/VISA nor any of its subsidiaries or affiliates nor MasterCard/VISA's member banks nor any of their respective subsidiaries or affiliates assumes any responsibility for the lounge services.

3.3. Reward benefits:

- a. The Cardmember can avail various reward benefits on the Card.
- b. The Cardmember shall be eligible for five reward points for every valid transaction worth INR 100 on spends within India.
- c. You get ten reward points for every valid transaction worth INR 100 on international spends.
- d. The reward points are redeemable at www.rblrewards.com.
- e. The consolidated report of your reward points summary shall be reflected in your subsequent monthly statement of the Card Account.

3.4. Exciting rewards arising from the 'milestone program':

- a. The Cardmember shall be rewarded with additional Insignia Preferred Banking milestone e- gift card worth INR 8,000 upon making valid transactions worth INR 8 lacs or more in year from a host of brands including but not limited to Taj Experiences, Croma, Amazon, MakeMyTrip & Myntra.
- b. The Insignia Preferred Banking milestone e- gift card shall be mailed to you by RBL Bank via vendor on your registered email address as per our records.
- c. [Click Here](#) to check Terms and Conditions for Insignia Preferred Banking Milestone Gift Card.

3.5. Annual fee waiver of INR 7,000 exclusive of taxes:

- a. If the Cardmember makes valid transactions equal or greater than INR 10,00,000 in the respective membership year ("Annual Spends"), the said Cardmember is entitled for annual membership fee waiver of INR 7,000 exclusive of taxes in the subsequent year'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.

3.6. Fuel surcharge waiver under the Insignia Preferred Banking Card

- a. The Cardmember shall be provided a fuel surcharge waiver up to INR 250 per month for transactions between INR 500-4000 on each petrol/ diesel purchase transaction (inclusive of both amounts and excluding the surcharge amount) made on the Insignia Preferred Banking Card.
- b. You agree and acknowledge that any petrol/diesel purchase transaction for INR 499 and below will not be eligible for the petrol surcharge waiver and will continue to be levied with a surcharge amount of INR10.
- c. You understand that any petrol purchase transaction for Rs.4001 and above will 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.
- d. Eligible petrol/diesel purchases made at petrol/diesel pumps will be levied with the applicable fuel surcharge amount at the time of petrol/diesel purchase and will appear on the credit cardholder's monthly statement of account.
- e. The fuel surcharge waiver will subsequently be reversed for eligible purchase transactions.
- f. The levied surcharge will not be reversed for transactions which are not eligible for the petrol surcharge waiver (i.e., transactions of Rs.499 and below & Rs.4001 and above).
- g. A consolidated reversal of the surcharge amount levied will reflect in your subsequent monthly statement of account.
- h. For transactions eligible for surcharge waiver, reward points will not be awarded.
- i. You understand 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.

3.7. Concierge services:

- a. You 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, you shall only contact the single helpline number for your 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 you are provided via a network of providers and Aspire Lifestyles Pvt Ltd no responsibility on their behalf, unless contacted.
- g. You understand 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. Mastercard golf benefits:

- a. Mastercard offers benefits under the golf program to the cardmember availing the Card.
- b. The terms and conditions of the program are subject to change from time to time. The complete terms and conditions and updated list of golf courses of MasterCard golf program can be found on the Website. This benefit is available only on the Mastercard variants of the Insignia Preferred Banking Credit Card.

3.9. Monthly benefit of INR 1,000 on BookMyShow 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 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.
- 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).

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.