

## RBL Bank Park+ Credit Card Terms & Conditions

### 1. INTRODUCTION:

These Terms and Conditions ("Terms") apply to and regulate the provision of RBL Bank Park+ Co-branded Credit Card issued by RBL Bank Limited ("RBL Bank") in association with Parviom Technologies Private Limited ("Park+"). If there is a conflict between these Terms and any terms as prescribed under the Cardmember Agreement, the provisions of the Card Member Terms and Conditions shall prevail.

### 2. DEFINITIONS AND INTERPRETATIONS:

- 2.1. "Park+ App" and "Website" shall mean the mobile application and the website of Park+ .
- 2.2. "Account" or "Card Account" shall mean an account maintained by RBL Bank conditions, in the name of the Cardmember.
- 2.3. "Card or RBL Bank Park+ Credit Card" shall mean the co-branded credit card offered by RBL Bank in association with Park+.
- 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 Installments.
- 2.6. "GST" shall mean the Goods and Services Tax.
- 2.7. "Void Transaction" shall mean any transaction wherein the transaction has taken place but has been cancelled /rejected /unsuccessful.
- 2.8. "INR" shall mean Indian National Rupee.
- 2.9. "Offer" shall mean such benefits given by RBL Bank on purchase of products/services using the Card.
- 2.10. "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.
- 2.11. Unless otherwise defined, the capitalized terms used in these Terms will have the same meanings as ascribed to them in the Card Member Terms and Conditions.

### 3. PRODUCT OFFER:

#### 3.1. 'Welcome benefit' on availing RBL Bank Park+ Credit Card

The Cardmember on a successful application for the RBL Bank Park+ Credit Card is entitled to a welcome benefit. The Card Member will be offered Indian Oil Corporation Limited fuel voucher worth INR 1,000 on making a valid transaction within 30 days from the date of the Card being issued by RBL Bank and by paying the joining and/or annual fees as reflected in the first Statement by the payment due date. The Cardmember onboarded on First Year Free or Lifetime Free Card is not entitled for the welcome benefit.

The Cardmember can redeem this voucher on Park+ app. Spends will be calculated only for settled transactions, basis the transaction date submitted by the Merchant Establishment/ Association (i.e. MasterCard/VISA). RBL Bank will not be held responsible if Merchant Establishment submits the transaction date as different from the actual date when the transaction was done.

**Click here** < <https://parkplus.io/app/services/rbl/tnc>> for Terms and Conditions and steps to redeem.

### 3.2. **The Cardmember can enjoy reward benefits on the RBL Bank Park+ Credit Card**

The Cardmember can avail various rewards benefit on the Card. The Cardmember is eligible for 2 reward points for every valid retail transaction of INR 100. The Cardmember is eligible for additional 3 reward points for every valid Fuel transaction of INR 100 (maximum upto 1000 reward points in a month). The Cardmember is eligible for additional 8 reward points for every valid transaction of INR 100 on Park+ App (maximum upto total of 1500 reward points in a month).

Sample representation of Reward Points earned on categories eligible for accelerated reward points:

Consider fuel purchase transaction of INR 1000

Base reward points that will be earned: 20

Accelerated (additional) reward points that will be earned: 30

Total reward points earned on above transaction: 20+30=50

The reward points are redeemable at [www.rblrewards.com](http://www.rblrewards.com). It is clarified that transactions made on Utilities, Rental, Insurance, Railways, Government Services, Cash and quasi-cash transactions, miscellaneous payments like Wallet Load will not be eligible to earn Reward points. The identification of transactions related to Utilities, Rental, Insurance, Cash and quasi-cash transactions, miscellaneous payments like Wallet Load are based on MCCs (Merchant Category Codes) as allotted by MasterCard/VISA. The Cardmember agrees and understands that spends will be calculated only for settled transactions, basis the transaction date submitted by the merchant establishment/ association (i.e. MasterCard/VISA). 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.

### 3.3. **The Card Member is offered exclusive 'lounge benefit' on availing the RBL Bank Park+ Credit Card**

- 3.3.1. At a domestic lounge, under this benefit you will receive 2 complimentary domestic lounge visits per year. This benefit is applicable in select lounges in India, via MasterCard/VISA's service providers. You shall be given an access at the lounge only upon successful authorization of the Card on the electronic terminals placed at the lounges. The Cardmembers will get access to the lounge and food & beverages as applicable under the agreement between MasterCard/VISA and the lounge. Cardmember is advised to check the services and facilities that are covered in the MasterCard/VISA Lounge access program. An authorization for an amount (INR 25) will be taken on the card for validation purposes only and it will not be charged to Cardmember's Account. This Offer is open only for Cardmember carrying a valid Card issued in India and only one entry per Cardmember shall be permitted. This Offer can be modified, amended, changed or revoked anytime by MasterCard/VISA without any prior intimation. The access to the lounge will be available on first-come-first-serve basis.

3.3.2. 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.

3.4. **The Cardmember can avail exciting rewards arising from the 'milestone program'**

The Cardmember can avail up to 6,000 reward points under the 'milestone program'.

If the Cardmember makes valid transactions worth INR 2 lacs or more in one year, the Cardmember will be rewarded with 2,000 reward points. If the Cardmember makes valid transactions worth INR 4 lacs or more in one year, the Cardmember will be rewarded with additional 4,000 reward points. The reward points are redeemable at [www.rblrewards.com](http://www.rblrewards.com)

3.5. **The Cardmember is offered complimentary 5 valet services per month on Park+ app on availing the RBL Bank Park+ Credit Card**

The Cardmember will be offered this benefit on Park+ app post activation of Card within 30 days from the date of the Card being issued by RBL Bank . The Cardmember can activate the Card using any of the below approach:

1. Successful retail transaction using the Card

2. Card PIN change

3. Card Control settings change

4. Registration on MyCard app

**Click here** < <https://parkplus.io/app/services/rbl/tnc> > for Terms and Conditions and steps to redeem.

3.6. **The Cardmember is offered complimentary Park+ Go Super Membership on Park+ app availing the RBL Bank Park+ Credit Card**

**Click here** < <https://parkplus.io/app/services/rbl/tnc> > for Terms and Conditions and steps to redeem.

3.7. **Fuel surcharge waiver**

3.7.1. Upon every fuel purchase for an amount between INR 500 to INR 4,000 (inclusive of both the amounts and excluding the surcharge amount) made by the Cardmember with the 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 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 per transaction.

3.7.2. 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 appear on the Cardmember's 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.

- 3.7.3. A consolidated reversal of the fuel surcharge amount will be reflected in the Cardmember's Billing 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 Cards.

#### **GENERAL TERMS AND CONDITIONS:**

5.1. RBL Bank does not guarantee and make any representation about the usefulness, worthiness and/or character of the discount / benefit provided on the Card.

5.2. 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.

5.3. 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.

5.4. 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 similar to this Offer or not, or to extend or withdraw it altogether.

5.5. The Offer is valid only for successful/approved transactions and not 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.

5.6. 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.

5.7. 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.

5.8. 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.

5.9. RBL Bank shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy of service rendered by Park+ for any loss whatsoever of any nature suffered by any Cardmember.

5.10. 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.

## 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 parties 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.