

## **RBL Bank Platinum Delight Credit Card Terms and Conditions**

### **1. INTRODUCTION:**

These Terms and Conditions (“Terms”) apply to and regulate the provision of the Platinum Delight Credit Card as offered by RBL Bank Limited (“RBL Bank”). In an event of conflict between these Terms and the terms as prescribed under the Cardmember Agreement, the provision 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. “Card” or “Platinum Delight 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. “GST” shall mean the Goods and Service Tax and as amended from time to time.
- 2.5. “INR” shall mean Indian National Rupee.
- 2.6. “Offer” shall mean such benefits given by RBL Bank on purchase of products/services using RBL Bank services.
- 2.7. “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.
- 2.8. “Website” shall mean [www.rblbank.com](http://www.rblbank.com).
- 2.9. “Void Transaction” shall mean any transaction wherein the transaction has taken place but has been cancelled /rejected /unsuccessful.
- 2.10. 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. The Cardmember is offered an attractive ‘welcome benefit’ on availing Platinum Delight Card:**

The Cardmember applying for the Platinum Delight Card is entitled to a ‘welcome benefit’ of 4000 reward points on making a valid retail transaction within 30 days from the date of the Card being issued by RBL Bank to the Cardmember and by paying the joining fees as reflected in the first Statement. The reward points are redeemable at [www.rblrewards.com](http://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. Monthly bonus rewards on the Platinum Delight Card:

The Cardmember is eligible for 1000 reward points for making a minimum of 5 valid retail transactions of worth INR 1,000 each or more once in a calendar month. The reward benefits shall be credited within 30 days of crossing the above-mentioned transaction limit threshold. The Cardmember shall be able to redeem these reward points at [www.rblrewards.com](http://www.rblrewards.com).

The Cardmember hereby accepts that the reward points are not accrued on purchase of fuel. For the purpose of clarification, the 'calendar month' is defined as duration between first of every month to the last day of the said month. Furthermore, it is clarified that the only billed spends on the Cards i.e. Primary Card and additional Card(s) for the said period will be considered for the benefits/ reward points. The qualifying purchase value for bonus reward points will exclude all equated monthly instalments transactions, cash withdrawals, fees (if any), charges and GST. The Cardmember agrees and understands that the spends will be calculated only for settled transactions, basis the transaction date submitted by the merchant establishment/ association (i.e. MasterCard/VISA) and 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. Reward Points on Platinum Delight Card:

The Cardmember can avail various rewards benefit on the Card. The Cardmember is eligible for 2 reward points for every valid retail transaction worth INR 100 spent. However, the Cardmember shall be eligible for 4 reward points for every valid retail transaction worth INR 100 spent during the weekend. It is clarified that weekend shall constitute only of Saturday and Sunday. The Cardmember shall be able to redeem these reward points at [www.rblrewards.com](http://www.rblrewards.com).

It is hereby clarified that a maximum of 1000 reward points can be earned by a Cardmember in one month. Transactions made on Fuel, Railways, Utility, Rental and Miscellaneous payments are not eligible to earn reward points. It is further clarified w.e.f. October 09, 2023, transactions made on Wallet and Insurance categories will not be eligible to earn reward points. For the purpose of clarification, it is clarified that 'one month' is defined as one billing cycle assigned to the Card. All incremental / bonus reward points will be credited within 30 days from the transaction date. Spends will be calculated only for settled transactions, basis the transaction date submitted by the merchant establishment/ association (i.e. MasterCard/VISA). 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.

W.e.f. October 09, 2023, base reward points will not be accrued on 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
Railways	4112, 4011, 4111
Petrol	9752, 5541, 5983, 5172, 5542
Utility	4900

Wallet	6540
Rental	6513
Insurance	6300, 5960
Miscellaneous	All MCCs as defined by VISA & Mastercard

### 3.4. **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 using the Platinum Delight 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 fuel purchases made at fuel pumps will be levied with the applicable fuel surcharge amount at the time of the purchase and this will be appeared on the Statement. This fuel 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 surcharge amount will be reflected in the Statement. The fuel surcharge waiver will be restricted to only INR 150 per calendar month for the Primary Platinum Delight Card. The Cardmember understands that GST shall be levied on the fuel purchase and the same shall not be reversed. It is hereby clarified that the fuel surcharge waiver shall not be extended to delinquent or over-limit or closed Platinum Delight 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 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 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 Platinum Delight 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 offers 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 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.

## **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.