

## 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. “INR” shall mean Indian National Rupee.
- 2.5. “Membership Year” shall mean the 12-month period commencing from the date of the credit card account issuance
- 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. “Retail Transaction” shall mean any 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.
- 2.10. “Eligible Transaction” shall mean any successful retail transaction which qualifies for the card benefits.
- 2.11. “Void Transaction” shall mean any transaction wherein the transaction has taken place but has been cancelled /rejected /unsuccessful.
- 2.12. 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:

The Cardmember applying for the Platinum Delight Credit Card is entitled to a ‘Welcome Benefit’ of 4000 reward points on making an eligible retail transaction within 30 days from the date of the Card issuance by RBL Bank and upon paying the annual membership fee as reflected in the first Statement by the payment

due date. . It is hereby clarified that upon the successful eligible retail transaction and the payment of the annual membership fee by the Cardmember by the payment due date, the ‘welcome benefit’ will be credited to the Cardmember’s Credit Card Account within 60 days from the date of the Card issuance. The reward points are redeemable at [www.rblrewards.com](http://www.rblrewards.com). For more details, refer to [www.rblrewards.com/tnc](http://www.rblrewards.com/tnc).

### 3.2. **Milestone Benefit:**

The Cardmember can earn 1000 bonus reward points by making a minimum of 5 eligible retail transactions worth INR 1,000 each or more, once in a calendar month. It is hereby clarified that the ‘calendar month’ is defined as duration between first of every month to the last day of the said month. The Cardmember understands and acknowledges that the bonus reward points earned will be credited to the Cardmember’s account within 45 days from the date of meeting the above-mentioned criteria. The bonus reward points will be reflected in the Monthly Statement. The Cardmembers can redeem the reward points at [www.rblrewards.com](http://www.rblrewards.com). For more details, refer to [www.rblrewards.com/tnc](http://www.rblrewards.com/tnc).

The purchases 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.

The Qualifying purchase value for availing the monthly bonus reward points is exclusive of select merchant category i.e. Fuel & Auto, EMI conversion of retail transactions (Including Split-N-Pay & EMI conversion requests placed at the time of making transactions at POS/Web/Mobile App), cash withdrawals, fees (if any), charges and GST. W.e.f. October 15, 2024, transactions made on select merchant categories: Utilities, Insurance, Quasi-Cash, Railways, Real Estate/Rental, Education, Wallet/Service Providers, Government Services, Contracted Services, Miscellaneous & Bills2Pay will also be excluded from the qualifying purchase value for availing the monthly bonus reward points.

Do refer to the list of Merchant Category and their respective Merchant Category Codes (MCCs) in the Section 3.6.

### 3.3. **Reward Benefits:**

The Cardmember can earn 2 reward points for every eligible retail transaction worth INR 100 spent on weekday sand 4 reward points for every eligible retail transaction worth INR 100 spent during the weekend. It is clarified that weekend shall constitute only of Saturday and Sunday. Furthermore, upon making eligible retail transactions on weekend, a maximum of 1000 reward points can be earned by a Cardmember in one month. 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. A consolidated reward points summary will be reflected in the Monthly Statement. The Cardmembers can redeem the reward points at [www.rblrewards.com](http://www.rblrewards.com). For more details, refer to [www.rblrewards.com/tnc](http://www.rblrewards.com/tnc).

It is clarified that ‘one month’ is defined as one billing cycle assigned to the Card. The purchases 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.

Transactions made on select merchant categories: Fuel & Auto, Utilities, Insurance, Railways, Real Estate/Rental, Wallet/Service Providers & Miscellaneous are not eligible to earn reward points.

W.e.f. October 15, 2024, transactions made on select merchant categories: Quasi-Cash, Education, Government Services, Contracted Services, Cash & Bills2Pay will also not be eligible to earn reward points.

Do refer to the list of Merchant Category and their respective Merchant Category Codes (MCCs) in the Section 3.6.

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.

#### 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 Credit 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 less than INR 500 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 more than INR 4000 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 petrol pumps will be levied with the applicable fuel surcharge amount at the time of the purchase and this will appear on the Statement. This fuel surcharge will subsequently be reversed for eligible transactions. A consolidated reversal of the surcharge amount will be reflected in the Statement. The levied surcharge will not be reversed for transactions which are not eligible for the fuel surcharge waiver i.e. transactions worth below INR 500 and above INR 4000. 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.

For example: Your monthly statement date is 22nd of every month. You make 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

It is hereby clarified that 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.

#### 3.5. **Spend Based Annual Fee Waiver:**

If the Cardmember makes eligible retail transactions equal to or greater than INR 2,00,000 in the respective membership year, the annual fee of INR 1,000 (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: Your membership year runs from April 01 to March 31. Between April 2023 & March 2024, you spend INR 2,00,000 or more on your card. As a result, your

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. W.e.f. October 15, 2024, transactions made on select merchant categories: Fuel & Auto, Utilities, Insurance, Quasi-Cash, Railways, Real Estate/Rental, Education, Wallet/Service Providers, Government services, Contracted Services, Cash, Miscellaneous & Bills2Pay and EMI conversion of retail transactions (Including Split-N-Pay & EMI conversion requests placed at the time of making transactions at POS/Web/Mobile App), fees (if any), charges & GST will be excluded from the qualifying purchase value for availing the fee waiver.

Do refer to the list of Merchant Category and their respective Merchant Category Codes (MCCs) in the Section 3.6.

### 3.6. List of Merchant Category Codes (MCCs)

Please refer to below table for the list of Merchant Category Codes (MCCs) against each category as defined by MasterCard/RuPay/VISA guidelines:

Category	Merchant Category Codes (MCCs)
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
Wallet/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

## 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 Cardmember. 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 Shoprite Credit Card cannot be clubbed with any other offers that may be available to the Cardmember by RBL Bank and the offers there under are not transferable. The Offer is not applicable for Void Transaction. The Offers cannot be clubbed/combined/exchanged with any other offer running at the said mobile application of RBL Bank/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 upon or relating to such access and use, or otherwise.

**DISCLAIMER:**

RBL Bank displays the Offers/ services extended by third parties to RBL Bank's Cardmembers 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 Cardmembers. 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 Cardmember's participation to avail such Offers/ services is purely voluntary.